PUBLIC DISCLOSURE

March 3, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Regions Bank
1900 Fifth Avenue North
Birmingham, Alabama 35203

RSSD ID NUMBER: 233031

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

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

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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: Regions Bank is rated **SATISFACTORY**.

As described in detail under the *Institution, Scope of Examination* section, the institution's CRA rating is derived using two different examination procedures: Large Bank and Strategic Plan. Ratings under each examination method and the overall CRA rating are summarized below.

Large Bank Examination Procedures

The Large Bank Examination Procedures are applicable to all multistate assessment areas (AAs) and all states except the state of Utah. The following table indicates the performance level of Regions Bank with respect to the Lending, Investment, and Service tests for the applicable multistate AAs and states.

Regions Bank Multistate AAs and States Using Large Bank Examination Method			
Performance Levels	**Performance Tests**		
	Lending Test*	**Investment Test**	**Service Test**
Outstanding		X	
High Satisfactory			
Low Satisfactory	X		X
Needs to Improve			
Substantial Noncompliance			
OVERALL RATING – LARGE BANK	**SATISFACTORY**		

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

Strategic Plan Examination Procedures

The following table shows the annual performance levels and overall CRA rating for Regions Bank with respect to the performance goals outlined in the bank's Strategic Plan applicable only to the state of Utah.

Regions Bank State of Utah			
	Performance Levels Met by Year		
Performance Goals	**Goal Not Met**	**Satisfactory**	**Outstanding**
Qualified Investments		2023	2022, 2024
Qualified Grants			2022, 2023, 2024
Qualified Service Hours	2022	2023	2024
OVERALL RATING – STRATEGIC PLAN	**OUTSTANDING**		

Overall CRA Rating

The following table summarizes the bank's overall institution rating considering both examination methods.

Regions Bank Overall Institution CRA Rating	
Examination Method	**Overall Rating**
Large Bank	Satisfactory
Strategic Plan	Outstanding
OVERALL CRA RATING – INSTITUTION	**SATISFACTORY**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration in LMI geographies.
- The overall distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The bank makes a relatively high level of community development (CD) loans.
- The bank makes limited use of innovative and/or flexible lending practices in serving credit needs of its assessment areas (AAs).
- The bank makes an excellent level of qualified CD investments and grants.
- Retail delivery services are reasonably accessible to the geographies and individuals of different income levels.
- The bank provides a relatively high level of CD services.
- According to the goals set out in its Utah Strategic Plan, the bank made an Outstanding level of qualified investments in 2022 and 2024; an Outstanding level of grants in 2022, 2023, and 2024; and an Outstanding level of services in 2024.

INSTITUTION

DESCRIPTION OF INSTITUTION

Regions Bank is a commercial bank headquartered in Birmingham, Alabama that operates in 16 states, including Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, South Carolina, Tennessee, Texas, and Utah. As of December 31, 2023, the bank had 1,271 branches across its footprint. Regions received a "Satisfactory" rating under the Large Institution Examination Procedures at its previous Community Reinvestment Act (CRA) Performance Evaluation (PE) dated April 25, 2022. No known legal impediments exist that would restrain the bank from meeting the credit needs of its AAs.

For this examination, 149 AAs were reviewed. Deposits in these AAs totaled $129.6 billion as of June 30, 2023. Descriptions of the full-scope AAs can be found in the applicable state or multistate sections of this report.

Business Structure

Regions Financial Corporation (RFC) is a top 40 financial holding company with consolidated assets of approximately $153 billion as of June 30, 2024. RFC is headquartered in Birmingham, Alabama and is the parent company of Regions Bank (Regions or the bank), which is a full-service provider of retail and commercial banking, wealth management, and mortgage banking products and services. The bank represents 99 percent of the parent's consolidated assets and is the primary source of income and liquidity.

On October 1, 2021, Regions completed its acquisition of home improvement lender EnerBank USA. EnerBank was one of America's largest point-of-sale lenders serving homeowners and contractors through a series of loan programs and digital solutions that supported a wide range of home improvement needs. Lending services were delivered directly to homeowners at the point of sale via contractors who are part of EnerBank's national network. The company served homeowners and contractors in all 50 states, with a primary focus in much of Regions' retail banking footprint across the South, Midwest, and Texas. The EnerBank USA name was consolidated into the Regions Bank brand. Before its acquisition, EnerBank was regulated by the FDIC, maintaining one branch in the Salt Lake City AA and operated under a CRA Strategic Plan. On January 18, 2022, the Federal Reserve Board of Governors approved Regions' request to continue operating under EnerBank's CRA Strategic Plan for the Salt Lake City AA through its expiration date of December 31, 2024.

<u>Regions Community Development Corporation (RCDC)</u>

The RCDC was formed in 2020 to be a catalyst for revitalizing communities and improving the lives of economically disadvantaged families in the Regions footprint. The mission of the RCDC is to make life better by providing debt and/or equity financing for projects and entities that serve a CD purpose.

<u>Regions Foundation</u>

Regions Foundation is a nonprofit 501(c)(3) corporation funded primarily through contributions from Regions Bank. A significant portion of the Regions Foundation grants, mission-related-investments (MRI), and program-related-investment (PRI) loans are made to CRA-qualified organizations or for CRA-qualified purposes.

Credit Products and Loan Portfolio

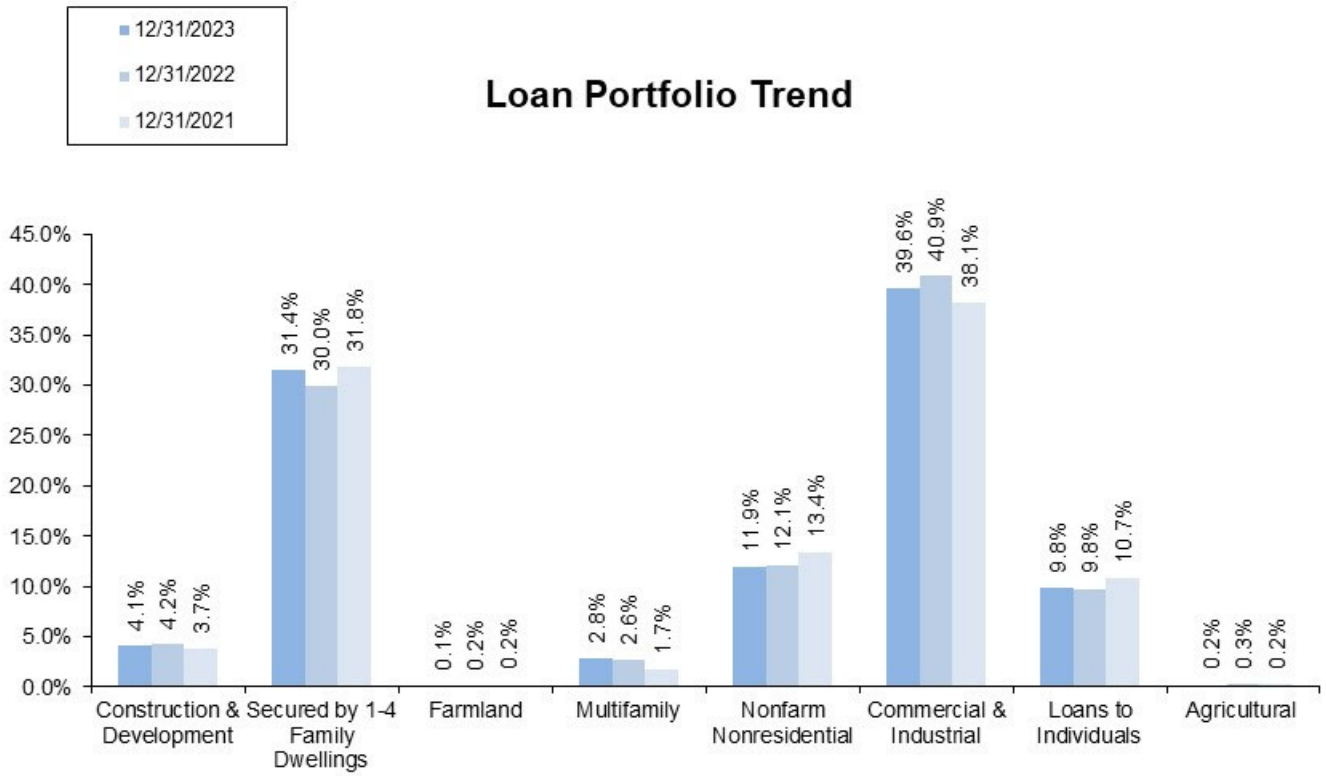
Regions Bank offers a wide variety of consumer, residential real estate, commercial, and agricultural loan products to fulfill the credit needs of the residents and businesses in its AAs. Consumer loan products include auto loans, personal lines of credit (LOC), installment loans, home equity loans, mortgage loans, and student loans. The bank also offers construction and commercial loan products including LOCs, term loans, bridge loans, business credit cards, and SBA loans. See the *Product Innovation* section below for further details.

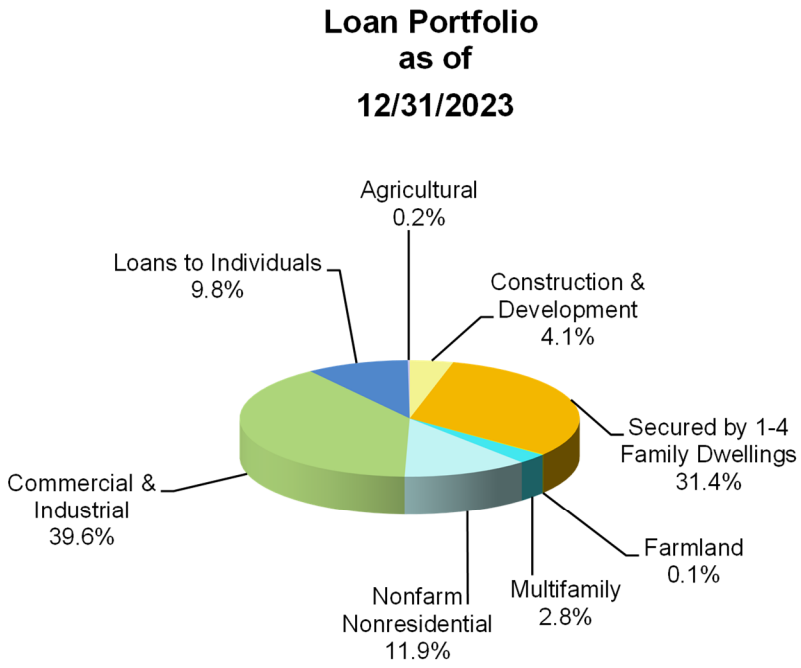
Loan Portfolio

The following table and graphs show the composition of the loan portfolio according to the Consolidated Report of Condition and Income (Call Report) as of December 31, 2021, 2022, and 2023. For all three years, Commercial and Industrial loans represented the largest volume of loans by dollar, growing by 12.8 percent over that time period, followed by One- to Four-Family Dwelling loans, which grew at a rate of 7.3 percent.

COMPOSITION OF LOAN PORTFOLIO							
	12/31/2023		12/31/2022		12/31/2021		
Loan Type	$ (000s)	Percent	$ (000s)	Percent	$ (000s)	Percent	% Change
Construction and Development	3,338,000	4.1%	3,395,000	4.2%	2,768,000	3.7%	20.6%
Secured by One- to Four- Family Dwellings	25,335,000	31.4%	23,992,000	30.0%	23,605,000	31.8%	7.3%
Other Real Estate: Farmland	120,000	0.1%	127,000	0.2%	145,000	0.2%	-17.2%
Multifamily	2,268,000	2.8%	2,097,000	2.6%	1,261,000	1.7%	79.9%
Nonfarm nonresidential	9,610,000	11.9%	9,657,000	12.1%	9,928,000	13.4%	-3.2%
Commercial and Industrial	31,885,000	39.6%	32,769,000	40.9%	28,262,000	38.1%	12.8%
Loans to Individuals	7,873,000	9.8%	7,808,000	9.8%	7,960,000	10.7%	-1.1%
Agricultural Loans	148,000	0.2%	218,000	0.3%	185,000	0.2%	-20.0%
Total	*$80,577,000*	*100.00%*	*$80,063,000*	*100.00%*	*$74,114,000*	*100.00%*	8.7%

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





COVID-19 Response

Regions participated in the Paycheck Protection Program (PPP), which was established as part of the Coronavirus Aid, Relief, and Economic Security Act of 2020 and expired on May 31, 2021, overlapping for the first five months of the 36-month retail review period for this exam. The bank included 29,405 PPP loans for $1.4 billion institution-wide during 2021. PPP loans were designed to help businesses retain workers and staff during the economic crisis caused by the pandemic. PPP loans in amounts less than $1 million were considered retail small business loans while loans greater than $1 million were considered as CD loans if they also had a primary purpose of CD as defined under the CRA. Since the CD review period did not begin until January 1, 2022, PPP CD loans were not included in this examination.

Although most of Regions' customer assistance-related financial service responses to the pandemic expired prior to this examination's review period, the bank continued its consumer mortgage payment forbearance and home equity payment hardship programs through March 31, 2021. Additionally, the bank's branch contingency procedures, including expanded services in both the drive-thru and via phone, continued until April 1, 2022.

SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank's record of meeting the credit needs of its community, including LMI neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, as well as the economic and demographic characteristics of its defined AAs. Unless otherwise noted, demographic characteristics discussed in the *Description of Operations* section of each AA are derived from 2022 FFIEC Census data and deposit information is taken from the FDIC Deposit Market Share Report data as of June 30, 2023.

Examination Procedures and Full-Scope Reviews

Regions CRA performance evaluation is a hybrid evaluation that uses two separate and distinct types of CRA procedures – Large Institution Examination Procedures and Strategic Plan Procedures. CRA performance within

all the AAs except the Salt Lake City AA used the Large Institution Examination Procedures. Strategic Plan Examination Procedures were used for the Salt Lake City AA in the state of Utah.

Full-scope reviews using the Large Institution Examination Procedures were conducted in 23 of the bank's 149 AAs. The remaining AAs, with the exception of Salt Lake City, were reviewed using limited-scope procedures.

AAs receiving full-scope reviews are:

- Alabama: Birmingham, Mobile
- Arkansas: Little Rock
- Florida: Miami, Tampa
- Georgia: Atlanta
- Illinois: Decatur
- Indiana: Indianapolis
- Iowa: Waterloo
- Kentucky: Southwest Kentucky (non-metro)
- Louisiana: New Orleans
- Mississippi: Jackson
- Missouri: Cape Girardeau
- North Carolina: Charlotte
- South Carolina: Charleston
- Tennessee: Nashville
- Texas: Houston
- Multistate:
    - Augusta (GA-SC)
    - Chattanooga (TN-GA)
    - Columbus (GA-AL)
    - Memphis (TN-MS-AR)
    - St. Louis (MO-IL)
    - Texarkana (TX-AR)

CRA performance in the Salt Lake City AA used the Strategic Plan Procedures. The Plan includes the following three performance goals for each year of the review period (2022, 2023, and 2024):

- Qualified Investments
- Qualified Grants
- Qualified Service Hours

The Strategic Plan establishes measurable levels of performance for each goal tied to performance ratings. See the *Conclusions with Respect to Performance Goals in the Salt Lake City AA* section for additional details and ratings.

State/Multistate MSA Weighting

When determining the overall rating, the greatest weight was placed on performance in Florida, closely followed by Alabama due to its share of HMDA-reportable and small business lending and total deposits. Since Regions operated only one branch in the state of Utah in the Salt Lake City AA, accepting only employee deposits, the total level of deposits held in this state, along with the level of HMDA-reportable and small business lending, was minimal. Therefore, the Strategic Plan rating for the state of Utah carried minimal weight in the overall institutional rating.

Lending Test

Under the Lending Test, performance is evaluated using the following criteria and time frames.

Lending Test Performance Criterion	Products Selected for Review[2]	Time Period
Level of Lending Activity	• HMDA-reportable loans • Small business loans	January 1, 2021 – December 31, 2023
AA Concentration		
Geographic Distribution of Loans		
Loan Distribution by Borrower's Profile		
CD Lending		January 1, 2022 – December 31, 2024
Product Innovation		January 1, 2021 – December 31, 2023

Lending Test Review Period, Products Reviewed, and Product Weighting

Unless otherwise noted within individual AAs, the following criteria apply throughout the report:

- Given the bank's business strategy and total volume originated during the review period, performance in HMDA-reportable loans carried greater weight toward overall performance conclusions.

- As defined in *Appendix D*, HMDA-reportable loans include various loan categories. There was sufficient volume for analysis in three of the loan categories: home purchase, home refinance, and home improvement. Weighting of HMDA-reportable loan categories are presented in order of significance within each AA.

- Equal emphasis was placed on lending performance in 2021, 2022, and 2023 in deriving overall conclusions for geographic and borrower distribution.

- The use of loan size as a proxy provided additional context for assessing lending performance to small businesses in 2021, which included loans as part of the SBA's Paycheck Protection Program (PPP). The PPP resulted in significant volumes of loans to small businesses and did not require financial institutions to collect revenues of businesses. In those cases where revenue was not collected voluntarily by a financial institution, the revenue category "not known" was used. As such, the percentage of small business loans originated in amounts less than $250,000 was also considered and analyzed for Regions Bank and aggregate lenders along with performance context factors in 2021.

- The housing affordability ratio referenced in individual AAs throughout the document is calculated by dividing the median household income by the median housing value. Values closer to 100 percent indicate greater affordability.

Lending Test Analysis Comparisons

Lending Test analysis entails comparisons of bank performance each year to applicable AA demographics and the performance of other lenders for the same year. Under the Lending Test, comparisons to AA demographics for the 2021 year is based on 2015 American Community Survey data, while demographics of the 2022 and 2023 years are based on 2020 U.S. Census data. Certain business demographics are based on Dun & Bradstreet (D&B) data applicable to the year of bank lending activity being considered. Key demographic data used for analysis is discussed in the *Description of Institution's Operations* section of each full-scope AA and additional demographic

[2] These two products are defined in *Appendix D*.

tables are found in *Appendix E* (full-scope AAs) and *Appendix G* (limited-scope AAs), and *Appendix I* (Strategic Plan).

Investment Test

All CD investments, including grants and donations, made between January 1, 2022 and December 31, 2024 were reviewed. In addition, investments made prior to January 1, 2022 but still outstanding as of December 31, 2024 were also considered. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments, and responsiveness to the credit and CD needs of the bank's AAs.

Service Test

Under the Service Test, performance was evaluated using the following criteria and time frames:

Service Test Performance Criterion	Time Period
Accessibility of Delivery Systems	January 1, 2021 – December 31, 2023
Changes in Branch Locations	
Reasonableness of Business Hours and Services	
Community Development Services	January 1, 2022 – December 31, 2024

Community Contacts

As part of the CRA evaluation, several community contacts were made with local community, governmental, and economic development representatives familiar with the economic and demographic characteristics as well as CD opportunities in the AAs. Information obtained from these contacts was used to establish a context for the communities in which the bank operates and to gather information on the bank's performance. Specific information obtained from the community contacts is included in the applicable section of the evaluation for each AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Performance under the Lending Test is rated Low Satisfactory, as reflected in the following table.

Rated Area	Lending Test Rating
Florida	Low Satisfactory
Alabama	Low Satisfactory
Tennessee	High Satisfactory
Georgia	Low Satisfactory
Louisiana	High Satisfactory
Mississippi	Low Satisfactory
Texas	Low Satisfactory
Arkansas	Low Satisfactory
Indiana	Low Satisfactory
Illinois	Low Satisfactory
South Carolina	Low Satisfactory

Rated Area	Lending Test Rating
North Carolina	Low Satisfactory
Missouri	Low Satisfactory
Kentucky	Needs to Improve
Iowa	Low Satisfactory
St. Louis MO-IL Multistate	Low Satisfactory
Memphis TN-MS-AR Multistate	High Satisfactory
Chattanooga TN-GA Multistate	High Satisfactory
Augusta GA-SC Multistate	Low Satisfactory
Texarkana TX-AR Multistate	Low Satisfactory
Columbus GA-AL Multistate	Low Satisfactory
OVERALL	**LOW SATISFACTORY**

Performance under each of the criteria of the Lending Test is shown in the tables that follow.

Lending Activity

The following tables summarize the bank's lending activity for 2021, 2022, and 2023. Lending levels reflect adequate responsiveness to AA needs. Detailed information about lending activity can be found in each of the state and full-scope AA sections of this report.

Rated Area	Lending Activity
Florida	Good
Alabama	Adequate
Tennessee	Adequate
Georgia	Good
Louisiana	Adequate
Mississippi	Poor
Texas	Excellent
Arkansas	Adequate
Indiana	Good
Illinois	Adequate
South Carolina	Good
North Carolina	Excellent
Missouri	Adequate
Kentucky	Adequate
Iowa	Poor
St. Louis MO-IL Multistate	Adequate
Memphis TN-MS-AR Multistate	Adequate
Chattanooga TN-GA Multistate	Adequate

Rated Area	Lending Activity
Augusta GA-SC Multistate	Adequate
Texarkana TX-AR Multistate	Adequate
Columbus GA-AL Multistate	Adequate
OVERALL	**ADEQUATE**

Summary of Lending Activity

Loan Type	#	%	$(000s)	%
Total Consumer related	**0**	**0**	**$0**	**0**
Home Improvement	29,210	--	$2,433,929	--
Home Purchase	44,692	--	$15,528,890	--
Multi-Family Housing	417	--	$5,062,097	--
Refinancing	40,938	--	$7,701,290	--
Loan Purpose Not Applicable	1	--	$130	--
Other Purpose Closed-End	6,126	--	$688,366	--
Other Purpose LOC	11,574	--	$1,069,121	--
Total HMDA related	**132,958**	**68**	**$32,483,823**	**85**
Total Non-HMDA related	**0**	**0**	**$0**	**0**
Small Business	62,208	--	$5,763,359	--
Total Small Business related	**62,208**	**32**	**$5,763,359**	**15**
Small Farm	1,569	--	$149,249	--
Total Small Farm related	**1,569**	**1**	**$149,249**	**0**
TOTAL LOANS	**196,735**	**100**	**$38,396,431**	**100**

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

AA Concentration

The bank originated a high percentage of loans to borrowers and businesses located in the AAs. The table below shows the number and percentage of loans that were located inside and outside of the bank's AAs. As shown, 90.6 percent of the HMDA-reportable loans and 79.8 percent of small business loans by number were to borrowers or businesses in the bank's AAs.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	$(000s)	%	#	%	$(000s)	%
Home Improvement	27,783	95.1	$2,327,651	95.6	1,427	4.9	$106,278	4.4
Home Purchase - Conventional	32,511	85.7	$11,861,065	85.1	5,421	14.3	$2,080,515	14.9
Home Purchase - FHA	4,582	86.6	$974,691	87	709	13.4	$145,856	13
Home Purchase - VA	1,261	85.8	$401,509	86	208	14.2	$65,254	14
Loan Purpose Not Applicable	1	100	$130	100	0	0	$0	0
Multi-Family Housing	156	37.4	$2,404,483	47.5	261	62.6	$2,657,614	52.5
Other Purpose Closed-End	5,608	91.5	$603,301	87.6	518	8.5	$85,065	12.4
Other Purpose LOC	11,000	95	$1,023,473	95.7	574	5	$45,648	4.3
Refinancing	37,622	91.9	$6,992,345	90.8	3,316	8.1	$708,945	9.2
Total HMDA related	**120,524**	**90.6**	**$26,588,648**	**81.9**	**12,434**	**9.4**	**$5,895,175**	**18.1**
Small Business	49,613	79.8	$4,673,807	81.1	12,595	20.2	$1,089,552	18.9
Total Small Bus. related	**49,613**	**79.8**	**$4,673,807**	**81.1**	**12,595**	**20.2**	**$1,089,552**	**18.9**
Small Farm	1,244	79.3	$115,641	77.5	325	20.7	$33,608	22.5
Total Small Farm related	**1,244**	**79.3**	**$115,641**	**77.5**	**325**	**20.7**	**$33,608**	**22.5**
TOTAL LOANS	**171,381**	**87.1**	**$31,378,096**	**81.7**	**25,354**	**12.9**	**$7,018,335**	**18.3**

Note: Affiliate loans not included

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

The geographic distribution of HMDA-reportable and small business loans is adequate and the distribution of borrowers reflects adequate penetration among customers of different levels and businesses of different sizes, as shown in the following tables.

Rated Area	Geographic Distribution of Loans	Borrower Distribution of Loans
Florida	Adequate	Adequate
Alabama	Adequate	Adequate
Tennessee	Adequate	Good
Georgia	Adequate	Adequate
Louisiana	Poor	Good
Mississippi	Adequate	Excellent
Texas	Poor	Adequate
Arkansas	Adequate	Good
Indiana	Good	Good
Illinois	Adequate	Good
South Carolina	Poor	Poor
North Carolina	Poor	Poor
Missouri	Adequate	Good
Kentucky	Poor	Good
Iowa	Adequate	Adequate
St. Louis MO-IL Multistate	Adequate	Good
Memphis TN-MS-AR Multistate	Adequate	Excellent

Rated Area	Geographic Distribution of Loans	Borrower Distribution of Loans
Chattanooga TN-GA Multistate	Adequate	Good
Augusta GA-SC Multistate	Adequate	Good
Texarkana TX-AR Multistate	Adequate	Adequate
Columbus GA-AL Multistate	Adequate	Adequate
OVERALL	**ADEQUATE**	**ADEQUATE**

CD Lending

The following table summarizes the total dollar volume and conclusions for CD loans by rated area. Individual state totals include loans benefitting AAs and the broader state or regional areas (BSRA) that includes the AAs. It also includes loans made outside any AAs within a state if the bank was deemed to have been responsive to the needs of its AAs in that state.

Rated Area	CD Loans ($)	CD Lending Activity
Florida	$392.5 Million	Relatively High Level
Alabama	$249.9 Million	Relatively High Level
Tennessee	$263.8 Million	Relatively High Level
Georgia	$262.6 Million	Relatively High Level
Louisiana	$486.3 Million	Leader
Mississippi	$77.5 Million	Adequate Level
Texas	$911.6 Million	Leader
Arkansas	$20.9 Million	Low Level
Indiana	$12.8 Million	Low Level
Illinois	$7.7 Million	Low Level
South Carolina	$98 Million	Leader
North Carolina	$223.2 Million	Leader
Missouri	$500,000	Low Level
Kentucky	$0	Few, if Any
Iowa	$2.8 Million	Low Level
St. Louis MO-IL Multistate	$22.1 Million	Adequate Level
Memphis TN-MS-AR Multistate	$25.1 Million	Adequate Level
Chattanooga TN-GA Multistate	$20.9 Million	Relatively High Level
Augusta GA-SC Multistate	$6.4 Million	Low Level
Texarkana TX-AR Multistate	$20,000	Low Level
Columbus GA-AL Multistate	$0	Few, if Any
BSRA that Includes Multiple States in Bank Footprint	$50.9 Million	
OVERALL	**$3.1 Billion**	**RELATIVELY HIGH LEVEL**

As the previous table shows, Regions Bank originated or renewed $3.1 billion in CD lending with impact to one or more of the states in its footprint. This is considered a relatively high level of CD loans when considering performance across the footprint, particularly in Florida and Alabama, which largely influence overall conclusions.

Some of the most impactful CD loans are separately highlighted within the applicable state or full-scope AA directly receiving the benefit. As the previous table shows, the bank originated or renewed $50.9 million in BSRAs that benefited more than one state within its footprint. Since these loans have impact across multiple states, they are considered at the institution level. The most impactful and responsive of these loans include:

- One loan totaling $20 million to a CDFI serving Ohio, West Virginia, Kentucky, Virginia, Tennessee, North Carolina, South Carolina, Mississippi, Alabama, and Georgia. The loan was used by the CDFI to provide credit for growth and development opportunities of small, rural, and minority-owned businesses.

- Two lines of credit (LOC) totaling $9.5 million to a national CDFI serving all states and multistate AAs in the bank's footprint. The LOCs were originated to assist the CDFI's small business and microloan programs. While the LOCs could be used across the entirety of the bank's footprint, the CDFI prioritized originating loans in the following AAs: Charlotte, Indianapolis, Austin, Miami, Houston, Memphis, Dallas, Atlanta, and Birmingham.

- One LOC totaling $7.5 million to a national CDFI serving all states and multistate AAs in the bank's footprint. The LOC provided the CDFI with working capital toward its initiative to create affordable single-family homes in LMI communities.

- One LOC totaling $5 million to a CDFI serving Alabama, Arkansas, Louisiana, Mississippi, and Tennessee. The LOC was originated to allow the CDFI to fulfill its mission of providing affordable financing and building assets to individuals in economically distressed parts of the Southern US.

- Three LOCs totaling $3 million to a nonprofit housing developer serving LMI families living in the Gulf Coast regions of Texas, Louisiana, Mississippi, Alabama, and Florida.

- One LOC totaling $3 million to a CDFI serving Mississippi and Alabama. The LOC was used for working capital to allow the CDFI to originate home loans to LMI borrowers and microloans to small businesses.

Product Innovation

The bank makes limited use of innovative and/or flexible lending practices in serving the credit needs of its AAs. In deriving this conclusion, consideration was given to the variety of offerings and the impact of the offerings. Descriptions of each innovative and/or flexible lending option offered during the review period are as follows. Unless otherwise noted, each program was available throughout the bank's entire footprint and review period.

Consumer Real Estate Programs

- *Regions Affordable 97:* This internally developed mortgage product is specially designed for LMI homebuyers in the bank's AAs. To qualify, a borrower must be LMI or purchase a home located in an LMI tract and must complete pre-purchase homeownership counseling through a HUD-approved provider. The product features a 30-year fixed rate and includes flexible features such as lower minimum credit scores, eligibility of non-traditional credit, LTV limits up to 97 percent, and no private mortgage insurance (PMI) required. Additional features are available for the product that provide flexibility, including eligibility of pledged assets as collateral and biweekly payments. During the review period, the bank originated 2,105 loans through the Affordable 97 product totaling $383.7 million.

- *Regions Affordable 100:* This internally developed mortgage product contains all of the same requirements and flexible features as the Regions Affordable 97 Program with the exception of LTV limits, which are up to 100 percent for this product. During the review period, the bank originated 3,423 loans through the Affordable 100 product totaling $627.5 million.

- *Regions Affordable Home Equity Loan (HELOAN):* This internally developed mortgage product is a new offering developed by Regions Bank and offered to all markets in October 2022. Affordable HELOANs were created to address unique home lending needs and provide LMI homeowners with a smaller dollar loan option with a fixed interest rate. The product is available to homeowners residing in LMI tracts and offers a lower minimum loan amount and a higher LTV (when compared to the bank's traditional HELOC product). From implementation in October 2022 through the remainder of the review period, the bank did not originate any Affordable HELOANs.

- *Home Possible:* This mortgage product through Freddie Mac targets LMI borrowers and offers features such as flexible down payment options, including sweat equity and high LTV limits. During the review period, the bank originated 168 loans through this program totaling $31.9 million.

- *HomeReady:* This mortgage program is offered through Fannie Mae and is available to LMI borrowers. The program features terms that are more flexible than traditional government-insured loans, such as lower down payment, cancellable PMI, and flexible funding source options such as gifts and grants. During the review period, the bank originated 584 loans totaling $106.5 million through this program.

- *Federal Housing Administration (FHA)/U.S. Department of Veterans Affairs (VA) Insured Loan Programs:* These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payment requirements. During the review period, the bank originated 5,163 FHA loans totaling $1.1 billion and 1,816 VA loans totaling $551 million.

- *USDA Rural Development Loan Program:* This loan program is designed to assist LMI individuals in purchasing affordable housing in rural areas and features no down payment or PMI requirements. During the review period, the bank originated 857 loans for $129.6 million through this program.

Down Payment Assistance (DPA) Program

- *Regions First Home Assist:* This internally developed program offers DPA to first-time LMI homebuyers or borrowers purchasing a home located in an LMI tract within select markets. The DPA is offered as a grant with no repayment required and is eligible for use on the Regions Affordable 97, Home Possible, and HomeReady products. Moreover, the maximum DPA amount is flexible and evaluated by the bank periodically to address unique affordability challenges in its markets. As of December 31, 2023, the maximum DPA amount was $5,000 within select markets in Alabama, Arkansas, the Augusta GA-SC Multistate MSA, Florida, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, and Texas. During the review period, the bank assisted 1,067 individuals in receiving DPA through this program.

Consumer Real Estate Bond Loans[3] through State Entities

- *Alabama Housing Finance Authority (HFA):* The Alabama HFA provides homeownership and rental opportunities for LMI Alabamians. This includes single-family financing programs with lower interest rates and Down Payment Assistance on 30-year, fixed rate mortgage loans for LMI borrowers as well as multifamily programs that create affordable rental housing for low-income families by utilizing tax

[3] Bond loans provide partial government backing for mortgages. Government support means lenders can offer lower interest rates on mortgages to LMI borrowers.

incentives. Regions began offering bond loans from the Alabama HFA to applicants in June 2022 and originated six loans totaling $586,050 to LMI borrowers through the end of the review period.

- *Florida Housing Finance Corporation (FHFC):* The FHFC provides a wide range of affordable housing opportunities for residents throughout Florida. Programs of the FHFC are designed to be innovative, measurable, and sustainable in responding to affordable housing challenges of the state. Programs include conventional and government loan programs, DPA programs, multifamily programs, and specialized loan programs. Regions is a participating lender and originated 152 loans totaling $21.5 million to LMI borrowers during the review period.

- *Tennessee Housing Development Agency (THDA):* The THDA provides fixed-rate mortgage loans for first-time homebuyers and helps ensure the production of new affordable housing units for very low-income and LMI borrowers. The THDA also provides grants to preserve and create homes, offers DPA and rental assistance, and assists in the creation and maintenance of rental housing. Regions is an approved mortgage lender and originated 72 loans totaling $7.7 million to LMI borrowers during the review period.

- *Louisiana Housing Corporation (LHC):* The LHC offers two mortgage revenue bond programs and a bond assistance program for first-time LMI homebuyers in the state. The programs include conventional and government loan offerings with reduced interest rates, lower minimum credit score requirements, and reduced mortgage insurance premiums. Assistance with closing costs and DPA are also available in the form of a grant or a second mortgage depending on the program chosen. Regions Bank began offering bond loans from the LHC to applicants in April 2023 and originated two loans totaling $403,344 through the end of the review period.

- *Mississippi Home Corporation (MHC):* The MHC offers several programs to address affordable housing needs for LMI Mississippians. Programs include conventional and government loan offerings and more specialized offerings including Smart6, Easy8, and Trusty10, with each offering a 30-year fixed term and varying amounts of assistance in the form of a forgivable second mortgage. Regions began offering bond loans from the MHC to applicants in May 2023, and originated 14 loans totaling $1 million.

- *North Carolina HFA (NHFA):* The NHFA offers an Advantage Mortgage Program with supplemental features such as DPA and tax credits. The Advantage Mortgage Program is available to all LMI home buyers in the state seeking conventional or government loan offerings. The program provides for fixed-rate mortgages and DPA up to 3 percent of the loan amount, with additional DPA available for LMI first-time homebuyers and veterans. Regions began offering bond loans from the NHFA to applicants in November 2021 and originated 28 loans totaling $3.5 million through the end of the review period.

- *Illinois Housing Development Authority (IHDA):* The IHDA offers several mortgage programs for first-time LMI homebuyers across the state, all of which include DPA in the form of a second mortgage that is either forgivable, deferred, or interest-free depending on the mortgage program chosen. Additionally, the IHDA offers two programs to LMI areas to increase generational wealth and build homeownership accessibility. Programs from the IHDA have lower credit score requirements, require completion of homeownership counseling prior to close, and are available on all mortgage types. Through these programs, Regions Bank originated 14 loans totaling $1.5 million during the review period.

INVESTMENT TEST

Performance under the Investment Test is rated Outstanding. The rating reflects an aggregation of the ratings for each rated area. The following table summarizes the ratings as well as the total dollar amount of qualified investments and donations by rated area. Individual state totals include investments and donations benefiting AAs and BSRAs that include the AAs. Totals also include investments made outside AAs within a state if the bank was deemed to have been responsive to the needs of its AAs in that state first.

Investments and Contributions in the Bank's Footprint			
Rated Area	**Investments ($)**	**Contributions ($)**	**Investment Test Rating**
Florida	$528.7 million*	$5.9 million	High Satisfactory
Alabama	$261.5 million*	$20.2 million*	Outstanding
Tennessee	$385.3 million*	$7.8 million	Outstanding
Georgia	$208.9 million*	$2.9 million*	Outstanding
Louisiana	$201.8 million*	$1.9 million	High Satisfactory
Mississippi	$129.2 million*	$2.3 million*	Outstanding
Texas	$636.7 million*	$2.5 million*	Outstanding
Arkansas	$120.7 million*	$384,300*	High Satisfactory
Indiana	$82.1 million*	$1.2 million	Outstanding
Illinois	$8.5 million	$245,800	Needs to Improve
South Carolina	$108.2 million*	$100,800	Outstanding
North Carolina	$71.7 million*	$566,800*	Outstanding
Missouri	$6 million	$106,500	Needs to Improve
Kentucky	$18.9 million*	$543,600*	Low Satisfactory
Iowa	$31.8 million*	$310,600*	High Satisfactory
St. Louis MO-IL Multistate	$30.3 million	$2 million	Low Satisfactory
Memphis TN-MS-AR Multistate	$36.6 million	$1.2 million	Low Satisfactory
Chattanooga TN-GA Multistate	$26.1 million	$447,000	High Satisfactory
Augusta GA-SC Multistate	$5.8 million	$55,800	Low Satisfactory
Texarkana TX-AR Multistate	$1.4 million	$116,500	High Satisfactory
Columbus GA-AL Multistate	$11.5 million	$10,800	Outstanding
BSRA that Includes Multiple States in Bank Footprint	$395 million	$1.5 million	
OVERALL	**$3.3 billion**	**$52.2 million**	**Outstanding**
	$3.4 billion		

*Includes investments and contributions made outside of the bank's AAs in that state, broken down as follows: $20.1 million (investments) in Florida, $9.7 million (investments) and $265,800 (contributions) in Alabama, $14.0 million (investments) in Tennessee, $40.3 million (investments) and $6,000 (contributions) in Georgia, $37 million (investments) in Louisiana, $23.2 million (investments) and $10,500 (contributions) in Mississippi, $95.9 million (investments) and $29,900 (contributions) in Texas, $9.8 million (investments) in Arkansas, $3.6 million (investments) in Indiana, $17.7 million (investments) in South Carolina, $26.4 million (investments) and $1,700 (contributions) in North Carolina, $17 million (investments) and $3,500 (contributions) in Kentucky, $3.9 million (investments) and $5,000 (contributions) in Iowa.

As shown in the previous table, Regions made $3.4 billion in qualified investments and contributions during the review period with impact to one or more of the states in its footprint. This is considered an excellent level of CD investments and contributions overall.

Some of the most impactful CD investments and contributions are highlighted later in the report within the applicable state or full-scope AA directly receiving the benefit. As the previous table shows, the bank had $395 million in investments and $1.5 million in contributions in BSRAs that benefited more than one state with the bank's footprint. Since these investments and contributions have impact across multiple states, they are considered at the institution level. The most impactful of these investments and contributions include:

- $393.2 million in current-period SBA investments to finance small business development across the bank's footprint.

- $1 million in current-period investments and $341,000 in prior-period investments in a CDFI that operates across Arkansas and Mississippi.

- $459,000 in current-period investments in an affordable housing-focused CDFI that operates in Florida and Alabama.

- Two donations totaling $100,000 to an organization that provides disaster recovery services in Alabama and Mississippi.

- Four donations totaling $180,000 to a national vocational and career readiness program that primarily benefits LMI youth.

- Two donations totaling $250,000 to an affordable housing organization that develops multifamily affordable housing in Alabama, Louisiana, and Mississippi.

Investments and contributions are separately described below to provide further detail and discuss impact and responsiveness applicable to the bank's AAs.

Investments (not including contributions)
As shown in the previous table, qualified investments totaled $3.3 billion. This included $2.3 billion in investments made during the current review period, as well as prior period investments still outstanding with a balance of $1 billion.

The majority of investment dollars ($1.8 billion) supported the construction of affordable housing through low-income housing tax credits (LIHTC). Of this total, $1.3 billion of Regions' investments were made in the current period, while $460.6 million consisted of prior period LIHTCs. Altogether, these LIHTC investments helped to build 31,713 units of affordable housing for LMI individuals and families. In making these investments, Regions exhibited excellent responsiveness to the need for affordable housing across its banking footprint.

Other major investment types included the following:

- $123.3 million in New Markets Tax Credit (NMTC) investments, which helped to create or retain 3,770 jobs in LMI geographies.

- $14.8 million of equity investments in CDFIs that provide financial services to LMI communities and small businesses within the bank's footprint.

- $741.9 million in Mortgage-Backed Securities (MBS) to finance affordable housing for LMI individuals and families across the bank's footprint.

- $548.3 million in SBA securities to support small business financing across the bank's footprint.

Overall, both the volume and responsiveness of the bank's CD investments was excellent.

Contributions

Contributions in the Bank's Footprint by CD Purpose		
Contribution Purpose	**#**	**$**
Affordable Housing	354	$4.2 million
Community Services	2,943	$34.9 million
Economic Development	301	$11.5 million
Revitalization & Stabilization	124	$1.6 million
OVERALL	**3,722**	**$52.2 million**

As the table shows, the majority of contributions during the review period provided support for organizations engaged in community services targeted to or primarily benefiting LMI individuals. Examples include supporting LMI access to education, financial literacy, and healthcare services; homeless shelters; and food banks.

Contributions also exhibited responsiveness to affordable housing, economic development, and revitalization and stabilization. In the affordable housing space, the bank donated to organizations focused on developing affordable housing for LMI families. The bank also donated to organizations that provide free home repairs for LMI homeowners as well as organizations that provide rental and utility assistance for LMI individuals. Additionally, the bank supported economic development by funding small business incubators, loan funds that provide seed capital to early-stage businesses, and organizations that provide free training and technical assistance to entrepreneurs. In the revitalization and stabilization category, the bank supported disaster recovery efforts across its footprint, as well as initiatives to revitalize LMI neighborhoods and downtown districts.

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

SERVICE TEST

Performance under the Service Test is rated Low Satisfactory. The Service Test rating in each rated area is derived from the bank's performance with retail banking services and CD services and the overall rating for each rated area is presented in the table below.

Rated Area	Service Test Rating
Florida	Low Satisfactory
Alabama	High Satisfactory
Tennessee	High Satisfactory
Georgia	Low Satisfactory
Louisiana	High Satisfactory

Rated Area	Service Test Rating
Mississippi	High Satisfactory
Texas	Low Satisfactory
Arkansas	Low Satisfactory
Indiana	High Satisfactory
Illinois	Low Satisfactory
South Carolina	Low Satisfactory
North Carolina	Low Satisfactory
Missouri	Low Satisfactory
Kentucky	High Satisfactory
Iowa	Low Satisfactory
St. Louis MO-IL Multistate	Low Satisfactory
Memphis TN-MS-AR Multistate	Low Satisfactory
Chattanooga TN-GA Multistate	Low Satisfactory
Augusta GA-SC Multistate	Low Satisfactory
Texarkana TX-AR Multistate	High Satisfactory
Columbus GA-AL Multistate	Low Satisfactory
OVERALL	**Low Satisfactory**

The following sections describe the bank's performance for retail banking services and CD services.

Retail Banking Services

Retail banking services are adequate.

Rated Area	Retail Banking Services Conclusion
Florida	Adequate
Alabama	Good
Tennessee	Adequate
Georgia	Adequate
Louisiana	Adequate
Mississippi	Good
Texas	Poor
Arkansas	Adequate
Indiana	Adequate
Illinois	Good
South Carolina	Adequate
North Carolina	Poor
Missouri	Adequate

Rated Area	Retail Banking Services Conclusion
Kentucky	Good
Iowa	Adequate
St. Louis MO-IL Multistate	Adequate
Memphis TN-MS-AR Multistate	Poor
Chattanooga TN-GA Multistate	Adequate
Augusta GA-SC Multistate	Adequate
Texarkana TX-AR Multistate	Adequate
Columbus GA-AL Multistate	Poor
OVERALL	**Adequate**

Each rated area's retail banking services conclusion includes an analysis of three characteristics: accessibility of delivery systems, including alternative delivery systems for delivering retail banking services to LMI individuals and/or geographies; changes in branch locations; and reasonableness of business hours and services in meeting AA needs. Each of these characteristics is described under the following headings.

Accessibility of Delivery Systems

Overall, delivery systems are reasonably accessible to geographies and individuals throughout the bank's AAs. Branches and ATMs are located across all income tract categories, and in 2023, 6.5 percent of the bank's total branches were located in low-income tracts, and 22.9 percent of branches were located in moderate-income tracts. Accessibility is described in greater detail within each state and full-scope AA throughout the report.

Regions made changes to their branch network and branch staffing in recent few years to enhance accessibility to more products and services. Specifically, management has staffed newer branches with Universal Bankers, which allows the bank to leverage cross-trained bankers and technology to offer more services with fewer employees within the branch.

Regions also leverages alternative delivery systems for delivering retail banking services, including but not limited to mobile and online banking; 24-hour banking through ATMs and the mobile banking suite; and mobile ATMs. The bank provided institutional level data demonstrating that customers living in LMI census tracts use alternative delivery services at a similar rate as customers not living in LMI tracts.

Regions has an array of banking products to meet the financial needs of all their clients, including LMI customers. The Regions Now Banking is a suite of products designed for unbanked and underbanked consumers and includes: full-service check cashing for individuals who do not have a Regions account; the Regions Now card, which is a pre-paid reloadable Visa card; access to Western Union; and Now Savings, which is a no-monthly fee and no minimum balance savings account that is designed to reward Regions Now customers for positive saving behavior. The bank also has Now Checking, which is a BankOn certified checking account with a low, flat monthly fee and no overdraft fees and provides customers with access to online banking bill pay and access to Zelle to transfer money.

Regions also offers borrowing options for customers with lower credit scores or needing to establish or rebuild their credit. The bank offers the Explore Credit Card, which is a full-service Visa credit card secured by the customer's savings. Customers can open this account with $250 on deposit, and credit scores are not considered in the underwriting process. In addition, the bank offers deposit-secured loans that allow individuals with a lower credit score, or no credit, to establish a positive credit payment history.

Regions also focuses on financial education to reach LMI consumers. This is illustrated in the CD service activities related to financial education described in subsequent sections of the report. Additionally, Regions has developed Greenprint, a tool offered to all customers to help identify their financial objectives and how Regions products and services can help them meet their goals. The results of this assessment are reviewed with a banker and allows the bank to work with any customer to develop a plan to meet their financial goals, regardless of the customer's current financial status.

Changes in Branch Locations

Overall, the bank's record of opening and closing branches has generally not adversely affected the accessibility of delivery systems, particularly to LMI geographies and/or LMI individuals.

During the review period, the bank opened 32 branches, with the most expansion in the states of Florida, Georgia, and Texas. The bank opened one branch in a low-income tract and 10 in moderate-income tracts. The largest number of the new branches were opened in upper-income tracts. During the same timeframe, the bank closed 128 branches, with the largest number of branch closures in Florida, Mississippi, Texas, Louisiana, Tennessee, Alabama, Arkansas and Indiana. The bank closed seven branches in low-income tracts and 27 branches in moderate-income tracts. Most of the branch closings were in middle-income tracts and upper-income tracts. Additional details on the bank's record of branch openings and closings are included in the full-scope AA sections later in the report.

The bank's retail branching strategy includes a consistent process for analyzing the bank's retail network for optimization and consolidation opportunities. The bank considers factors such as the proximity to other branches, financial and other metrics, as well as regulatory risk, and the potential impact of the branch consolidation on LMI communities. All branch closures discussed in this report were subject to the bank's consistent evaluation process.

Reasonableness of Business Hours and Services

Business hours and services do not vary in a way that inconveniences its AAs, particularly LMI geographies or individuals. Most branch locations operate lobby hours from 9:00 a.m. to 4:00 p.m. or 5:00 p.m. Monday through Thursday, and all locations are open until 5:00 p.m. on Friday. Weekday drive-through hours are available at most branches as well, which generally mirror the branch lobby hours, though in some markets and particularly where the bank lobby closes before 5:00 p.m., the bank offers longer drive-through hours until 5:00 p.m. The bank offers Saturday lobby and drive through hours in many markets throughout their footprint, generally from 9:00 a.m. until noon. While there are subtle differences in hours between branches and AAs, they do not vary in a way that adversely impacts LMI geographies or individuals. Moreover, the bank offers the same general suite of loan and deposit products and services throughout its entire branch network.

The following tables outline the geographic distribution of the bank's branches and ATMs by census tract income.

Geographic Distribution of Branches & ATMS 2021
All Assessment Areas

Tract Category	Branches							ATMs										
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs			
			Open	Closed									Open	Closed			Open	Closed
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#
Low	81	6.2%	1	5	68	81	35	Total	107	6.9%	93	6.6%	5	5	14	11.3%	0	2
DTO	4		0	0	4			SA	31		17		4	0	14		0	2
Moderate	321	24.7%	8	18	277	320	144	Total	387	25.1%	350	24.7%	13	17	37	29.8%	3	4
DTO	16		0	1	15			SA	77		41		5	1	36		3	4
Middle	465	35.7%	1	32	433	465	223	Total	535	34.7%	501	35.4%	6	37	34	27.4%	0	6
DTO	3		0	1	3			SA	78		44		5	5	34		0	6
Upper	424	32.6%	13	33	363	424	224	Total	482	31.3%	454	32.0%	20	38	28	22.6%	0	5
DTO	4		0	0	4			SA	64		37		7	5	27		0	5
Unknown	11	0.8%	0	0	9	11	1	Total	30	1.9%	19	1.3%	0	0	11	8.9%	0	0
DTO	1		0	0	1			SA	19		8		0	0	11		0	0
Total	1,302	100%	23	88	1,150	1,301	627	Total	1,541	100%	1,417	100%	44	97	124	100%	3	17
DTO	28		0	2	27			SA	269		147		21	11	122		3	17

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
All Assessment Areas

Tract Category	Branches							ATMs										
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs			
			Open	Closed									Open	Closed			Open	Closed
	#	%	#	#	#	#	#		#	%	#	%	#	#	#	%	#	#
Low	82	6.5%	0	2	73	82	32	Total	109	7.3%	95	6.9%	2	3	14	13.2%	0	2
DTO	7		0	1	7			SA	32		18		2	1	14		0	2
Moderate	291	22.9%	2	9	254	291	146	Total	339	22.9%	317	23.0%	5	13	22	20.8%	0	1
DTO	6		0	1	6			SA	57		35		3	6	22		0	1
Middle	472	37.1%	2	13	440	471	198	Total	551	37.2%	517	37.5%	7	20	34	32.1%	1	12
DTO	4		0	1	4			SA	85		51		5	7	34		1	12
Upper	402	31.6%	5	15	337	400	178	Total	444	29.9%	418	30.4%	6	23	26	24.5%	1	1
DTO	5		0	1	5			SA	50		25		2	9	25		1	1
Unknown	24	1.9%	0	1	16	24	5	Total	40	2.7%	30	2.2%	0	1	10	9.4%	0	3
DTO	2		0	0	2			SA	16		7		0	0	9		0	3
Total	1,271	100%	9	40	1,120	1,268	559	Total	1,483	100%	1,377	100%	20	60	106	100%	2	19
DTO	24		0	4	24			SA	240		136		12	23	104		2	19

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides a relatively high level of CD services activities throughout its AAs. The table below summarizes by rated area, the total number of service activities, hours of CD services, and the CD service

performance conclusions. Totals shown for each state include hours that benefit AAs and BSRAs that include the AAs within each state.

Rated Area	Services (#)	Services (Hours)	CD Service Conclusion
Florida	1,945	6,854*	Limited Level
Alabama	2,503	17,070*	Leader
Tennessee	1,310	6,213*	Relatively High Level
Georgia	562	3,048*	Adequate Level
Louisiana	970	5,029*	Relatively High Level
Mississippi	886	4,888*	Relatively High Level
Texas	1,202	5,906*	Relatively High Level
Arkansas	673	2,582	Adequate Level
Indiana	747	2,858*	Leader
Illinois	57	317	Adequate Level
South Carolina	131	369	Limited Level
North Carolina	301	1,123*	Leader
Missouri	63	562*	Adequate Level
Kentucky	92	632	Leader
Iowa	16	121	Limited Level
St. Louis MO-IL Multistate	479	2,916	Relatively High Level
Memphis TN-MS-AR Multistate	402	2,363	Relatively High Level
Chattanooga TN-GA Multistate	89	326	Limited Level
Augusta GA-SC Multistate	72	472	Adequate Level
Texarkana TX-AR Multistate	128	324	Leader
Columbus GA-AL Multistate	36	343	Adequate Level
BSRA that benefits entire footprint	4	85	
OVERALL	**12,668**	**64,401**	**Relatively High Level**

*Includes 1,379 hours of services at the BSRA level that include the bank's AAs within the following states: Alabama (545 hours); Florida (15 hours); Georgia (4 hours); Indiana (187 hours); Louisiana (64 hours); Missouri (30 hours); Mississippi (374 hours); North Carolina (44 hours); Tennessee (83 hours); Texas (33 hours).

As the table shows, Regions engaged in 64,401 hours of qualifying CD service activities during the review period. This total includes 62,937 hours that directly benefit the bank's individual AAs, 1,379 hours that benefit a BSRA within a state that includes the bank's AAs, and 85 hours that benefit the bank's entire footprint. Specifically, staff provided technical assistance and served on the board for a CDFI that provides small business financing in Alabama, Louisiana, Texas and Georgia.

Most of the qualified CD service activities (approximately 83 percent) met the criteria for community services while CD service activities that support affordable housing and economic development each made up approximately seven percent of total hours. During the review period, bank staff provided over 22,000 hours of board service, offering leadership to nearly 3,300 nonprofit organizations across the bank's footprint. Bank staff

also provided almost 26,000 hours of financial education and homeownership counseling for LMI individuals. Additional details for CD service activities are described later in the report in the sections on the state and/or AA that they benefit.

Strategic Plan

Performance in the state of Utah as evaluated by the terms outlined in the bank's Strategic Plan was Outstanding. See the *Conclusions with Respect to Performance Goals in the Salt Lake City AA* section for additional details and ratings.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

FLORIDA

CRA RATING FOR FLORIDA: **SATISFACTORY**
The Lending Test is rated: **Low Satisfactory**
The Investment Test is rated: **High Satisfactory**
The Service Test is rated: **Low Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout Florida AAs.
- The distribution of borrowers reflects adequate penetration throughout Florida AAs.
- The bank made a relatively high level of CD loans in Florida.
- The bank made a significant level of qualified CD investments and grants in Florida.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank made a limited level of CD service activities in Florida

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AAs in Florida:

- Miami
- Tampa

Limited-scope reviews were conducted for the remaining 21 AAs:

- Daytona
- Ft. Lauderdale
- Ft. Myers
- Ft. Walton
- Gainesville
- Homosassa Springs
- Jacksonville
- Lakeland
- Naples
- Northern Florida
- Ocala
- Okeechobee
- Orlando
- Palm Bay
- Panama City
- Pensacola
- Punta Gorda
- Sarasota
- Tallahassee

- The Villages
- West Palm Beach

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

As of June 30, 2023, Regions Bank had $25.2 billion in deposits in Florida, accounting for 19.5 percent of its total deposits. Regions Bank operated 272 branch offices in Florida as of December 31, 2023, representing 21.4 percent of its total branches. HMDA-reportable lending in Florida accounted for 22.4 percent of total institutional HMDA-reportable lending by number of loans and 27.5 percent by dollar volume. Small business lending in Florida accounted for 34.7 percent of the bank's total small business lending by number of loans and 34.2 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Florida
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	9,184	20.7%	4,090,585	45.9%
HMDA Refinance	7,587	17.1%	1,697,475	19.0%
HMDA Home Improvement	6,818	15.4%	657,541	7.4%
HMDA Multi-Family	20	0.0%	465,071	5.2%
HMDA Other Purpose LOC	2,126	4.8%	242,598	2.7%
HMDA Other Purpose Closed/Exempt	1,211	2.7%	159,802	1.8%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**26,946**	**60.9%**	**7,313,072**	**82.0%**
Total Small Business	**17,205**	**38.9%**	**1,598,430**	**17.9%**
Total Farm	**127**	**0.3%**	**8,822**	**0.1%**
Total Loans	**44,278**	**100%**	**8,920,324**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

LENDING TEST

Overview

The Lending Test rating for the state of Florida is Low Satisfactory. The rating is a result of performance in each component of the Lending Test applicable to the state; Lending Activity (good); Geographic Distribution

(adequate); Borrower Distribution (adequate); and CD Lending (relatively high level). Highlights of each are found in the sections that follow, with additional descriptions and details within each AA of the state.

Lending Activity

Lending levels reflect good responsiveness to the credit needs of Florida AAs. The total number and dollar volume of HMDA-reportable and small business loans were considered in arriving at Lending Activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Tampa and Miami AAs.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects adequate penetration throughout the AAs in Florida. The distribution of borrowers reflects adequate penetration among customers of different incomes levels and businesses of different sizes. The analyses of HMDA-reportable and small business lending within each full-scope AA in Florida are discussed in detail later in this report.

CD Lending

The bank made a relatively high level of CD loans in Florida. During the review period, the bank originated or renewed $375.3 million in qualified CD loans directly benefiting Florida AAs. In addition, the bank received consideration at the state level for two CD loans totaling $700,000 that benefited multiple AAs throughout the state. Of the statewide loans, one was an LOC available to three charter schools in the Miami and Tampa AAs, and the other was an LOC to a statewide small business accelerator. The bank made an adequate level of CD loans in the Tampa full-scope AA and an excellent level of CD loans in the Miami full-scope AA. More information on CD loans can be found in the full-scope AA sections of this report.

The bank was considered responsive to the CD needs of its AA in the state. Therefore, the bank also received consideration for $16.5 million in qualified CD loans within the state that did not benefit the bank's AAs, including $15 million that supported the creation of 60 new units of income-restricted affordable housing.

INVESTMENT TEST

The Investment Test rating for Florida is High Satisfactory. The bank made a significant level of qualified CD investments and grants in Florida, with $507.6 million in qualified investments and $4.7 million in qualified contributions directly benefiting its Florida AAs. In addition, the bank received consideration at the state level for $1 million in qualified investments to CDFIs that finance affordable housing and small business development across the state. The bank also received consideration at the state level for $1.2 million in qualified contributions that benefited the entire state. These contributions primarily focused on affordable housing and hurricane disaster recovery efforts, and as such were responsive to the state's main CD needs during the review period.

The bank made a significant level of qualified investments and contributions in the Tampa full-scope AA and an excellent level of qualified investments and contributions in the Miami full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA sections of this report.

The bank was responsive to the CD needs of its AAs in the state. Therefore, the bank also received consideration for $20.1 million in qualified investments within the state that benefited geographies outside of the bank's AAs. This amount included three LIHTCs totaling $18.2 million and one NMTC totaling $1.9 million.

SERVICE TEST

The Service Test rating for Florida is Low Satisfactory.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in Florida. As of December 31, 2023, Regions operated 272 branches in Florida. The bank had seven branches in low-income tracts and 67 branches in moderate-income tracts, representing 27.2 percent of total branches in the state.

A full array of personal and business banking products and services is offered at all locations in Florida AAs. Across the state, branch hours vary but not in a way that inconveniences individual AAs. Most branches offer drive-through hours beginning at 8:00 a.m. and lobby hours beginning at 9 a.m. Most branch lobbies are open until 4 p.m. though some are open until 4:30 p.m. or 5:00 p.m. Monday through Thursday and nearly all branches are open until 5 p.m. on Friday. Drive-throughs are open until 5 p.m. Monday through Friday. Additionally, many branches offer Saturday lobby hours from 9 a.m. until noon or 1 p.m. Delivery systems include full-service ATMs at nearly all branches. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed 27 branches and opened 10 branches in Florida. At the time of closure, three branches were in moderate-income census tracts, 12 branches were in middle-income census tracts, and 12 were in upper-income census tracts. Of the branches opened, one was in a moderate-income census tract. Changes to the bank's branch network in Florida have not generally adversely affected the accessibility of delivery systems.

Additional details on the bank's retail services can be found in the full-scope AA sections of this report.

CD Services

The bank provides a limited level of CD service activities in Florida. During the review period, the bank engaged in 6,854 hours of qualified CD service activities in Florida. This total includes 6,839 hours directly benefiting individual AAs in Florida and 15 hours benefiting a BSRA that includes all the bank's AAs in Florida. These hours include board of directors' representation for statewide organizations focused on community economic development and promoting arts education and cultural experiences particularly for LMI individuals with disabilities.

Additional details of CD service hours in Florida are described later within each individual AA they benefit.

METROPOLITAN AREA – TAMPA MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TAMPA AA

Overview

The Tampa, Florida AA includes Hernando, Hillsborough, Pasco, and Pinellas counties, which comprises the Tampa-St. Petersburg-Clearwater MSA. As of December 31, 2023, Regions Bank operated 58 branches in the AA, representing 21.3 percent of its Florida branches. The Tampa AA accounts for 4.6 percent of total branches and 5.0 percent of total deposits for the institution. In addition, the market represents 6.5 percent of the combined HMDA-reportable and small business lending by dollar volume for the institution.

The Tampa MSA is a competitive banking market dominated by several large institutions. According to the FDIC Summary of Deposits Report dated June 30, 2023, there were 58 depository institutions operating 606 branch locations in the AA, with a total of $123.9 billion in deposits. Regions Bank ranked sixth in deposit market share at 5.2 percent of total deposits ($6.5 billion). Raymond James Bank had the largest deposit market share at 31.1 percent, followed by Bank of America and Truist Bank with 12.8 and 11.8 percent, respectively.

HMDA-reportable lending and lending are similarly competitive. For HMDA-reportable lending, Regions Bank originated or purchased 1.5 percent of total HMDA-reportable loans in the AA in 2021, 1.8 percent in 2022, and 1.7 percent in 2023. Regions Bank ranked 14th out of 1,175 reporters in 2021, 10th out of 1,160 reporters in 2022, and 11th out of 1,050 reporters in 2023. United Wholesale Mortgage, Suncoast Credit Union, and Rocket Mortgage were the top HMDA reporters in the market during the review period.

For small business lending, Regions Bank ranked 11th out of 268 reporters in 2021 with 2.5 percent of small business loans. In 2022, it ranked 23rd out of 222 reporters with 0.3 percent of total loans. In 2023, Regions Bank ranked 18th out of 205 reporters with 0.6 percent of total loans. American Express Bank, Bank of America, and JP Morgan Chase Bank were the top small business reporters in the market for 2021, 2022 and 2023.

AA Demographics, Population, and Income Characteristics

The AA population was 3,342,963 as of July 1, 2023. This represented a 5.3 percent increase since the 2020 census.[4] During the same period, the statewide population in Florida experienced a 5.0 percent increase.[5]

According to 2023 FFIEC Census data, the AA is made up of 788 census tracts: 37 tracts are low-income (4.7 percent), 220 tracts are moderate-income (27.9 percent), 289 tracts are middle-income (36.7 percent), 217 tracts are upper-income (27.5 percent), and 25 tracts have unknown income (3.2 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following chart sets forth the estimated median family income for 2021, 2022, and 2023 for the MSA. The median income increased by $16,700 from 2021 to 2023. The chart also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper).

[4] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/FL,pinellascountyflorida,pascocountyflorida,hillsboroughcountyflorida,hernandocountyflorida/PST045223. Accessed 10 March. 2025.
[5] Ibid.

Borrower Income Levels
Tampa-St. Petersburg-Clearwater, FL MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$72,700**	0 - $36,349	$36,350 - $58,159	$58,160 - $87,239	$87,240 - & above
2022	**$82,100**	0 - $41,049	$41,050 - $65,679	$65,680 - $98,519	$98,520 - & above
2023	**$89,400**	0 - $44,699	$44,700 - $71,519	$71,520 - $107,279	$107,280 - & above

There are 762,610 total families in the AA. Of these families, 21.1 percent are low-income, 18.3 percent are moderate-income, 19.2 percent are middle-income, and 41.4 percent are upper-income. Of the total families, 9.0 percent have incomes below the poverty level, which is lower than the families below poverty for the state of Florida (9.5 percent). Additionally, poverty rates are higher in LMI tracts, with 31.8 percent of the families residing in low-income tracts and 13.9 percent of the families residing in moderate-income tracts living below the poverty level.

Housing Characteristics

There are 1,436,297 total housing units in the AA, of which 56.8 percent are owner-occupied, 29.5 percent are rental units, and 13.7 percent are vacant. However, home ownership rates are lower in LMI tracts. Specifically, 24.9 percent of all housing units in low-income tracts and 50.9 percent of all housing units in moderate-income tracts are owner-occupied.

The median age of the housing stock in the AA is 43 years, which is older than in the statewide median in Florida (34 years). Housing units in LMI census tracts were slightly older, at 47 years in low-income tracts and 45 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

Housing values in the AA rose steeply during the review period. In January 2021, the median home listing price in the AA was $299,900. By December 2023, the median home listing price in the AA had increased to $420,000.[6] This represents a 40 percent increase, making the AA one of the hottest real estate markets in the nation during the review period.

Median gross rent in the AA is $1,159 per month, which was slightly lower than the median gross rent for the state of Florida ($1,218 per month). Additionally, the affordability ratio for the AA (27.1 percent) is slightly higher than the state of Florida (24.9 percent). The percentage of renters with rent costs greater than 30 percent of income is 50.1 percent, which is slightly lower than the state of Florida at 52.6 percent. This indicates that despite housing cost increases during the review period, the Tampa AA remains more affordable than other large metro areas in Florida.

Economic Conditions

The Tampa MSA is the nation's 17th largest metro and one of the largest regional economies in the United States. Tampa maintains a low economic diversity index which indicates the region is better insulated against economic disruptions. This is primarily due to the broad mix of industries that are equally represented by strong business

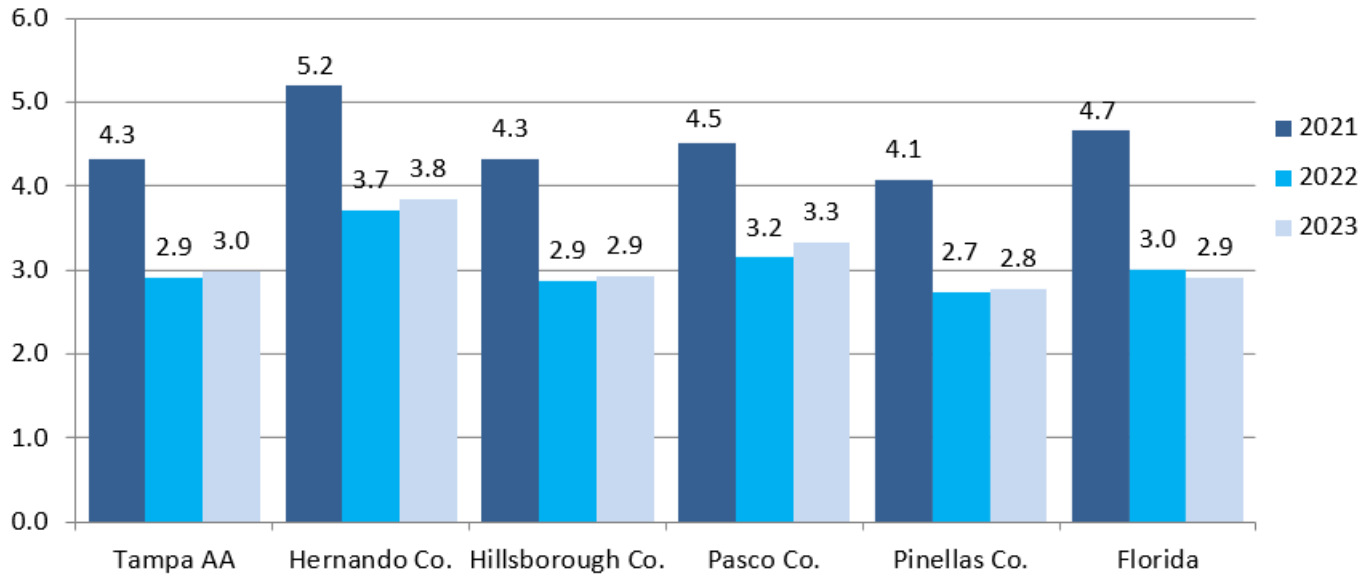
[6] "Housing Inventory: Median Listing Price in Tampa-ST. Petersburg-Clearwater, FL (CBSA)." *FRED – Federal Reserve Bank of St. Louis*, https://fred.stlouisfed.org/series/MEDLISPRI45300. Accessed 7 May 2025.

sectors.[7] Employment in professional and business services led the industry groups with over 292,000 jobs followed by trade, transportation, and utilities. Year-over-year, education and health services saw the most growth of 6.6 percent, adding 14,800 jobs in the Tampa metro area. Professional and business services, trade, transportation and utilities, and education and health services account for 53 percent of the total industry employment.[8]

Tampa's labor force was the second largest in Florida in 2021, 2022, and 2023 among 24 MDs and MSAs within the state.[9] Tampa's labor force increased from 1.556 million in March 2021 from 1.625 million in 2022 and reached a high of 1.679 million by March 2023.[10]

The following table displays the unemployment rate percentages for the bank's Tampa AA, as well as the state of Florida. As illustrated, the unemployment rate in the AA trended downward similarly to the state of Florida during the review period. The AA unemployment rate decreased from 4.3 percent in 2021 to 3.0 percent in 2023. Similarly, the unemployment rate in the state of Florida decreased from 4.7 percent in 2021 to 2.9 percent in 2023. Within the AA, Hernando County had the highest unemployment rate during the review period (5.2 percent in 2021), while Pinellas County had the lowest unemployment rate (2.8 percent in 2023).

Unemployment Rates - FL Tampa



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

To better understand the CD and economic landscapes, a local CD practitioner was contacted. This individual discussed the various opportunities and challenges across the region as well as how financial institutions can be responsive to local CD needs through lending, investment, and/or service activities. The contact indicated that there are few areas designated for revitalization and stabilization, and no empowerment or enterprise zones in the

[7] "Tampa MSA Market Overview." *Tampa Bay Economic Development Council*, https://tampabayedc.com/wp-content/uploads/2024/01/2023-Tampa-MSA-Market-Overview.pdf. Accessed 12 Feb. 2025.
[8] Ibid.
[9] "Local Area Unemployment Statistics (LAUS)." *Florida Department of Economic Opportunity*, https://floridajobs.org/economic-data/local-area-unemployment-statistics-(laus). Accessed 10 Feb. 2025.
[10] "Local Area Unemployment Statistics." *U.S. Bureau of Labor Statistics*, https://data.bls.gov/pdq/SurveyOutputServlet. Accessed 10 Feb. 2025.

AA. However, Pasco County did offer hurricane relief aid to those with negative impact to their primary residence by Hurricane Idalia or Tropical Storm Debby.

According to the contact, economic development incubators provide micro loans, counseling, office space, and other services. A local food and agricultural incubator program was introduced 12 years ago. The incubator provides a commercial kitchen and a host of support services. The challenge for private developers is that these areas are so large that it is difficult to secure funding to develop these areas. The contact said that the areas most impacted by economic hardship are East Tampa and Downtown Temple Terrace.

The contact also indicated that banks are active participants in the community and with the Pasco economic development initiatives. Lastly, the contact explained that some banking institutions in the area have been a tremendous help post pandemic. There has been significant impact through financial literacy initiatives.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TAMPA AA

LENDING TEST

Lending levels reflect good responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA, and the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes. In addition, the bank made an adequate level of CD loans in the AA.

The analysis included 6,679 HMDA-reportable loans and 3,698 small business loans reported by the bank in the AA during the review period. Considering the significant volume of both HMDA-reportable and small business lending in the Tampa AA (Regions was a top-20 lender in this market for both loan products during the review period), these two loan products received similar weight in determining conclusions. Additionally, during 2021, 2022, and 2023 the bank originated or purchased 2,037 home purchase loans, 2,007 home improvement loans, and 1,885 home refinance loans in the AA. Thus, when considering HMDA-reportable loan categories, home purchase loans and home improvement loans received equal weight given their relative share of the total HMDA-reportable lending in this AA, followed closely by home refinance loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered good. Overall, 6.5 percent of HMDA-reportable loans and 6.2 percent of small business loans were made in the Tampa AA. The percentage of the bank's HMDA-reportable and small business lending exceeds the percentage of its area deposits. In addition, the bank is an important contributor to HMDA-reportable lending in the area.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is poor and small business lending performance is good.

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2021, the bank made 1.8 percent of its home purchase loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts

(1.9 percent) but below aggregate performance of 2.3 percent. Bank performance declined in 2022 and 2023, with the bank making only 1.0 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (1.7 percent). In 2022, the bank's lending (1.2 percent) was below aggregate performance (1.9 percent). In 2023, the bank's lending (0.9 percent) was below aggregate performance (2.0 percent). The overall poor rating is driven by the bank underperforming the aggregate in all three years.

Home purchase lending in moderate-income tracts is poor. In 2021, the bank made 12.5 percent of its home purchase loans in moderate-income tracts, which is below the percentage of owner-occupied units in these tracts (21.9 percent) and below aggregate performance of 20.7 percent. In 2022 and 2023, the bank again made 12.5 percent of its home purchase loans in moderate-income tracts, which is below the percentage of owner-occupied units in these tracts (24.4 percent). In 2022, the bank's lending (11.1 percent) was below aggregate performance (24.1 percent) and in 2023, the bank's lending (14.0 percent) was below aggregate performance (27.1 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2021, the bank made 1.0 percent of its home improvement loans in low-income tracts, which is below the percentage of owner-occupied units in these tracts (1.9 percent) but similar to aggregate performance of 1.1 percent. In 2022 and 2023, the bank made 0.7 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (1.7 percent). In 2022, the bank's lending (0.6 percent) was below aggregate performance (1.0 percent). In 2023, the bank's lending (1.0 percent) was similar to aggregate performance (1.1 percent).

Home improvement lending in moderate-income tracts is adequate. In 2021, the bank made 13.3 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.9 percent) and similar to aggregate performance of 14.2 percent. In 2022 and 2023, the bank made 16.0 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (24.4 percent). In 2022, the bank's lending (15.6 percent) was similar to aggregate performance (15.1 percent) and in 2023, the bank's lending (16.6 percent) was similar to aggregate performance (17.4 percent).

Home Refinance Loans

Home refinance lending in low-income tracts is poor. In 2021, the bank made 1.1 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (1.9 percent) and below aggregate performance of 1.4 percent. Bank performance declined in 2022 and 2023, with the bank making 0.9 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (1.7 percent). In 2022, the bank's lending (0.6 percent) was below aggregate performance (1.8 percent). In 2023, the bank's lending (1.4 percent) was below aggregate performance (2.1 percent). The poor rating stems from the bank lending below aggregate in all three years.

Home refinance lending in moderate-income tracts is poor. In 2021, the bank made 15.1 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.9 percent) but similar to aggregate performance of 15.0 percent. In 2022 and 2023, the bank made 17.6 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (24.4 percent). In 2022, the bank's lending (18.1 percent) was below aggregate performance (21.8 percent) and in 2023, the bank's lending declined further (to 16.9 percent), which was below aggregate performance (23.4 percent).

Small Business Loans

Small business lending in low-income tracts is good. In 2021, the bank made 4.0 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (4.1 percent) and aggregate performance at 4.5 percent. In 2022 and 2023, the bank made 4.3 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (3.3 percent). In 2022, the bank's lending (3.2 percent) matched aggregate performance (3.2 percent) and in 2023, the bank's lending (5.0 percent) was above aggregate performance of 3.0 percent.

Small business lending in moderate-income tracts is good. In 2021, the bank made 22.4 percent of its small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (21.7 percent) and above aggregate performance of 20.4 percent. The bank's performance improved in 2022 and 2023, with the bank making 26.9 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (23.0 percent). In 2022, the bank's lending (25.2 percent) was above aggregate performance (21.7 percent) and in 2023, the bank's lending (27.8 percent) was above aggregate performance of 20.7 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in approximately 85 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, overall performance for HMDA-reportable lending is good while small business lending performance is adequate.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. In 2021, the bank made 2.6 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (21.6 percent) and below aggregate performance of 3.8 percent. Bank performance declined further in 2022 and 2023, with the bank making 1.6 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (21.1 percent). In 2022, the bank's lending (2.2 percent) was similar to aggregate performance (2.8 percent) and in 2023, the bank's lending (1.1 percent) was below aggregate performance (2.1 percent).

Home purchase lending to moderate-income borrowers is poor. In 2021, the bank made 11.0 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.9 percent) and below aggregate performance of 16.1 percent. Bank performance declined further in 2022 and 2023, with the bank making 8.8 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (18.3 percent). In 2022, the bank's lending (10.9 percent) was below aggregate performance (13.1 percent) and in 2023, the bank's lending (6.7 percent) was below aggregate performance (11.6 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. In 2021, the bank made 11.2 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (21.6 percent) but nearly double aggregate performance of 6.0 percent. In 2022 and 2023, the bank made 9.9 percent of its home improvement loans to low-income borrowers, which was below the percentage of

low-income families (21.1 percent). In 2022, the bank's lending (10.6 percent) was above aggregate performance (6.1 percent) and in 2023, the bank's lending (8.6 percent) was above aggregate performance (5.5 percent).

Home improvement lending to moderate-income borrowers is good. In 2021, the bank made 16.5 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.9 percent) and above aggregate performance of 15.0 percent. In 2022 and 2023, the bank made 18.4 percent of its home improvement loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (18.3 percent). In 2022, the bank's lending (18.1 percent) was above aggregate performance (13.7 percent) and in 2023, the bank's lending (18.8 percent) was above aggregate performance (14.9 percent).

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2021, the bank made 9.6 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.6 percent) but nearly double aggregate performance of 5.0 percent. In 2022 and 2023, the bank made 14.2 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.1 percent). In 2022, the bank's lending (15.5 percent) was above aggregate performance (9.9 percent) and in 2023, the bank's lending (12.2 percent) was above aggregate performance (8.9 percent).

Home refinance lending to moderate-income borrowers is good. In 2021, the bank made 20.3 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.9 percent) and above aggregate performance of 14.7 percent. In 2022 and 2023, the bank made 22.2 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (18.3 percent). In 2022, the bank's lending (22.6 percent) was above aggregate performance (20.1 percent) and in 2023, the bank's lending (21.6 percent) was above aggregate performance (19.2 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 74.2 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (94.0 percent). The bank's performance is above aggregate performance of 46.7 percent. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (94.3 percent) as aggregate lenders (97.5 percent). In 2022 and 2023, the bank made 58.0 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (93.8 percent). In 2022, the bank's small business lending (57.6 percent) was above aggregate performance (52.3 percent) and in 2023, the bank's lending (58.2 percent) was above aggregate performance (54.9 percent).

CD Lending

The bank makes an adequate level of CD loans in the Tampa AA. During the review period, the bank made 17 qualified CD loans totaling $53.2 million. Specifically, the bank provided $32.4 million for affordable housing for LMI individuals, $13 million to promote economic development by financing small businesses, and $7.9 million for community services that benefit LMI individuals. This performance is below performance of other banks in the area when considering Regions presence in the AA. However, performance was deemed adequate in light of performance context. As described below, 16 of the 17 loans qualified are impactful, flexible, and/or responsive to AA needs, with a majority of dollars addressing affordable housing needs noted by community contacts.

- Two loans totaling $32.2 million for the acquisition and rehabilitation of 84 units of affordable housing contracted through HUD's Section 8 program. Post-renovation rents remain within Section 8 guidelines, and all units are occupied by low-income tenants.

- Eight SBA 504 loans for $13 million that provide financing for small businesses.

- Two LOCs totaling $6 million to support a Federally Qualified Health Center (FQHC). The FQHC provides medical assistance to residents in the AA, with primary focus on underserved communities and LMI residents throughout the AA.

- Three renewing LOCs totaling $1.7 million to a nonprofit agency serving Pinellas County. The LOCs were earmarked exclusively for the nonprofit's affordable housing building program, which seeks to create new affordable housing for LMI residents through coordinated efforts with nonprofits and government agencies in the area.

- One LOC totaling $250,000 to a nonprofit housing agency focused on the creation of affordable housing exclusively to LMI individuals and families. This LOC was used as working capital to continue the mission.

The Tampa AA also positively benefited from two CD loans totaling $700,000 benefitting multiple AAs in Florida. These loans were previously described under the *CD Lending* heading for the state of Florida.

INVESTMENT TEST

The bank made a significant level of qualified CD investments and grants in the Tampa AA, totaling $94.3 million. This amount includes seven current period investments totaling $27.2 million, 10 prior period investments still outstanding with a total balance of $66.2 million, and 124 donations totaling $970,600.

Investment types varied and addressed a range of CD needs. These include Small Business Investment Company (SBIC) funds to address small business financing needs, LIHTC projects to address affordable housing challenges, MBS supporting LMI borrowers, and a school construction bond used to improve local school facilities that primarily serve LMI students. The bank made significant use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits good responsiveness to credit and CD needs.

Examples of noteworthy investments and grants that are responsive to identified community development and credit needs include:

- One current-period LIHTC project totaling $15.6 million for the creation of 84 new units of affordable housing for LMI individuals and families.

- One prior period bond for $23 million to finance facility improvements at local schools that primarily serve LMI students.

- Eight SBIC fund allocations totaling $17 million to finance small businesses in the AA.

- Five donations totaling $28,500 to a nonprofit which provides free home repair services to LMI homeowners.

- Four donations totaling $87,500 to support a non-profit that provides various services to LMI residents, including workforce development training, financial coaching, and free tax preparation.

- Three donations totaling $15,000 to support an organization that offers free consulting and technical assistance services to local small businesses and aspiring entrepreneurs.

The Tampa AA also positively benefited from $1 million in investments and $1.2 million in donations benefitting the BSRA that includes the entire state of Florida. These investments and donations were previously described under the *Investment Test* heading for the state of Florida.

SERVICE TEST

As described, retail banking services are adequate in Tampa. Additionally, the bank provides a limited level of CD services in the AA.

Retail Banking Services

Service delivery systems are reasonably accessible to the geographies and individuals of different income levels throughout the Tampa AA. In deriving this conclusion, the distribution of branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories throughout the review period, with 1.7 percent of branches in low-income tracts and 29.3 percent of branches in moderate-income tracts in 2023. The percentage of branches in low-income tracts was less than the percentage of households (3.7 percent) and businesses (3.3 percent) in those tracts. The percentage of branches in moderate-income tracts exceeded households (26.9 percent) and businesses (23.0 percent) in those tracts.

The bank closed three branches during the review period, with one in a moderate-income tract and two in middle-income tracts. The one branch closure in the moderate-income tract was near three other branches, so the impact was limited. The bank did not open any branches in Tampa during the review period. Overall, the branch opening and closing have generally not adversely affected the accessibility of the bank's delivery systems.

Hours of operation are similar across branches, with drive-through hours from 8 a.m. to 5 p.m. Lobby hours at most branches are from 9 a.m. until 4 p.m. Monday through Thursday and until 5 p.m. on Friday. The bank offers lobby hours until 5 p.m. at 14 branches, including four branches in moderate-income tracts every weekday. The bank also offers Saturday lobby hours from 9 a.m. to noon at approximately half of its branches, including branches in LMI tracts. The bank offers the same suite of products and services throughout the AA. Therefore, hours and services do not vary in a way that inconveniences the AA.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: FL Tampa

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	2	3.4%	0	0	2	2	2	Total	2	3.4%	2	3.4%	0	0	0	0.0%	0	0	41	5.5%	4.3%	4.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	19	32.2%	0	0	18	19	10	Total	19	32.2%	19	32.2%	0	0	0	0.0%	0	0	195	26.1%	24.5%	21.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	20	33.9%	0	2	20	20	10	Total	20	33.9%	20	33.9%	0	2	0	0.0%	0	0	271	36.3%	39.3%	35.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	18	30.5%	0	0	16	18	9	Total	18	30.5%	18	30.5%	0	0	0	0.0%	0	0	222	29.8%	31.8%	38.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	17	2.3%	0.2%	0.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	59	100%	0	2	56	59	31	Total	59	100%	59	100%	0	2	0	0.0%	0	0	746	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: FL Tampa

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	1	1.7%	0	0	1	1	1	Total	1	1.7%	1	1.7%	0	0	0	0.0%	0	0	37	4.7%	3.7%	3.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	17	29.3%	0	1	15	17	10	Total	17	29.3%	17	29.3%	0	1	0	0.0%	0	0	220	27.9%	26.9%	23.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	21	36.2%	0	0	21	21	8	Total	21	36.2%	21	36.2%	0	0	0	0.0%	0	0	289	36.7%	38.1%	35.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	16	27.6%	0	0	15	16	6	Total	16	27.6%	16	27.6%	0	0	0	0.0%	0	0	217	27.5%	30.3%	36.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	3	5.2%	0	0	2	3	2	Total	3	5.2%	3	5.2%	0	0	0	0.0%	0	0	25	3.2%	1.0%	1.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	58	100%	0	1	54	58	27	Total	58	100%	58	100%	0	1	0	0.0%	0	0	788	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides a limited level of CD services based on the volume of activity relative to the opportunities available within the market and a lack of responsiveness to identified CD needs. During the review period, employees provided 451 CD service activities totaling 1,476 hours to nearly 60 different organizations operating throughout the AA. Bank staff provided financial expertise in a variety of ways, including via financial literacy and homebuyer education; service on boards of directors and committees; and other technical assistance.

Noteworthy CD services in the Tampa AA include:

- 531 hours of service conducting financial education in schools and to the youth and adults served by various nonprofit organizations.
- 96 hours of service with a variety of nonprofit affordable housing organizations and other CDCs to facilitate homebuyer education courses.
- 682 hours of service on the board of directors for 27 different organizations in the AA. Many of these organizations were focused on affordable housing and providing community services targeted to LMI

individuals, including activities that promote financial stability, access to emergency assistance and other essential services, and support for underserved communities.

- One employee provided 87 hours of service as a board member for an organization that assists children and families that have been impacted by incarceration and provides services to ex-offenders with gaining life-skills and finding employment.
- 24 hours of service on the board of directors for a CDFI focused on providing access to affordable financial products and financial education

The Tampa AA also positively benefited from 15 hours of CD service benefiting the BSRA that includes the entire state of Florida. These services were previously described under the CD services section for the state of Florida.

METROPOLITAN AREA – MIAMI MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MIAMI AA

Overview

The AA includes Miami-Dade County, which comprises the entire Miami-Miami Beach-Kendall, Florida MD. As of December 31, 2023, the bank operated 37 branches in the AA, representing 13.6 percent of branches in the state of Florida and 2.9 percent of its total branches. Of the branches in the AA, one is a low-income census tract, 11 are in moderate-income census tracts, seven are in middle-income census tracts, 17 are in upper-income census tracts and one is in a census tract with unknown income. As a percentage within the state of Florida, 15.6 percent of the bank's deposit volume and 12.9 percent of its HMDA-reportable and small business loans by number are located in the Miami AA.

The AA is a highly competitive banking market with numerous institutions operating in the area. Specifically, there are 57 depository institutions operating 585 branches in the AA. Regions ranked 12th in deposit market share with 2.0 percent of total deposits ($3.9 billion). Bank of America had the largest deposit market share at 14.9 percent, followed by JPMorgan Chase Bank and Wells Fargo Bank with 11.2 percent and 10.1 percent of deposit market share, respectively.

For HMDA-reportable lending, Regions originated and/or purchased 1.3 percent of the total HMDA-reportable loans in the AA in each year of the review period (2021, 2022, and 2023). Regions was 17th out of 812 reporters in 2021; 18th out of 745 reporters in 2022; and 15th out of 623 reporters in 2023. Regions Bank's ranking indicates that it is an important contributor for HMDA-reportable lending in the Miami AA. United Wholesale Mortgage was the top HMDA reporter in the market for all three years.

For small business lending, Regions ranked 14th out of 239 reporters in 2021 with 1.2 percent of small business loans. In 2022, the bank ranked 25th out of 187 reporters with 0.22 percent of total small business loans. In 2023, Regions ranked 18th out of 166 reporters with 0.36 percent of total small business loans. American Express was the top small business reporter in the market for 2021, 2022 and 2023. As with HMDA-reportable lending, Regions is an active small business lender in this AA.

AA Demographics, Population, and Income Characteristics

The AA is located in the southeastern tip of the state along the Atlantic Ocean and is the most populous county in the state of Florida. The AA also borders and includes portions of the Everglades and is densely populated, with a total population of 2.7 million.

In 2021, the AA contained 519 census tracts: 30 low-income tracts (5.8 percent), 144 moderate-income tracts (27.7 percent), 150 middle-income tracts (28.9 percent), 177 upper-income tracts (34.1 percent), and 18 unknown-income tracts (3.5 percent). In 2022, there was a census tract boundary change resulting in the AA containing 707 census tracts: 34 low-income tracts (4.8 percent), 176 moderate-income tracts (24.9 percent), 221 middle-income tracts (31.3 percent), 243 upper-income tracts (34.4 percent), and 33 unknown-income tracts (4.7 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated the median family income for the relevant area. As the following table shows, the median family income increased from $61,000 in 2021 to $74,700 in 2023.

Borrower Income Levels
Miami-Miami Beach-Kendall, FL MD

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$61,000**	0 - $30,499	$30,500 - $48,799	$48,800 - $73,199	$73,200 - & above
2022	**$68,300**	0 - $34,149	$34,150 - $54,639	$54,640 - $81,959	$81,960 - & above
2023	**$74,700**	0 - $37,349	$37,350 - $59,759	$59,760 - $89,639	$89,640 - & above

There are 619,475 total families in the AA. Of these families, 23.1 percent were low-income, 17.3 percent were moderate-income, 17.7 percent were middle-income, and 42.0 percent were upper-income. Of the total families, 12.7 percent had incomes below the poverty level, which is higher than the families below poverty for the state of Florida (9.5 percent). Additionally, poverty rates are higher in LMI tracts, with 31.1 percent of the families residing in low-income tracts living below the poverty level and 19.5 percent of the families residing in moderate-income tracts living below the poverty level. Moreover, 39 percent of low-income families and 40 percent of moderate-income families reside in moderate-income tracts. This data indicates that lending challenges likely occur in moderate-income tracts.

Housing Characteristics

There are 1,032,310 total housing units in the AA, of which 45.1 percent are owner-occupied, 42.3 percent are rental units, and 12.6 percent are vacant. However, fewer home ownership opportunities exist in LMI tracts. Specifically, 72.4 percent of all housing units in low-income tracts and 60.0 percent of all housing units in moderate-income tracts are rental units.

The median age of the housing stock in the AA was 47 years, which is older than the overall median age for Florida (34 years). Housing units in LMI census tracts in the AA were older, with a median housing stock age of 54 years in low-income tracts and 56 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA was $310,663, which is higher than the median housing value in Florida ($232,000). Median gross rent in the AA was $1,373 per month, which was higher than the median gross rent in the state of Florida ($1,218 per month). Additionally, the affordability ratio for the AA (17.4 percent) is lower than the affordability ratio for the state of Florida (24.9 percent). Housing cost burden is a challenge in the AA. Data shows that the percentage of renters with rent costs greater than 30 percent of income is 59.9 percent, which is higher than the state of Florida at 52.6 percent.

According to the Florida Realtors, the median sale price of a single-family home in the larger Miami MSA for December 2023 was $592,995, representing a 6.4 percent increase compared to December 2022.[11] Interest from foreign buyers continues to drive up housing prices, with housing prices being out of reach for even middle-income households. This means that more households are seeking out rental housing, driving rents up further. Housing data suggests that housing in the AA is not affordable without subsidy. A similar sentiment was shared

[11] "Florida Residential Market Sales Activity." *Florida Realtors*, Year-End-2023-Fla-MSA-summary.pdf. Accessed 10 Dec. 2024.

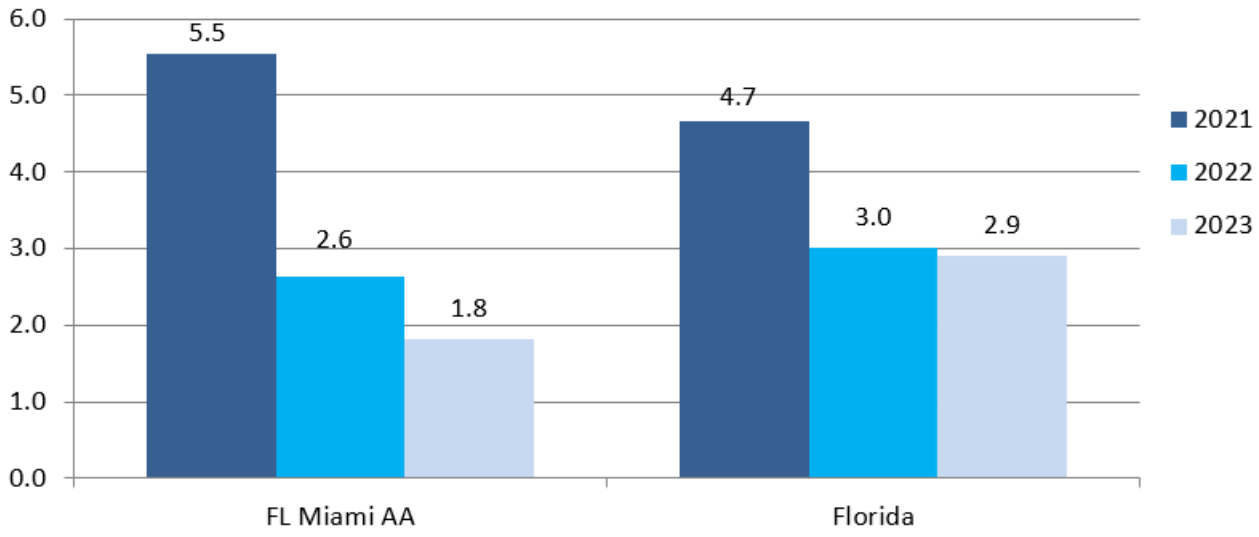
by a community contact who stated that the relocation of people from other parts of the country drove housing prices high, resulting in decreased affordability, especially for LMI borrowers.

Economic Conditions

Miami is a major transportation hub with the Port of Miami providing access to international shipping and Miami International Airport serving as a major travel hub. Miami also serves as a financial center with several international banks. According to the Bureau of Labor Statistics during the first quarter of 2023, the largest industries by number of employees include healthcare and social assistance (166,237 employees), retail trade (138,825 employees), and government (136,758 employees). Major private employers in the AA are the University of Miami, Baptist Health South Florida, American Airlines, Carnival Cruise Lines, and Miami Children's Hospital.[12] Major public employers in the AA are Miami-Dade County Public Schools, Miami-Dade County, Federal Government, Florida State Government, and Jackson Health System.[13]

The following table shows the unemployment rate for the AA and the state of Florida for 2021, 2022 and 2023. The unemployment rate for the AA decreased from 5.5 percent in 2021 to 1.8 percent in 2023. While the unemployment rate for the AA in 2021 was higher than the state of Florida, it has since improved and in 2023 was slightly below the state of Florida.

Unemployment Rates - FL Miami



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information was obtained from a local affordable housing specialist and an individual specializing in economic development for the area.

The housing specialist stated that there is a considerable shortage of affordable housing units driven by an influx of residents over the past five years. As a result, housing prices rose sharply, especially during the pandemic,

[12] "Top Employers." *Miami-Dade Beacon Council*, www.beaconcouncil.com/data/economic-overview/top-employers/. Accessed 7 May 2024.
[13] Ibid.

making it even more difficult for LMI individuals to become homeowners. With rising interest rates and high housing prices, LMI individuals cannot afford houses that they may have previously been able to buy. Rental rates have also increased sharply in the area. The shortage and affordability of houses is causing many LMI individuals to leave the county and/or state and relocate to areas where housing is more affordable.

The individual engaged in economic development stated that the business community does not have credit needs that are difficult to obtain. Businesses seem to be optimistic about the direction of the economy and don't have a high need to borrower funds as revenues are improving. Regional and large banks are willing to collaborate with CD initiatives and banks are engaged and accessible.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MIAMI AA

LENDING TEST

Lending levels reflect good responsiveness to credit needs of the AA. The geographic distribution of loans reflects good penetration throughout the AA, and the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes. In addition, the bank made an excellent level of CD loans in the AA.

The analysis included 2,537 HMDA-reportable loans and 3,168 small business loans reported by the bank in the AA during the review period. Therefore, small business loans received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 960 home refinance loans, 811 home purchase loans, and 477 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home refinance loans given its relative share of total HMDA-reportable lending in this AA, followed by home purchase loans and, to a lesser extent, home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered good. Overall, 3.5 percent of HMDA-reportable loans and 5.7 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and CRA small business lending exceeds the percentage of its area deposits. In addition, the bank is an important contributor to HMDA-reportable lending in the area.

Geographic Distribution of Loans

The geographic distribution of loans reflects good penetration throughout the Miami AA. As described in the following sections, overall performance for small business lending performance is excellent and HMDA-reportable lending is poor. While small business loans were given greater weight in deriving conclusions in the AA, the bank's poor performance in HMDA-reportable lending was also considered in deriving an overall geographic distribution conclusion of good, especially when considering that Regions Bank is a high volume contributor to HMDA-reportable lending in the AA and community contacts noted affordable housing as the primary need in the AA.

Small Business Loans

Small business lending in low-income tracts is excellent. In 2021, the bank made 3.8 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts

(3.4 percent) and aggregate performance of 3.1 percent. In 2022 and 2023, the bank made 4.0 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (2.7 percent). In 2022, the bank's lending (3.3 percent) was above aggregate performance (2.4 percent) and in 2023, the bank's lending (4.5 percent) was nearly double aggregate performance of 2.3 percent.

Small business lending in moderate-income tracts is good. In 2021, the bank made 27.7 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (22.4 percent) and above aggregate performance of 22.2 percent. Performance declined in 2022 and 2023, with the bank making 24.0 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (20.4 percent). In 2022, the bank's lending (22.9 percent) was also above aggregate performance (18.5 percent) and in 2023, the bank's lending (24.8 percent) was again above aggregate performance of 18.6 percent.

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2021, the bank made 1.0 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (2.0 percent) and similar to aggregate performance of 1.1 percent. Bank performance improved in 2022 and 2023, with the bank making 1.6 percent of its home refinance loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (2.0 percent). In 2022, the bank's lending (1.2 percent) was similar to aggregate performance (2.2 percent) and in 2023, the bank's lending (2.5 percent) matched aggregate performance (2.5 percent).

Home refinance lending in moderate-income tracts is poor. In 2021, the bank made 14.8 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.4 percent) and below aggregate performance of 16.5 percent. Bank performance declined in 2022 and 2023, with the bank making 10.7 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.3 percent). In 2022, the bank's lending (9.9 percent) was below aggregate performance (15.5 percent) and in 2023, the bank's lending (12.5 percent) was below aggregate performance (16.2 percent).

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2021, the bank made 0.6 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (2.0 percent) and below aggregate performance of 2.0 percent. Bank performance improved in 2022 and 2023, with the bank making 2.4 percent of its home purchase loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (2.0 percent). However, bank performance remained below aggregate performance in 2022 and 2023. Specifically, in 2022 the bank's lending (2.3 percent) was below aggregate performance (3.0 percent) and in 2023, the bank's lending (2.5 percent) was below aggregate performance (3.4 percent).

Home purchase lending in moderate-income tracts is poor. In 2021, the bank made 13.8 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.4 percent) and below aggregate performance of 18.4 percent. Bank performance declined in 2022 and 2023, with the bank making 10.4 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.3 percent). In 2022, the bank's lending (8.8 percent) was below aggregate performance (15.7 percent) and in 2023, the bank's lending (12.3 percent) was below aggregate performance (16.8 percent).

Home Improvement Loans
Home improvement lending in low-income tracts is good. In 2021, the bank made 0.8 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (2.0 percent) but similar to aggregate performance of 0.9 percent. Bank performance improved in 2022 and 2023, with the bank making 1.7 percent of its home improvement loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (2.0 percent). In 2022, the bank's lending (1.5 percent) was above aggregate performance (1.0 percent) and in 2023, the bank's lending (1.9 percent) was above aggregate performance (1.2 percent).

Home improvement lending in moderate-income tracts is excellent. In 2021, the bank made 15.3 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.4 percent) but above aggregate performance of 9.9 percent. In 2022 and 2023, the bank made 14.2 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.3 percent). In 2022, the bank's lending (10.7 percent) was above aggregate performance (9.3 percent) and in 2023, the bank's lending (18.8 percent) was nearly double aggregate performance (10.4 percent).

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in approximately 75 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes
The distribution of borrowers based on customer income or gross annual revenues is adequate. As described in the following sections, overall performance for small business lending is adequate while HMDA-reportable lending performance is good.

Small Business Loans
Small business lending to businesses of different sizes is adequate. In 2021, the bank made 70.6 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (93.2 percent). The bank's performance is above aggregate performance of 42.3 percent. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (93.8 percent) as aggregate lenders (98.0 percent). In 2022 and 2023, the bank made 57.4 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (92.8 percent). In 2022, bank lending (56.0 percent) was above aggregate performance (52.0 percent) and in 2023, the bank's lending (58.3 percent) was above with aggregate performance (54.0 percent).

Home Refinance Loans
Home refinance lending to low-income borrowers is good. In 2021, the bank made 2.1 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (24.0 percent) but similar to aggregate performance of 1.3 percent. Bank performance improved in 2022 and 2023, with the bank making 3.6 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (23.1 percent). In 2022, the bank's lending (3.5 percent) was above aggregate performance (2.8 percent) and in 2023, the bank's lending (3.8 percent) was above aggregate performance (3.1 percent).

Home refinance lending to moderate-income borrowers is good. In 2021, the bank made 8.2 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.6 percent) but above aggregate performance of 6.0 percent. Bank performance improved in 2022 and 2023, with the bank making 10.7 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.3 percent). In 2022, the bank's lending (12.8 percent) was above aggregate performance (8.1 percent) and in 2023, the bank's lending (6.3 percent) was similar to aggregate performance (5.6 percent).

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. In 2021, the bank made 0.9 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (24.0 percent) but similar to aggregate performance of 0.5 percent. In 2022 and 2023, the bank made 0.6 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (23.1 percent). In 2022, the bank's lending (1.2 percent) was above aggregate performance (0.6 percent) and in 2023, the bank made no home purchase loans to low-income borrowers, which was similar to aggregate performance of only 0.3 percent.

Home purchase lending to moderate-income borrowers is good. In 2021, the bank made 5.2 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.6 percent) but similar to aggregate performance of 4.4 percent. In 2022 and 2023, the bank made 4.3 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.3 percent). In 2022, the bank's lending (5.0 percent) was above aggregate performance (3.0 percent) and in 2023, the bank's lending (3.4 percent) was above aggregate performance (2.0 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. In 2021, the bank made 3.4 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (24.0 percent) but more than double aggregate performance of 1.4 percent. Bank performance improved in 2022 and 2023, with the bank making 4.7 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (23.1 percent). In 2022, the bank's lending (7.8 percent) was above aggregate performance (1.7 percent) and in 2023, the bank's lending (0.6 percent) was similar to aggregate performance (0.9 percent).

Home improvement lending to moderate-income borrowers is excellent. In 2021, the bank made 9.3 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.6 percent) but more than double aggregate performance of 3.8 percent. In 2022 and 2023, the bank made 5.8 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (17.3 percent). In 2022, the bank's lending (3.4 percent) was similar to aggregate performance (3.8 percent) and in 2023, the bank's lending (9.1 percent) was more than double aggregate performance (3.5 percent).

CD Lending

The bank makes an excellent level of CD loans in the Miami AA. During the review period, the bank made 14 qualified CD loans totaling $105 million. Specifically, the bank provided $82.6 million for affordable housing for LMI individuals, $19.1 million for community services that benefit LMI individuals, and $3.3 million to promote economic development by financing small businesses. When considering the bank's presence within the AA, the performance is similar to that of other banks in the area rated excellent. As described below, several of the qualified

loans are impactful, flexible, and/or responsive to AA needs, with a majority of dollars addressing the affordable housing needs noted by community contacts.

- Two loans totaling $31.8 million for the construction of 140 new units of multifamily affordable housing. The newly constructed apartments are income restricted through the Housing Credit Program and available only to LMI families.

- One loan totaling $19.2 million for the rehabilitation of 186 units of multifamily affordable housing operating under LIHTCs, which are complex. Additionally, the rehabilitation was done as "tenant-in-place", meaning that families were not displaced during the renovations.

- Two loans made in partnership with other lenders for the financing of 140 new units of affordable housing using LIHTCs. Regions Bank was a participating lender, with its participating amount totaling $15.9 million.

- One loan totaling $12.5 million for the rehabilitation of 141 units of multifamily affordable housing that are income restricted. Post-renovation rents remain unchanged, with units available only to LMI families.

- One LOC totaling $2 million to a local CDFI for lending and investing exclusively to LMI census tracts in the AA.

The Miami AA also positively benefited from two LOCs totaling $700,000 that impacted multiple AAs in Florida . These loans were previously described under the *CD Lending* heading for the state of Florida. Moreover, the AA positively benefited from two LOCs totaling $9.5 million to a national CDFI with prioritization in nine AAs, including Miami. The CDFI LOCs were previously described under the *CD Lending* heading for the institution.

INVESTMENT TEST

The bank made an excellent level of qualified CD investments and grants in the Miami AA totaling $96.3 million. This amount includes five current period investments totaling $77.4 million, 17 prior period investments still outstanding with a total balance of $18.2 million, and 67 donations totaling $694,800.

Investment types varied and addressed a range of CD needs. These include NMTC investments to stimulate economic development in LMI tracts, LIHTC projects to address affordable housing challenges, and MBS supporting LMI borrowers. The bank makes extensive use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits excellent responsiveness to credit and CD needs.

Noteworthy investments and grants provided during the review period that were responsive to CD needs identified in performance context include:

- Three current-period LIHTC projects totaling $71.5 million. These three LIHTC investments helped to build 467 new units of affordable housing for LMI individuals, which was responsive to the need for affordable housing in the AA.

- A $3.9 million NMTC investment that created 34 new jobs at a healthcare clinic that is in an LMI tract and primarily serves LMI patients.

- Four donations for $24,000 to support a CDFI that focuses on affordable housing development in the AA.

- Three donations totaling $106,000 to support a local non-profit that provides various services to LMI individuals and families, including financial coaching, employment assistance, credit counseling, and public benefits enrollment.

- Two donations totaling $230,000 to support a tuition-free executive leadership training and mentorship program for early-stage entrepreneurs from disadvantaged communities and backgrounds.

The Miami AA also positively benefited from $1 million in investments and $1.2 million in donations benefiting the BSRA that includes the entire state of Florida. These investments and donations were previously described under the *Investment Test* heading for the state of Florida.

SERVICE TEST

As described, retail banking services are good in Miami. Additionally, the bank provides a limited level of CD services in its AA.

Retail Banking Services

Service delivery systems are accessible to the bank's geographies and individuals of different income levels throughout the Miami AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories throughout the review period, with 2.7 percent of branches in low-income tracts and 29.7 percent of branches in moderate-income tracts in 2023. The percentage of branches in low-income tracts was less than the percentage of households (4.9 percent) and the same as the percentage of businesses (2.7 percent) in those tracts. The percentage of branches in moderate-income tracts exceeded households (27.2 percent) and businesses (20.4 percent) in those tracts.

The bank closed three branches, had two relocations and opened one branch during the review period. Two of the branch closures were in moderate-income tracts, while one was in a middle-income tract. The two relocations and one branch opening were in upper-income tracts. Overall, the branch opening and closing have generally not adversely affected the accessibility of the bank's delivery systems.

Hours of operation are nearly identical across branches, with drive-through hours beginning at 8 a.m., lobby hours from 9 a.m. until 4 p.m. Monday through Thursday and until 5 p.m. on Friday. The bank also offers Saturday lobby hours from 9 a.m. to noon or 1 p.m. at most branches. The bank offers the same suite of products and services throughout the AA. Therefore, hours and services do not vary in a way that inconveniences the AA.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: FL Miami

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	3	8.1%	0	0	1	3	0	Total	3	7.9%	3	8.1%	0	0	0	0.0%	0	0	30	5.8%	5.5%	3.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	12	32.4%	0	0	11	12	12	Total	12	31.6%	12	32.4%	0	0	0	0.0%	0	0	144	27.7%	29.0%	22.4%
DTO	1		0	0	1			SA	0		0		0	0	0		0	0				
Middle	6	16.2%	0	2	6	6	5	Total	6	15.8%	6	16.2%	0	2	0	0.0%	0	0	150	28.9%	30.2%	26.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	16	43.2%	2	2	8	16	9	Total	17	44.7%	16	43.2%	2	2	1	100.0%	0	0	177	34.1%	34.7%	45.4%
DTO	0		0	0	0			SA	2		1		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	18	3.5%	0.5%	2.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	37	100%	2	4	26	37	26	Total	38	100%	37	100%	2	4	1	100%	0	0	519	100%	100%	100%
DTO	1		0	0	1			SA	2		1		0	0	1		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: FL Miami

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	1	2.7%	0	0	1	1	1	Total	1	2.6%	1	2.7%	0	0	0	0.0%	0	0	34	4.8%	4.9%	2.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	11	29.7%	0	1	7	11	10	Total	11	28.9%	11	29.7%	0	1	0	0.0%	0	0	176	24.9%	27.2%	20.4%
DTO	1		0	0	1			SA	0		0		0	0	0		0	0				
Middle	7	18.9%	0	0	7	7	7	Total	7	18.4%	7	18.9%	0	0	0	0.0%	0	0	221	31.3%	32.3%	28.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	17	45.9%	1	0	9	17	11	Total	18	47.4%	17	45.9%	1	0	1	100.0%	0	0	243	34.4%	33.9%	44.6%
DTO	0		0	0	0			SA	2		1		0	0	1		0	0				
Unknown	1	2.7%	0	0	1	1	0	Total	1	2.6%	1	2.7%	0	0	0	0.0%	0	0	33	4.7%	1.7%	3.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	37	100%	1	1	25	37	29	Total	38	100%	37	100%	1	1	1	100%	0	0	707	100%	100%	100%
DTO	1		0	0	1			SA	2		1		0	0	1		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides a limited level of CD services based on the volume of activity relative to the opportunities available within the market and a lack of responsiveness to identified CD needs. During the review period, bank employees provided 227 CD service activities totaling 843 hours to 27 organizations operating throughout the AA. Bank staff provided their financial expertise in a variety of ways, including financial literacy and homebuyer education; service on board of directors; grant review; and other technical assistance and advisory services.

Noteworthy CD services in the Miami AA include:

- 161 hours of service conducting financial education in schools and to the youth and adults served by various nonprofit organizations.

- Multiple employees provided 128 hours of service activities, including service on the board of directors and other technical assistance, to an organization that works with youth in the foster care system, utilizing

community volunteers to help these youth access essential services and working towards permanent placement with families.

- 63 hours of service to four different organizations facilitating homebuyer education courses.

- One employee provided 13 hours of service as a board member for an organization that is working to collectively address the many interrelated factors that impact community and individual well-being and resilience.

The Miami AA also positively benefited from 15 hours of CD service benefiting the BSRA that includes the entire state of Florida. These services were previously described under the CD services section for the state of Florida.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA MSA AAs

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Daytona	Volusia	7	$436,149
Ft. Lauderdale	Broward	14	$1,055,418
Ft. Myers	Lee	8	$654,898
Ft. Walton	Okaloosa & Walton	13	$1,295,348
Gainesville	Alachua	1	$81,414
Homosassa Springs	Citrus	4	$300,957
Jacksonville	Clay, Duval, Nassau, & St. Johns	14	$1,124,485
Lakeland	Polk	3	$284,741
Naples	Collier	5	$479,333
Ocala	Marion	11	$919,290
Orlando	Lake, Orange, Osceola, & Seminole	34	$2,749,244
Palm Bay	Brevard	6	$463,411
Panama City	Bay	9	$767,364
Pensacola	Escambia & Santa Rosa	13	$1,634,333
Punta Gorda	Charlotte	4	$393,049
Sarasota	Manatee & Sarasota	12	$871,499
Tallahassee	Leon	4	$327,353
The Villages	Sumter	2	$164,594
West Palm Beach	Palm Beach	8	$494,411

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Florida.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Daytona	Consistent	Not Consistent (Below)	Consistent
Ft. Lauderdale	Consistent	Consistent	Not Consistent (Below)
Ft. Myers	Not Consistent (Below)	Not Consistent (Below)	Consistent
Ft Walton	Consistent	Not Consistent (Below)	Not Consistent (Below)
Gainesville	Not Consistent (Below)	Not Consistent (Exceeds)	Not Consistent (Below)
Homosassa Springs	Not Consistent (Below)	Not Consistent (Below)	Consistent
Jacksonville	Consistent	Consistent	Consistent
Lakeland	Not Consistent (Below)	Consistent	Consistent
Naples	Not Consistent (Below)	Not Consistent (Exceeds)	Not Consistent (Below)
Ocala	Not Consistent (Exceeds)	Not Consistent (Exceeds)	Not Consistent (Below)
Orlando	Not Consistent (Exceeds)	Not Consistent (Exceeds)	Consistent
Palm Bay	Consistent	Consistent	Not Consistent (Below)
Panama City	Not Consistent (Below)	Not Consistent (Exceeds)	Consistent
Pensacola	Consistent	Not Consistent (Below)	Consistent
Punta Gorda	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Sarasota	Not Consistent (Below)	Not Consistent (Below)	Consistent
Tallahassee	Not Consistent (Below)	Not Consistent (Exceeds)	Not Consistent (Below)
The Villages	Consistent	Not Consistent (Exceeds)	Not Consistent (Below)
West Palm Beach	Consistent	Not Consistent (Exceeds)	Not Consistent (Exceeds)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was poor in Ft. Myers, Ft. Walton, Lakeland, Naples, and Sarasota and adequate in the remaining AAs. Borrower distribution was good in Homosassa Springs, Ocala, and West Palm Beach and adequate in the remaining AAs. Qualifying amounts and conclusions for CD loans were as follows: $6.3 million in Daytona (adequate); $19.8 million in Ft. Lauderdale (relatively high); $2.8 million in Ft. Myers (low level); $15.1 million in Ft. Walton (adequate); $25.4 million in Jacksonville (relatively high); $1.5 million in Lakeland (low level); $15.3 million in Ocala (relatively high); $112.3 million in Orlando (excellent); $2.8 million in Palm Bay (low level); $2.6 million in Pensacola (low level); $5.8 million in Sarasota (low level); $1.2 million in The Villages (low level); and $5.1 million in West Palm Beach (low level). The bank made no CD loans in Gainesville, Homosassa Springs, Naples, Panama City, Punta Gorda, or Tallahassee.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: $3.7 million in Daytona (adequate level), $21.6 million in Ft. Lauderdale (significant level), $1.4 million in Ft. Myers (few, if any), $5 million in Ft. Walton (poor level), $16.4 million in Gainesville (excellent level), $826,300 in Homosassa Springs (few, if any), $19.2 million in Jacksonville (significant level), $4.3 million in Lakeland (significant level), $26.9 million in Naples (excellent level), $20.9 million in Ocala (excellent level), $108.9 million in Orlando (excellent level), $7.4 million in Palm Bay (significant level), $22.9 million in Panama City (excellent level), $7.9 million in Pensacola (poor level), $918,000 in Punta Gorda

(few, if any), $3.4 million in Sarasota (poor level), $15.8 million in Tallahassee (excellent level), $10.9 million in The Villages (excellent level), $20.5 million in West Palm Beach (excellent level).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: good in Homosassa Springs, Orlando, and Pensacola; adequate in Daytona, Ft. Myers, Ft. Walton, Jacksonville, Panama City, Sarasota, The Villages and West Palm Beach; and poor in Gainesville, Naples, Ocala, Palm Bay, Punta Gorda, and Tallahassee. Qualifying hours and conclusions for CD services were as follows: 66 hours in Daytona (poor); 386 hours in Ft. Lauderdale (adequate); 578 hours in Ft. Myers (good); 12 hours in Ft. Walton (very poor); 35 hours in Gainesville (adequate); 0 hours is Homosassa Springs (very poor); 542 hours in Jacksonville (adequate); 29 hours in Lakeland (poor); 212 hours in Naples (adequate); 167 hours in Ocala (poor); 638 hours in Orlando (poor); 84 hours in Palm Bay (poor); 136 hours in Panama City (poor); 94 hours in Pensacola (poor); 40 hours in Punta Gorda (poor); 504 hours in Sarasota (adequate); 97 hours in Tallahassee (adequate); 0 hours in The Villages (very poor); 768 hours in West Palm Beach (leader). All MSA AAs reviewed under limited-scope procedures also positively benefited from 15 hours of CD service benefiting the BSRA that includes the entire state of Florida. These services were previously described under the CD services section for the state of Florida.

Performance in the limited-scope AAs did not impact overall performance for the state.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA NON-MSA AAs

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Northern FL	Calhoun, Holmes, Jackson & Washington	4	$253,517
Okeechobee	Okeechobee	1	$39,296

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope non-MSA AA to overall performance for the state of Florida.

Performance in the Limited-Scope Review Non-MSA Assessment Areas			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Northern FL	Not Consistent (Below)	Not Consistent (Below)	Consistent
Okeechobee	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was poor for Northern Florida and Okeechobee. Borrower distribution was adequate for Northern Florida and Okeechobee. The bank made $1 million in CD loans in Northern Florida (low level) and made no qualifying CD loans in Okeechobee.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA areas were as follows: $2.7 million in Northern Florida (adequate level) and $103,500 in Okeechobee (few, if any).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: excellent in Okeechobee and adequate in Northern Florida. Qualifying hours and conclusions for CD services were as follows: 114 hours in Northern Florida (adequate) and 18 hours in Okeechobee (poor). All MSAs AAs reviewed under limited-scope procedures also positively benefited from 15 hours of CD service benefiting the BSRA that includes the entire state of Florida. These services were previously described under the CD services section for the state of Florida.

Performance in the limited-scope AAs did not impact overall performance for the state.

ALABAMA

CRA RATING FOR ALABAMA: SATISFACTORY
The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: High Satisfactory

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout Alabama AAs.
- The distribution of borrowers reflects adequate penetration throughout Alabama AAs.
- The bank makes a relatively high level of CD loans in Alabama.
- The bank makes an excellent level of qualified CD investments and grants in Alabama.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are good.
- The bank is a leader in providing CD service activities in Alabama

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AAs in Alabama:
- Birmingham
- Mobile

Limited-scope reviews were conducted for the remaining 14 AAs:
- Anniston
- Auburn
- Coffee-Covington-Escambia
- Daphne-Fairhope-Foley
- Decatur
- Dothan
- Florence
- Gadsden
- Huntsville
- Montgomery
- Northern Alabama
- Southern Alabama
- Talladega-Tallapoosa
- Tuscaloosa

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA

As of June 30, 2023, Regions Bank had $31.9 billion in deposits in Alabama, accounting for 24.6 percent of its total deposits. Regions Bank operated 184 branch offices in Alabama as of December 31, 2023, representing 14.5 percent of its total branches. HMDA-reportable lending in Alabama accounted for 19.4 percent of total institutional HMDA-reportable lending by number of loans and 15.3 percent by dollar volume. Small business lending in Alabama accounted for 13.2 percent of the bank's total small business lending by number of loans and 14.8 percent by dollar volume. Overall, the bank's HMDA-reportable and small business lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Alabama
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	7,264	24.1%	2,090,217	43.6%
HMDA Refinance	7,475	24.8%	1,214,298	25.3%
HMDA Home Improvement	5,402	18.0%	421,966	8.8%
HMDA Multi-Family	7	0.0%	54,731	1.1%
HMDA Other Purpose LOC	2,108	7.0%	175,881	3.7%
HMDA Other Purpose Closed/Exempt	1,093	3.6%	117,492	2.5%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**23,349**	**77.6%**	**4,074,585**	**85.1%**
Total Small Business	**6,531**	**21.7%**	**693,161**	**14.5%**
Total Farm	**212**	**0.7%**	**22,397**	**0.5%**
Total Loans	**30,092**	**100%**	**4,790,143**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

LENDING TEST

Overview

The Lending Test rating for the state of Alabama is Low Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (adequate); Geographic Distribution (adequate); Borrower Distribution (adequate); and CD Lending (relatively high level). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within each AA.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of Alabama AAs. The total number and dollar volume of HMDA-reportable and small business loans was considered in determining Lending Activity conclusions, as well as competitive factors and the bank's overall presence within each AA. Statewide

conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Birmingham and Mobile AAs.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects adequate dispersion throughout the AAs in Alabama, and the distribution of borrowers by customer income and revenue size of businesses is adequate. The analyses of HMDA-reportable and small business lending within each full-scope AA in Alabama are discussed in detail later in this report.

CD Lending

The bank made a relatively high level of CD loans in Alabama. During the review period, the bank originated or renewed $200.3 million in qualified CD loans directly benefiting Alabama AAs. More information on CD loans can be found in the full-scope AA sections of this report.

The bank is a leader in making CD loans in the Birmingham full-scope AA but made a low level of CD loans in the Mobile full-scope AA. While the bank was a leader in making CD loans in the Birmingham AA, performance in the Mobile full-scope AA and across 13 of the limited-scope AAs was noticeably weaker, with 12 of those areas considered poor or very poor. Additionally, the bank has notable market share in the Mobile full-scope AA and most of the limited-scope AAs. As such, weaker performance in Mobile and the limited-scope areas was considered in the assessment of the bank's overall CD lending performance for the state of Alabama.

In addition to the total for the state, the bank also received consideration at the state level for 15 CD loans totaling $19 million that benefited multiple AAs throughout the state. Statewide loans included:

- Three loans totaling $7.5 million to a statewide entity operating in Birmingham. The loans were used for early-stage, startup capital for small businesses across the state of Alabama.

- One LOC for $5.6 million for the creation of new industrial facilities in low-income communities throughout the state. The loan was made in connection with NMTCs and is focused on small business and job growth.

- Three LOCs totaling $2.3 million to a nonprofit operating in Birmingham for support of statewide affordable housing programs.

- One loan totaling $1.8 million to a nonprofit operating in Birmingham and focused on addressing CD needs in LMI census tracts throughout the state. The loan was used to create a pool of loans that are CDFI-qualified for the nonprofit to continue its efforts in becoming a CDFI.

- Two LOCs totaling $800,000 for working capital to a nonprofit health center serving LMI residents in Birmingham, Tuscaloosa, Northern Alabama, and Southern Alabama AAs.

- One loan for $472,000 to a nonprofit operating in Birmingham to acquire its existing facility and expand services. The nonprofit provides essential services, including housing and medical care, exclusively to LMI individuals throughout the state.

- Two LOCs totaling $300,000 to a nonprofit operating in Birmingham for sourcing opportunities for investment in underserved and LMI communities throughout Alabama.

- Two LOCs totaling $300,000 to a nonprofit operating in Birmingham and providing programs and services to LMI youth across the state. The nonprofit helps students in preparation for college, including assistance with applications, admissions, and testing.

Despite the weaker performance in several AAs in Alabama, the bank was considered responsive to the CD needs of its AAs in the state. Therefore, the bank also received consideration for $30.6 million in qualified CD loans within the state but that did not benefit the bank's AAs, including $15.2 million that supported a Historically Black College or University (HBCU).

INVESTMENT TEST

The Investment Test rating for Alabama is Outstanding. The bank made an excellent level of qualified CD investments and grants in Alabama, with $246.7 million in qualified investments and $19.3 million in qualified contributions directly benefiting its Alabama AAs. In addition, the bank received consideration at the state level for $5.2 million in investments in a statewide fund that engages in affordable housing, small business venture funding, and revitalization and stabilization efforts throughout the state of Alabama. The bank also received consideration at the state level for $723,400 in statewide contributions to support disaster relief, LMI youth education support, small business development, and revitalization efforts.

The bank made an excellent level of qualified investments and contributions in the Birmingham and Mobile full-scope AAs. Additional details regarding specific investments and contributions can be found in the full-scope AA sections of this report.

The bank was responsive to the needs of its AAs in the state of Alabama. Therefore, the bank also received consideration for $9.7 million in qualified investments and $265,800 in qualified contributions within the state that benefited geographies outside of the bank's AAs. This amount included one NMTC for $5.2 million, four LIHTCs totaling $4.5 million, and two donations totaling $5,500 to support scholarship programs at a community college that primarily serves LMI students.

SERVICE TEST

The bank's Service Test rating for Alabama is High Satisfactory.

Retail Services

Delivery systems are readily accessible to the bank's geographies and individuals of different income levels in Alabama. As of December 31, 2023, Regions operated 184 branches in the state, including 17 branches in low-income tracts and 34 branches in moderate-income tracts, representing 27.7 percent of total statewide branches.

A full array of personal and business banking products and services is offered at all locations in Alabama AAs. Across the state, branch hours vary but not in a way that inconveniences individual AAs. Most branches offer lobby hours beginning at 9 a.m., though some have drive-through hours beginning at 8:30 a.m. Branch lobbies are generally open Monday through Thursday until 4 p.m., though in certain markets including Daphne-Fairhope, Decatur, Florence, Huntsville, Mobile and Southern Alabama, branches are open until 4:30 p.m. or 5:00 p.m. Nearly all branches are open until 5 p.m. on Friday. Drive-throughs are generally open until 5 p.m. daily and some branches offer branch lobby hours on Saturday from 9 a.m. to 12 p.m. Delivery systems include full-service ATMs at nearly all of the branches. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed 11 branches and opened 1 branch in Alabama. At the time of closure, three branches were in low-income census tracts, one branch was in a moderate-income tract, five branches were in middle-income census tracts, and two branches were in upper-income census tracts. The one branch that was opened was in a middle-income tract. Changes to the bank's branch network in Alabama generally did not adversely affect the accessibility of delivery systems.

Additional details on the bank's retail services can be found in the full-scope AA sections of this report.

CD Services

Regions is a leader in providing CD services in Alabama. During the review period, the bank engaged in 17,070 hours of qualifying CD service activities in Alabama. This total includes 16,525 hours directly benefiting individual AAs in Alabama and 545 hours benefiting a BSRA that includes all of the bank's AAs in Alabama. These hours include board of directors' representation for statewide organizations focused on small businesses and microenterprises, economic development and community revitalization, financial education and services for LMI youth.

Additional details of CD service activities in Alabama are described later within each individual AA they benefit.

METROPOLITAN AREA – BIRMINGHAM MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BIRMINGHAM AA

Overview

The Birmingham AA includes Blount, Chilton, Jefferson, St. Clair, and Shelby counties, which are five of the six counties that comprise the Birmingham-Hoover, Alabama MSA. As of December 31, 2023, the bank operated 55 branches in the AA, representing 29.9 percent of its branches in the state of Alabama and 4.3 percent of its total branches. Of the branches in the AA, eight are in low-income census tracts, 13 are in moderate-income census tracts, 16 are in middle-income census tracts, 16 are in upper-income census tracts, and two branches are in unknown census tracts. Within the state of Alabama, 51.9 percent of the bank's deposit volume and 39.6 percent of its HMDA-reportable and small business loans by number are located in the Birmingham AA.

The AA is a competitive banking market with several local, regional, and national institutions operating in the area, as well as local and regional institutions headquartered in the area. As of June 2024, there were 48 depository institutions operating 276 branches in the AA. Regions ranked 1st in deposit market share with 35.4 percent of total deposits ($16.5 billion). PNC Bank has the second largest deposit market share at 13.2 percent, followed by Servisfirst Bank at 8.8 percent, Wells Fargo Bank at 8.6 percent, and Synovus at 6.0 percent.

For HMDA-reportable lending, Regions originated and/or purchased 7.3 percent, 8.4 percent, and 8.4 percent of total HMDA-reportable loans in the AA in 2021, 2022 and 2023, respectively. Regions was ranked 1st out of 552 reporters in 2021; 1st out of 519 reporters in 2022; and 1st out of 514 reporters in 2023.

For small business lending, Regions ranked 2nd out of 156 reporters in 2021 with 7.4 percent of small business loans. In 2022, the bank ranked 16th out of 138 reporters with 1.3 percent of total small business loans. In 2023, Regions ranked 12th out of 132 reporters with 1.7 percent of total small business loans. American Express was the top small business reporter in the market for 2021, 2022 and 2023.

AA Demographics, Population, and Income Characteristics

The AA had a total population of approximately 1.1 million as of the 2020 Census. The individual counties within the AA vary greatly in size, with Jefferson County being the largest and accounting for more than half of the total AA population (674,721 residents).

The AA contains 296 census tracts: 26 low-income tracts (8.8 percent), 76 moderate-income tracts (25.7 percent), 107 middle-income tracts (36.1 percent), 80 upper-income tracts (27.0 percent), and seven unknown-income tracts (2.4 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from $73,300 in 2021 to $89,600 in 2023.

Borrower Income Levels
Birmingham-Hoover, AL MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2021	**$73,300**	0 - $36,649	$36,650 - $58,639	$58,640 - $87,959	$87,960 - & above
2022	**$83,300**	0 - $41,649	$41,650 - $66,639	$66,640 - $99,959	$99,960 - & above
2023	**$89,600**	0 - $44,799	$44,800 - $71,679	$71,680 - $107,519	$107,520 - & above

There are 271,677 total families in the AA. Of these families, 22 percent are low-income, 17.3 percent are moderate-income, 18.9 percent are middle-income, and 41.9 percent are upper-income. Families with income below the poverty level in the AA is 9.6 percent, which is lower than the 11.6 percent poverty level for the overall state of Alabama. Within the AA, Chilton County has the highest share of families below poverty at 13.3 percent, while families below poverty in Shelby County was lower at 4.3 percent. Poverty rates are highest in low-income and moderate-income tracts, with 32.2 percent of the families residing in low-income tracts and 16.3 percent of families residing in middle-income tracts living below the poverty level.

Housing Characteristics

There are 478,198 total housing units in the AA, of which 60 percent are owner-occupied, 26.9 percent are rental units, and 13.1 percent are vacant. As described, housing units in the AA are predominately owner-occupied, which indicates a variety of home lending opportunities available. However, fewer home lending opportunities exist in low-income tracts where only 29.1 percent of housing units are owner-occupied.

The median age of housing stock in the AA is 44 years, which is older than the median age of housing stock in the state of Alabama (36 years). Housing units in LMI census tracts were older, with a median of 61 years for low-income tracts and 55 years for moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

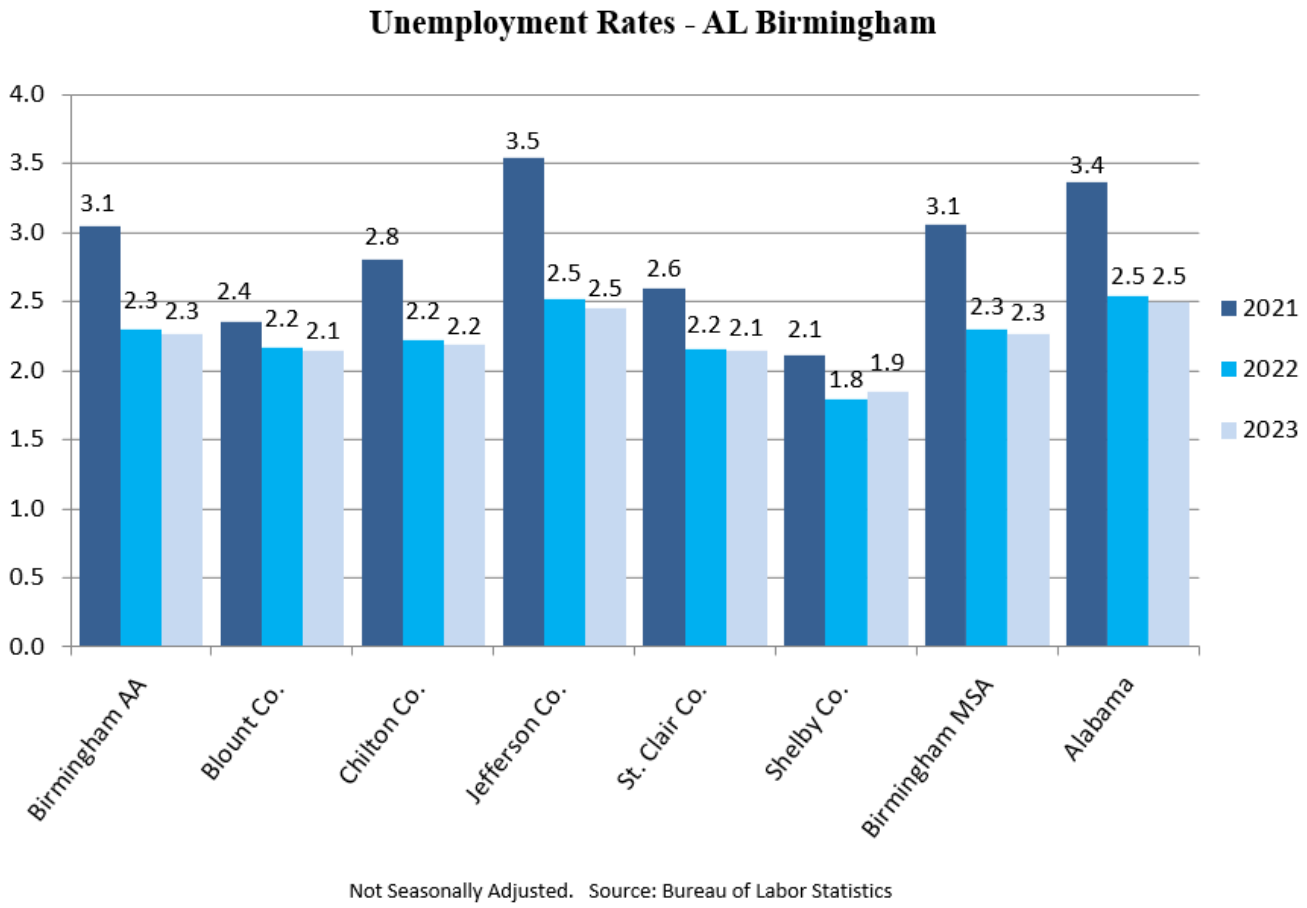
As of 2020, the median housing value in the AA was $172,757, which was higher than the median housing value in Alabama ($149,600). Shelby County had the highest median value at $220,700 and Chilton County had the lowest at $104,500. Median gross rent in the AA was $934 per month, which was higher than the state of Alabama ($811 per month). Shelby County had the highest median gross rent at $1,078 per month, while Blount County had the lowest median gross rent at $666 per month. Additionally, the affordability ratio of the AA (34.4 percent) is similar to Alabama (34.8 percent). Affordability varied throughout the AA, with Jefferson County having the lowest affordability ratio at 33.4 percent and Chilton County having the highest at 49.9 percent. Families that are housing cost burdened are defined as renters or homeowners paying 30.0 percent or more of household income toward housing cost. Within the AA, 42.4 percent of renters had rent costs greater than 30 percent of income, which was higher than the state of Alabama at 40.8 percent.

Economic Conditions

According to the Bureau of Labor Statistics during the first quarter of 2023, the largest industries in the AA by number of employees included government (75,391), healthcare and social assistance (60,471), and retail trade (52,718). Several large corporations are headquartered in the AA, including the Regions Financial Corporation, Shipt, Alabama Power, and Blue Cross Blue Shield of Alabama. Major employers in the area include University

of Alabama at Birmingham, Regions Financial Corporation, Brookwood Baptist Health, St. Vincent's Health System, and Children's of Alabama.[14]

The following table shows the unemployment rate percentages for the AA and the state of Alabama. As shown, unemployment rates in the AA were similar to unemployment rates for the state of Alabama during the review period. The AA unemployment rate improved from 3.1 percent in 2021 to 2.3 percent in 2023, while the state's unemployment rate similarly dropped from 3.4 percent in 2021 to 2.5 percent in 2023. Shelby County had the lowest unemployment rate in the AA during the review period, while Jefferson County had the highest.



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information from recently conducted interviews with contacts engaged in Birmingham-area workforce development, affordable housing, and economic development were referenced.

One contact representing a small business and economic development organization described the economic conditions of Birmingham as declining, with affordable housing to LMI individuals and access to capital for small businesses being the primary challenges faced by residents in the city. The contact explained that two scenarios have negatively impacted LMI individuals and communities: predatory lending practices are on the rise, and real estate investors have been purchasing homes in bulk to rent to individuals at higher prices. In addition, limited access to start-up capital has hindered entrepreneurial growth and existing small businesses have struggled to expand and sustain operations with few banks in the area offering small dollar loans for short-term needs.

[14] Major Employers." *Birmingham Business Alliance*, www.birminghambusinessalliance.com/major-employers. Accessed 8 March 2025

Additionally, the contact stated there are few bank branches accessible to LMI communities. Regarding lending needs, the contact shared that flexible credit programs for LMI individuals and microloan programs for small businesses are primary lending needs for the area as these programs would improve access to financing for groups that do not meet traditional qualifying guidelines for loans. The contact highlighted the need for financial institutions to provide these more flexible lending opportunities and encouraged banks to partner together and collaborate on developing such products. The contact stated that currently financial institutions are much more likely to donate or lend to CDFIs in the areas who offer such programs, but the contact noted that CDFIs cannot do it alone and encouraged the financial institutions with greater capacity to further support the region with more flexible lending products.

Another contact representing an organization providing economic development and community planning services to the area shared that the Birmingham region is currently experiencing an economic resurgence. They shared that while unemployment is low, employees continue to seek out jobs that provide living wages and benefits. The contact highlighted opportunities to improve access to transportation, affordable housing, and small businesses that would help attract employers support this type of quality job creation.

According to a local economic development contact, the economy is improving post-Covid 19 with downtown Birmingham beginning to see an uptick in the business sector, but other areas of the city that are predominantly LMI are more stagnant. The contact mentioned growth in the luxury condo and apartment sector being built downtown but saw a distinct gap in affordable housing both downtown and the MSA at large. The contact mentioned a significant barrier to affordable housing is the current economy, with high interest rates and inflation making it challenging for potential home buyers to afford down payments and interest rates. Regarding banking needs, the contact shared that there are geographic areas that lack access to bank branches, which makes it difficult for individuals to meet their credit needs. The contact also mentioned that while unemployment is low, a significant population of workforce is underemployed, leading to individuals seeking multiple jobs to meet their financial needs.

Based on the conversations with these CD contacts, opportunities are available in the AA for banks to engage in the affordable housing development space. There is also a desire for financial institutions to increase their physical presence in communities and for more innovative financing practices to be adopted and tested out in this market.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BIRMINGHAM AA

LENDING TEST

Lending levels reflect good responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes. In addition, the bank is a leader in making CD loans in the AA.

The analysis included 9,161 HMDA-reportable loans and 2,658 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable loans received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 3,083 home purchase loans, 2,588 home refinance loans, and 2,325 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home purchase loans given its relative share of the total HMDA-reportable lending in this AA, followed by home refinance loans and home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered good. Overall, 7.4 percent of HMDA-reportable loans and 6.2 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending is below the percentage of its area deposits. However, lending activity was deemed good when considering that all of the bank's corporate deposits are assigned to this AA, and the bank is an important contributor to both HMDA-reportable and small business lending – ranking first in originating HMDA-reportable loans in the AA.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is poor and small business lending performance is good. Because Regions Bank ranks first in HMDA-reportable lenders for each of the three years of analysis and has a strong presence in this AA (operating 55 branches in the AA, including its main office), their performance relative to aggregate lenders is particularly relevant. In addition to the performance within individual HMDA categories described in this section, the "Geographic Distribution of HMDA Loans – Table 2 of 2" in *Appendix F* shows that the bank's overall percentage of HMDA-reportable loans in LMI tracts within the Birmingham AA was below aggregate lenders in this area for each of the three years of analysis.

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2021, the bank made 1.5 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.2 percent) and similar to aggregate performance of 1.9 percent. In 2022 and 2023, the bank made 2.0 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.9 percent). In 2022, the bank's lending (1.3 percent) was below aggregate performance (2.3 percent) while in 2023, the bank's lending (3.0 percent) was similar aggregate performance (2.3 percent).

Home purchase lending in moderate-income tracts is poor. In 2021, the bank made 12.4 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (20.8 percent) and below aggregate performance of 14.7 percent. Bank performance declined further in 2022 and 2023, with the bank making 10.3 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (20.8 percent). In 2022, the bank's lending (9.4 percent) was below aggregate performance (15.7 percent) and in 2023, the bank's lending (11.5 percent) was below aggregate performance (16.7 percent).

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2021, the bank made 1.7 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.2 percent) but similar to aggregate performance of 1.1 percent. In 2022 and 2023, the bank made 2.1 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.9 percent). In 2022, the bank's lending (2.5 percent) was above aggregate performance (1.7 percent) and in 2023, the bank's lending (1.5 percent) was below aggregate performance (2.5 percent).

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made 9.0 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (20.8 percent) but similar to aggregate performance of 9.9 percent. Bank performance improved in 2022 and 2023, with the bank making 16.1 percent of its home refinance loans in moderate-income tracts, which was

below the percentage of owner-occupied units in these tracts (20.8 percent). In 2022, the bank's lending (17.2 percent) was above aggregate performance (16.0 percent); however, the bank's lending (14.8 percent) was below aggregate performance (18.1 percent) in 2023.

Home Improvement Loans

Home improvement lending in low-income tracts is poor. In 2021, the bank made 1.4 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.2 percent) and below aggregate performance of 2.2 percent. In 2022 and 2023, the bank made 1.6 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.9 percent). In 2022, the bank's lending (1.5 percent) matched aggregate performance (1.5 percent) but in 2023, the bank's lending (1.7 percent) was below aggregate performance (2.3 percent).

Home improvement lending in moderate-income tracts is adequate. In 2021, the bank made 7.4 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (20.8 percent) and below aggregate performance of 9.0 percent. Bank performance improved in 2022 and 2023, with the bank making 10.7 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (20.8 percent). In 2022, the bank's lending (9.9 percent) was similar to aggregate performance (10.2 percent) and in 2023, the bank's lending (11.8 percent) was similar to aggregate performance (12.2 percent).

Small Business Loans

Small business lending in low-income tracts is excellent. In 2021, the bank made 7.9 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (7.1 percent) and above aggregate performance of 6.8 percent. Bank performance improved in 2022 and 2023, with the bank making 11.4 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (7.6 percent). In 2022, the bank's lending (11.7 percent) was nearly double aggregate performance (6.4 percent) and in 2023, the bank's lending (11.1 percent) was above aggregate performance of 6.5 percent.

Small business lending in moderate-income tracts is adequate. In 2021, the bank made 19.4 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (21.7 percent) and matched aggregate performance at 19.4 percent. In 2022 and 2023, the bank made 14.1 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (17.5 percent). In 2022, the bank's lending (15.2 percent) was similar to aggregate performance (15.6 percent) and in 2023, the bank's lending (13.3 percent) was similar to aggregate performance of 14.1 percent.

While HMDA-reportable loans were given greater weight in deriving conclusions in the AA, the bank's good performance in small business lending was also considered in deriving an overall geographic distribution conclusion of adequate, especially when considering that Regions Bank is an important contributor to both HMDA-reportable and small business lending in the AA, and community contacts noted that both affordable housing and small business lending are needed in the AA. In addition, no conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in nearly all AA census tracts throughout the review period. Lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is also adequate.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. In 2021, the bank made 6.1 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (23.9 percent) and similar to aggregate performance of 6.5 percent. In 2022 and 2023, the bank made 7.0 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.0 percent). In 2022, the bank's lending (5.8 percent) was below aggregate performance (7.7 percent); however, the bank's lending (8.6 percent) was above aggregate performance (7.2 percent) in 2023.

Home purchase lending to moderate-income borrowers is adequate. In 2021, the bank made 27.9 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.7 percent) and above aggregate performance of 20.6 percent. Bank performance declined in 2022 and 2023, with the bank making 20.0 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.3 percent). In 2022, the bank's lending (21.6 percent) was similar to aggregate performance (21.5 percent) while in 2023, the bank's lending (17.8 percent) was below aggregate performance (20.4 percent).

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2021, the bank made 6.9 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (23.9 percent) but above aggregate performance of 5.3 percent. Bank performance improved in 2022 and 2023, with the bank making 16.6 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.0 percent). In 2022, the bank's lending (17.0 percent) was above aggregate performance (10.7 percent) and in 2023, the bank's lending (16.0 percent) was above aggregate performance (10.8 percent).

Home refinance lending to moderate-income borrowers is good. In 2021, the bank made 15.3 percent of its home refinance loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (15.7 percent) and above aggregate performance of 13.7 percent. Bank performance improved in 2022 and 2023, with the bank making 25.8 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.3 percent). In 2022, the bank's lending (27.1 percent) was above aggregate performance (20.8 percent) and in 2023, the bank's lending (24.3 percent) was above aggregate performance (19.6 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2021, the bank made 8.6 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (23.9 percent) but above aggregate performance of 7.4 percent. Bank performance improved in 2022 and 2023, with the bank making 11.0 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (22.0 percent). In 2022, the bank's lending (11.0 percent) was above aggregate performance (7.9 percent) and in 2023, the bank's lending (11.1 percent) was above aggregate performance (9.0 percent).

Home improvement lending to moderate-income borrowers is adequate. In 2021, the bank made 12.9 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income

families (15.7 percent) and similar to aggregate performance of 12.6 percent. In 2022 and 2023, the bank made 16.5 percent of its home improvement loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (17.3 percent). In 2022, the bank's lending (15.2 percent) was similar to aggregate performance (14.8 percent) and in 2023, the bank's lending (18.5 percent) was above aggregate performance (16.0 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 73.1 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (90.7 percent). The bank's performance is above aggregate performance of 41.5 percent. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a rate (91.1 percent) below aggregate lenders (94.3 percent). In 2022 and 2023, the bank made 49.6 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.3 percent). In 2022, lending (46.9 percent) was above aggregate performance (44.5 percent) and in 2023, the bank's lending (51.7 percent) was above aggregate performance (45.8 percent).

CD Lending

The bank is a leader in making CD loans in the Birmingham AA. During the review period, the bank made 40 qualified CD loans totaling $89.5 million in the AA. Specifically, the bank provided $43.1 million for community services that benefit LMI individuals, $29.6 million for affordable housing for LMI individuals, $8.8 million for the revitalization and stabilization of LMI communities, $2.8 million to promote economic development by financing small businesses, and $5.3 million in loans with more than one CD purpose including affordable housing and revitalization and stabilization.

Bank performance exceeds performance of other banks in the area, and several of the loans were impactful and deemed responsive to AA needs. Additionally, while not included directly in the Birmingham totals, several loans were originated or renewed to organizations operating in Birmingham that serve multiple areas throughout Alabama. These loans had a positive impact on performance in this AA, but as described previously, were credited to the state of Alabama.

Impactful loans directly benefiting the AA include that were responsive to community credit needs include:

- One loan for $5 million to a national CDFI for dual purpose of affordable housing and revitalization and stabilization. The loan funds were used to assist in affordable housing efforts exclusively in Birmingham, with funds restricted to neighborhoods under formal revitalization plans. Neighborhoods benefiting include Belview Heights, Pratt City, and Woodlawn. This loan also supports the efforts of another impactful loan described below – the LOC made to the public charter school designed to be the anchor of the Woodlawn revitalization plan and create additional affordable and mixed-income housing.

- One loan totaling $4 million for a complete transformation of the YMCA of Greater Birmingham into a new community resource center. The renovated center and its grounds will include a new FQHC and mental counseling facility onsite, a new subdivision of 23 affordable single-family homes, a park, and is located on its own bus stop across from a grocery store. The goal of the renovation is to serve the needs of the whole family and create positive change in the Roebuck neighborhood, a blighted community under formal

revitalization[15]. The loan was part of a multi-sourced funding effort between the nonprofit, banks, Jefferson County, the city of Birmingham, NMTCs, campaign pledges, and a partnership with Habitat for Humanity. Regions Bank was a leading lender and participant in this project.

- Three LOCs totaling $3.3 million to a newly formed public charter school in a low-income tract in the Woodlawn community. As outlined in a formal revitalization plan for the Woodlawn community, the charter school serves as an anchor in the low-income tracts and supports key CD initiatives. Specifically, providing affordable and mixed-income housing that is instrumental to transition the area from a neglected, blighted, and poverty-stricken area into a vibrant mixed-income community.

- Two SBA 504 loans for $2.5 million that provide financing for small businesses.

- Three LOCs totaling $2.3 million to a nonprofit for the creation of 1-4 family affordable housing to LMI people in the city of Birmingham.

- Two LOCs totaling $1.5 million to a homeless shelter for renovations and expansion. The LOCs were formed alongside matching grant program funding from the Federal Home Loan Bank of Atlanta's Affordable Housing Program.

- Three LOCs totaling $1.5 million to a small business incubator, all for the purpose of revitalization and stabilization. The LOCs were used for redevelopment and creation of new businesses throughout downtown, the Historic District, the Theatre District, and the Civil Rights District. The LOCs purpose aligns with needs noted in formal city plans for Birmingham.

- Three LOCs totaling $300,000 to a local housing authority. The LOCs were targeted to improvement projects in blighted areas and in low-income tracts and were part of a larger plan of revitalization for the city.

- Two LOCs totaling $300,000 to a small business incubator for its Impact Fund, which targeted funding to startup minority-owned businesses.

The Birmingham AA positively benefited from two LOCs totaling $9.5 million to a national CDFI with prioritization in nine AAs, including Birmingham. The CDFI LOCs were previously described under the *CD Lending* heading for the institution.

INVESTMENT TEST

The bank made an excellent level of qualified CD investments and grants in the Birmingham AA, totaling $80.2 million. This amount includes 24 current period investments totaling $39.8 million, 29 prior period investments still outstanding with a balance of $24.8 million, and 449 donations totaling $15.7 million.

Investment types varied and addressed a range of CD needs. These include state tax credit investments to support economic development, deposits in CDFI, SBIC funds to address small business financing needs, LIHTC projects to address affordable housing challenges, and MBS supporting LMI borrowers. The bank made extensive use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits excellent responsiveness to CD needs.

[15]"Regions Foundation, YMCA of Greater Birmingham break ground on transformative project." *Alabama News Center*, www.alabamanewscenter.com/2023/10/04/regions-foundation-ymca-of-greater-birmingham-break-ground-on-transformative-project/. Accessed 3 April 2025.

Examples of noteworthy investments and grants provided during the review period include that address community credit needs as detailed by the community contact and performance context:

- A $4.9 million current-period LIHTC for the creation of 48 new units of affordable housing for LMI individuals and families.
- A $245,000 current-period certificate of deposit in a CDFI that primarily serves LMI individuals and communities.
- Three state tax credit investments totaling $3.3 million to support a local venture capital lab that provides capital, resources, and technical support to early-stage entrepreneurs from under-resourced backgrounds.
- Eight donations totaling $3 million to a public-private partnership that supports Birmingham City Schools and provides college scholarships to graduating seniors, the majority of whom are LMI.
- A $750,000 donation to help a local organization build a community resource center, healthcare facility, early childhood education center, recreational facilities, and 23 units of affordable housing in an LMI area.
- A $400,000 donation to a local affordable housing nonprofit to help finance the construction of 15 affordable single-family homes for LMI families.
- Six donations totaling $256,500 to support a nonprofit organization focused on revitalizing a low-income area in Birmingham through essential infrastructure and improved housing conditions.
- Three donations totaling $170,000 to a local nonprofit that provides support and technical assistance to local small businesses.

The Birmingham AA also positively benefited from $5.2 million in investments and $723,400 in donations benefiting a BSRA that includes the entire state of Alabama. These investments and donations are described under the *Investment Test* heading for the state of Alabama.

SERVICE TEST

Retail banking services are good in Birmingham. Additionally, the bank is a leader in providing of CD services in its AA.

Retail Banking Services

Service delivery systems are readily accessible to the bank's geographies and individuals of different income levels throughout the Birmingham AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories throughout the review period, with 14.5 percent of branches in low-income tracts and 23.6 percent of branches in moderate-income tracts in 2023. The percentage of branches in low-income tracts exceeds the percentage of households (6.9 percent) and the percentage of businesses (7.6 percent) in those tracts. The percentage of branches in moderate-income tracts was similar to the percentage of households (24.1 percent) and greater than the percentage of businesses (17.5 percent) in those tracts. Of particular note, Regions maintains branches in the Roebuck and Woodlawn neighborhoods in Birmingham, two neighborhoods targeted for revitalization where other banking services are very limited. When another financial institution announced its

planned closure in the Roebuck neighborhood in early 2024, the Birmingham City Council passed a resolution urging the bank not to close, which indicates the importance of maintaining retail branches in this neighborhood.[16]

The bank closed four branches during the review period and opened no new branches. All of the branch closures were consolidations with other branches, including two in low-income tracts and one in an upper-income tract. Overall, the branch opening and closing have generally not adversely affected the accessibility of the bank's delivery systems.

Hours of operation vary slightly across branches, with drive-through hours beginning at 8:30 a.m. at some branches and 9:00 am at others. Branch lobby hours are 9 a.m. until 4 p.m. at nearly all branches Monday through Thursday and until 5 p.m. on Friday. The bank also offers Saturday lobby hours from 9:00 a.m. to noon at slightly less than half of the branches in the AA. The bank offers the same suite of products and services throughout the assessment area. Thus, hours and services do not vary in a way that inconveniences the AA.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: AL Birmingham

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	6	10.5%	0	1	6	6	2	Total	8	8.7%	6	8.7%	0	1	2	8.7%	0	0	31	12.8%	9.3%	7.1%
DTO	0		0	0	0			SA	3		1		0	0	2		0	0				
Moderate	15	26.3%	0	0	13	15	5	Total	26	28.3%	18	26.1%	0	1	8	34.8%	2	1	63	26.0%	23.9%	21.7%
DTO	3		0	0	2			SA	12		4		0	1	8		2	1				
Middle	13	22.8%	0	0	13	13	6	Total	26	28.3%	20	29.0%	0	0	6	26.1%	0	0	75	31.0%	32.7%	28.9%
DTO	0		0	0	0			SA	13		7		0	0	6		0	0				
Upper	20	35.1%	0	1	19	20	7	Total	25	27.2%	20	29.0%	0	4	5	21.7%	0	0	71	29.3%	33.8%	41.2%
DTO	1		0	0	1			SA	5		0		0	3	5		0	0				
Unknown	3	5.3%	0	0	2	3	1	Total	7	7.6%	5	7.2%	0	0	2	8.7%	0	0	2	0.8%	0.3%	1.2%
DTO	1		0	0	1			SA	4		2		0	0	2		0	0				
Total	57	100%	0	2	53	57	21	Total	92	100%	69	100%	0	6	23	100%	2	1	242	100%	100%	100%
DTO	5		0	0	4			SA	37		14		0	4	23		2	1				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: AL Birmingham

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	8	14.5%	0	2	7	8	1	Total	14	16.1%	10	14.7%	1	2	4	21.1%	0	1	26	8.8%	6.9%	7.6%
DTO	2		0	1	2			SA	7		3		1	0	4		0	1				
Moderate	13	23.6%	0	0	13	13	7	Total	14	16.1%	14	20.6%	0	0	0	0.0%	0	0	76	25.7%	24.1%	17.5%
DTO	0		0	0	0			SA	2		2		0	0	0		0	0				
Middle	16	29.1%	0	0	16	16	6	Total	34	39.1%	25	36.8%	0	0	9	47.4%	1	2	107	36.1%	36.8%	32.7%
DTO	0		0	0	0			SA	18		9		0	0	9		1	2				
Upper	16	29.1%	0	0	15	16	8	Total	22	25.3%	16	23.5%	0	0	6	31.6%	0	0	80	27.0%	31.0%	40.9%
DTO	1		0	0	1			SA	6		0		0	0	6		0	0				
Unknown	2	3.6%	0	0	1	2	0	Total	3	3.4%	3	4.4%	0	0	0	0.0%	0	2	7	2.4%	1.1%	1.3%
DTO	1		0	0	1			SA	1		1		0	0	0		0	2				
Total	55	100%	0	2	52	55	22	Total	87	100%	68	100%	1	2	19	100%	1	5	296	100%	100%	100%
DTO	4		0	1	4			SA	34		15		1	0	19		1	5				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

[16] AL.Com Accessed: June 30, 2025. Birmingham urges Truist not to close Roebuck bank branch - al.com

CD Services

The bank is a leader in providing CD services in Birmingham. During the review period, bank employees provided 1,424 CD service activities totaling 12,285 hours to nearly 170 organizations operating throughout the AA. Bank staff provided their financial expertise in a variety of ways, including financial literacy for adults and youth; homebuyer education; technical assistance with Federal Home Loan Bank grant applications; service on board of directors, advisory boards or other committees; leadership training and other human resources assistance; legal services assistance; and other forms of technical assistance related to the bank employee's expertise.

Noteworthy and responsive CD services in the Birmingham AA include:

- Bank staff provided leadership to 67 different organizations serving the AAs, with over 3,000 hours of board service during the review period.

- Several employees providing approximately 250 hours of service conducting financial education through a program that provides intensive assistance for individuals recently released from prison.

- Bank employees engaged in approximately 40 hours of CD services with a small nonprofit working to lead a holistic CD initiative for a neighborhood that has experienced years of disinvestment. Bank employees served on the board of directors, provided technical assistance with the organization's affordable housing endeavors and provided financial education to individuals served by the organization.

- Multiple employees provided 110 hours of service activities with a nonprofit organization that provides a range of programs and services to the Hispanic community in Birmingham. Employees served on the board of directors and provided financial education to clients of the organization.

- Several of the bank's legal associates provided 25 hours of qualified services through an organization that provides low-income families access to legal services such as drafting wills, power of attorney, and health care directives.

- One employee provided over 500 hours of board service to a private school where nearly 75 percent of the students are considered LMI.

- Bank staff provided approximately 250 hours of CD services to a nonprofit organization that provides food-based education to connect LMI youth in Birmingham to food, farming, and culinary arts. Employees used their expertise in several different capacities including serving on the board of directors and aiding with the development the organization's three-year strategic plan.

The Birmingham AA also positively benefited from 545 hours of CD service benefiting the BSRA that includes the entire state of Alabama. These services were previously described under the CD services write up for the state of Alabama.

METROPOLITAN AREA – MOBILE MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MOBILE AA

Overview

The Mobile AA consists of Mobile County, which is one of the two counties that comprise the Mobile, Alabama MSA. As of December 31, 2023, the bank operated 24 branches in the AA, representing 13.0 percent of branches in the state of Alabama. Of the branches in the AA, one is in a low-income tract, six are in moderate-income tracts, six are in middle-income tracts, and eleven are in upper-income tracts. As a percentage within the state of Alabama, 9.5 percent of deposit dollar volume and 10.4 percent of HMDA-reportable and small business loans by number are located in the Mobile AA. As described, the Mobile AA is the bank's second most heavily weighted AA in the state of Alabama, after Birmingham.

The Mobile banking market is competitive, with a several national and multi-regional banks. As of June 30, 2023, there were 25 financial institutions operating 106 branch locations within the AA. Regions Bank held the largest deposit market share with $3.0 billion in deposits (31.3 percent deposit market share). PNC Bank and Hancock Whitney Bank ranked second and third at 14.4 percent and 13.6 percent, respectively.

Regions originated or purchased 6.1 percent, 6.3 percent, and 6.4 percent of total HMDA-reportable loans in the AA in 2021, 2022 and 2023, respectively. Regions ranked 3rd out of 391 reporters in 2021; 2nd out of 383 reporters in 2022; and 1st out of 345 reporters in 2023. Regions' rankings indicate that it is an important contributor for HMDA-reportable lending in the AA. Rocket Mortgage was the top HMDA reporter in the AA in 2021, Trustmark National Bank was the top reporter in 2022, and Regions was the top reporter in 2023.

For small business lending, Regions ranked 3rd out of 110 reporters in 2021 with 5.6 percent of small business loans. In 2022, the bank ranked 19th out of 95 reporters with 1.1 percent of small business loans. In 2023, Regions ranked 13th out of 97 reporters with 1.8 percent of small business loans. Regions' rankings indicate that it is an important contributor to small business lending in the Mobile AA. American Express was the top small business reporter in the market for 2021, 2022 and 2023.

AA Demographics, Population, and Income Characteristics

Mobile County, located in southwest Alabama, has a population of 414,000 people.[17] The county has eleven municipalities – Bayou La Batre, Chickasaw, Citronelle, Creola, Dauphin Island, Mobile, Saraland, Satsuma, Semmes, Prichard, and Mt. Vernon. The county is adjacent to Mobile Bay and the Gulf of Mexico. The county has a total area of 1,644 square miles of which 1,233 square miles is land and 410 square miles is water. It includes several islands, including Dauphin Island, Gaillard Island and Mon Louis Island. Mobile County has the state's only saltwater port, the nation's ninth largest by tonnage. Two commercial airports offer service – Mobile Downtown Airport and Mobile Regional Airport. Mobile County has several universities, including the University of South Alabama, the University of Mobile, and Springhill College.[18]

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from $61,300 in 2021 to $73,00 in 2023.

[17] "About Mobile County." *About MOCO : Mobile County*, www.mobilecountyal.gov/government/about-mobile-county/. Accessed 6 Jan. 2025.
[18] Ibid.

Borrower Income Levels
Mobile, AL MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2021	**$61,300**	0 - $30,649	$30,650 - $49,039	$49,040 - $73,559	$73,560 - & above
2022	**$68,000**	0 - $33,999	$34,000 - $54,399	$54,400 - $81,599	$81,600 - & above
2023	**$73,000**	0 - $36,499	$36,500 - $58,399	$58,400 - $87,599	$87,600 - & above

Housing Characteristics

There are 184,321 total housing units in the assessment area, of which 54.8 percent are owner-occupied, 30.7 percent are rental units, and 14.5 percent are vacant. As described, housing units in the assessment area are predominately owner-occupied, which indicates a variety of home lending opportunities available within the assessment area. However, significantly fewer home lending opportunities exist in low-income tracts where only 28.9 percent of housing units are owner-occupied.

The median age of housing stock in the assessment area is 46 years, which is older than the median age of housing stock in the state of Alabama (36 years). Housing units in LMI census tracts were older, with a median of 61 years for low-income tracts and 55 years for moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

As of 2020, the median housing value in the assessment area was $138,394, which was lower than the median housing value in Alabama ($149,600). Median gross rent in the assessment area was $869 per month, which was higher than the median gross rent in the state of Alabama ($811 per month). Additionally, the affordability ratio of the assessment area (35.8 percent) is similar to the affordability ratio of Alabama (34.8 percent). Families that are housing cost burdened are defined as renters or homeowners paying 30.0 percent or more of household income toward housing cost. Within the assessment area, 46.5 percent of renters had rent costs greater than 30 percent of income, which was higher than the state of Alabama at 40.8 percent.

Economic Conditions

The largest industries in Mobile AA are Health Care & Social Assistance (24,595 people), Manufacturing (21,992 people), and Retail Trade (19,744 people), and the highest paying industries are Management of Companies & Enterprises ($216,250), Mining, Quarrying, & Oil & Gas Extraction ($85,114), and Utilities ($73,043). From 2021 to 2022, employment in Mobile AA grew at a rate of 0.07 percent. The most common job groups by number of people living in Mobile AA are Office & Administrative Support Occupations (18,979 people), Sales & Related Occupations (17,722 people), and Management Occupations (16,409 people). [19]

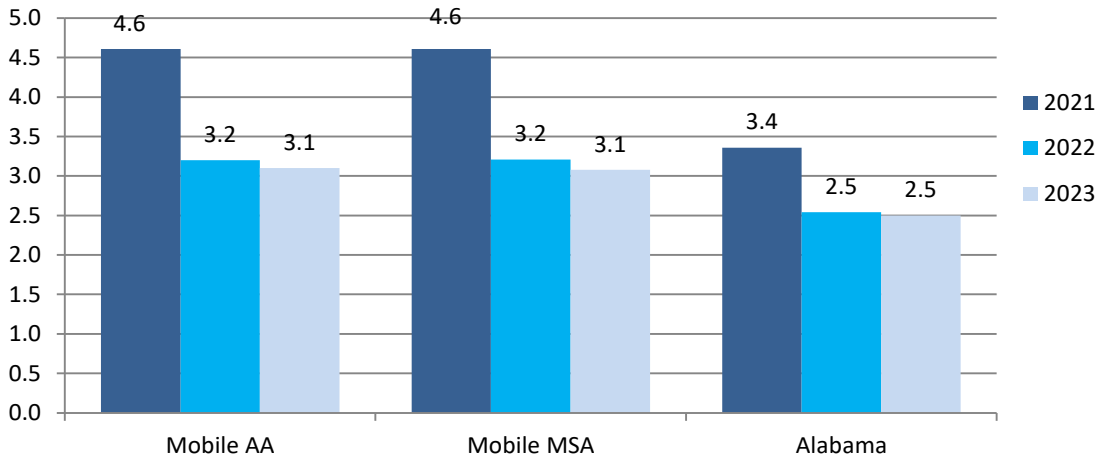
The Port of Mobile is one of only two deep draft ports in the United States with direct Gulf access to the 15,000 miles of inland waterway access. The Harbor deepening and widening project is projected to be completed by early 2025. Mobile has direct and easy access to both I-10 and I-65 Interstate highways, helping businesses cover North to South, East to West and all points in between. A new I-10 Mobile River Bridge construction started in 2024 which represents a $2.7 billion investment. The Mobile Aeroplex at Brookley and the Mobile

[19] *Mobile County, AL Data USA*. Available at: https://datausa.io/profile/geo/mobile-county-al/#economy (Accessed: 16 January 2025).

Regional Airport is owned and operated by the Mobile Airport Authority. The Mobile Aeroplex at Brookley will be the future home of the Mobile International Airport.[20]

The following table shows the unemployment rate for the Mobile AA, the MSA, and the state of Alabama during the review period. As shown, unemployment rates in the AA were higher than unemployment rates for the state of Alabama. The AA's unemployment rate decreased from 4.6 percent in 2021 to 3.1 percent in 2023 while the state's unemployment rate decreased from 3.4 percent in 2021 to 2.5 percent in 2023.

Unemployment Rates - AL Mobile



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information from two recent interviews with Mobile area CD practitioners were referenced. According to a local affordable housing contact, housing opportunities are limited in the AA; there is a shortage of affordable housing. Most new construction is occurring in the high-end luxury market segment. Existing home prices have also skyrocketed. Current market conditions make it challenging for LMI individuals to rent or purchase homes. Regarding economic conditions and banking needs, there are several partnerships with banks that help to provide financial literacy to the local community. The contact described how organizations have partnered with both large and small financial institutions for financial education. The contact also stated that the local financial institutions actively recruit business loans and business development loans which are relevant to the local tourism industry.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MOBILE AA

LENDING TEST

Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of borrowers reflects good penetration among customers of different income levels and businesses of different revenue sizes. In addition, the bank made a low level of CD loans in the AA.

[20] "Location Advantage." *Mobile Chamber Economic Development*, 16 Aug. 2024, mobileeconomicdevelopment.com/location-advantage/#port-of-mobile. *Accessed 20 Dec. 2024*

The analysis included 2,186 HMDA-reportable loans and 912 small business loans reported by the bank in the AA during the review period. HMDA-reportable loans received greater weight in determining conclusions. Additionally, during the review period, the bank originated or purchased 759 home refinance loans, 607 home purchase loans, and 514 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home refinance loans given its relative share of the total HMDA-reportable lending in this AA, followed by home purchase loans and home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered adequate. Overall, 1.0 percent of HMDA-reportable loans and 1.8 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending is below the percentage of its area deposits. This is considered adequate performance because the bank's most heavily weighted product in the AA is HMDA-reportable lending, and the bank is an important contributor to HMDA-reportable lending in the area. Regions ranked third in originating HMDA-reportable loans in 2021, second in 2022, and first in 2023.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is good.

Home Refinance Loans

Home refinance lending in low-income tracts is not rated due to limited opportunity within low-income tracts in the AA. Limited opportunity is demonstrated by low percentages of owner-occupied housing and home refinance lending by the bank and aggregate lenders.

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made 6.0 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.0 percent) but identical to aggregate performance of 6.0 percent. In 2022 and 2023, the bank made 15.4 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (20.7 percent). In 2022, the bank's lending (14.4 percent) was similar to aggregate performance (13.7 percent) and in 2023, the bank's lending (16.7 percent) was similar to aggregate performance (16.4 percent).

Home Purchase Loans

Home purchase lending in low-income tracts is not rated due to limited opportunity within low-income tracts in the AA. Limited opportunity is demonstrated by low percentages of owner-occupied housing and home purchase lending by the bank and aggregate lenders.

Home purchase lending in moderate-income tracts is adequate. In 2021, the bank made 10.9 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.0 percent) but above aggregate performance of 8.4 percent. In 2022 and 2023, the bank made 14.3 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (20.7 percent). In 2022, the bank's lending (13.8 percent) was similar to aggregate performance (14.2 percent) and in 2023, the bank's lending (14.8 percent) was similar to aggregate performance (15.7 percent).

Home Improvement Loans
Home improvement lending in low-income tracts is not rated due to limited opportunity within low-income tracts in the AA. Limited opportunity is demonstrated by low percentages of owner-occupied housing and home improvement lending by the bank and aggregate lenders.

Home improvement lending in moderate-income tracts is adequate. In 2021, the bank made 8.9 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.0 percent) but similar to aggregate performance of 9.6 percent. In 2022 and 2023, the bank made 11.7 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (20.7 percent). In 2022, the bank's lending (6.9 percent) was below aggregate performance (10.7 percent) and in 2023, the bank's lending (18.9 percent) was similar to aggregate performance (18.6 percent).

Small Business Loans
Small business lending in low-income tracts is adequate. In 2021, the bank made 6.4 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (6.9 percent) and aggregate performance of 6.6 percent. In 2022 and 2023, the bank made 2.7 percent of its small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts (3.8 percent). In 2022, the bank's lending (1.8 percent) was below aggregate performance (3.5 percent) and in 2023, the bank's lending (3.4 percent) was similar to aggregate performance of 3.5 percent.

Small business lending in moderate-income tracts is good. In 2021, the bank made 17.9 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (19.2 percent) but similar to aggregate performance of 18.1 percent. The bank's performance improved in 2022 and 2023, with the bank making 32.9 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (26.9 percent). In 2022, the bank's lending (36.4 percent) was above aggregate performance (23.9 percent) and in 2023, the bank's lending (30.4 percent) was again above aggregate performance of 23.3 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in over 90 percent of census tracts throughout the review period. Additionally, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes
The distribution of loans based on borrower income or gross annual revenues is good. As described in the following sections, overall performance for HMDA-reportable lending is excellent while small business lending performance is adequate. While HMDA-reportable loans were given greater weight in deriving conclusions in the AA, the bank's adequate performance in small business lending was also considered in deriving an overall borrower distribution conclusion of good, especially when considering that Regions Bank is an important contributor to both HMDA-reportable lending and small business lending in the Mobile AA.

Home Refinance Loans
Home refinance lending to low-income borrowers is excellent. In 2021, the bank made 7.3 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (24.0 percent) but nearly double aggregate performance of 3.9 percent. Bank performance improved in 2022 and 2023, with the bank making 13.4 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.9 percent). In 2022, the bank's lending (17.2 percent) was more than double aggregate

performance (7.8 percent) and in 2023, the bank's lending (7.9 percent) was above aggregate performance (6.9 percent).

Home refinance lending to moderate-income borrowers is excellent. In 2021, the bank made 19.2 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.6 percent) and above aggregate performance of 12.3 percent. Bank performance improved in 2022 and 2023, with the bank making 29.1 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.5 percent). In 2022, the bank's lending (25.6 percent) was above aggregate performance (18.8 percent) and in 2023, the bank's lending (34.1 percent) was above aggregate performance (17.9 percent).

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2021, the bank made 7.8 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (24.0 percent) but above aggregate performance of 5.1 percent. In 2022 and 2023, the bank made 7.1 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (21.9 percent). In 2022, the bank's lending (6.7 percent) was above aggregate performance (4.8 percent) and in 2023, the bank's lending (7.7 percent) was nearly double aggregate performance (4.2 percent).

Home purchase lending to moderate-income borrowers is excellent. In 2021, the bank made 23.7 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.6 percent) and above aggregate performance of 19.8 percent. Bank performance improved in 2022 and 2023, with the bank making 30.6 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.5 percent). In 2022, the bank's lending (31.8 percent) was above aggregate performance (19.5 percent) and in 2023, the bank's lending (29.0 percent) was also above aggregate performance (17.1 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2021, the bank made 7.8 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (24.0 percent) but above aggregate performance of 6.5 percent. In 2022 and 2023, the bank made 10.5 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (21.9 percent). In 2022, the bank's lending (8.4 percent) was above aggregate performance (5.8 percent) and in 2023, the bank's lending (13.6 percent) was above aggregate performance (8.4 percent).

Home improvement lending to moderate-income borrowers is good. In 2021, the bank made 17.2 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.6 percent) and above aggregate performance of 13.4 percent. In 2022 and 2023, the bank made 18.6 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.5 percent). In 2022, the bank's lending (17.8 percent) was above aggregate performance (13.8 percent) and in 2023, the bank's lending (19.7 percent) was above aggregate performance (16.0 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 74.5 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (90.7 percent). The bank's performance is above aggregate performance of 38.4 percent. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is

reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (93.7 percent) as aggregate lenders (94.2 percent). In 2022 and 2023, the bank made 48.8 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.5 percent). In 2022, the bank's lending (49.1 percent) was above aggregate performance (42.9 percent) and in 2023, the bank's lending (48.6 percent) was above aggregate performance (44.8 percent).

CD Lending

The bank makes a low level of CD loans in the Mobile AA. During the review period, the bank originated three qualified CD loans totaling $27.3 million in the AA. Specifically, the bank provided $15 million for the revitalization and stabilization of LMI communities and $12.3 million for affordable housing for LMI individuals. When considering the bank's presence in the AA and performance context, this performance is below performance of other banks in the area.

Two of the loans were deemed responsive to AA needs and are described below.

- $12.3 million for the construction of apartments in the AA using LIHTCs, which are complex. The projects are designed to create 55 new units of affordable housing for LMI individuals and/or families. These loans are responsive given the affordable housing challenges and the need for additional affordable housing units in the AA as noted by community contacts.

INVESTMENT TEST

The bank made an excellent level of qualified CD investments and grants in the Mobile AA, totaling $38.1 million. This amount includes seven current period investments totaling $28.4 million, 14 prior period investments still outstanding with a balance of $9.2 million, and 62 donations totaling $537,000.

Investment types varied and addressed a range of CD needs. These include state tax credit investments to support economic development, deposits and equity investments in CDFIs, SBA 504 debentures to finance small business development, LIHTC projects to address affordable housing challenges, and MBS supporting LMI borrowers. The bank made extensive use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits excellent responsiveness to CD needs.

Example of noteworthy investments and grants provided during the review period that are responsive to local CD and credit needs include:

- A $13.5 million current period LIHTC for the creation of 55 new units of affordable housing for LMI individuals and families.

- An $800,000 current period equity investment and $250,000 current period deposit in a local CDFI that primarily serves LMI individuals and communities.

- A $600,000 state tax credit that helped fund the development of an industrial site located in a moderate-income tract. This development will attract a new employer to the area, resulting in job opportunities for local residents.

- Two state tax credit investments totaling $300,000 to support a local small business incubator that supports early-stage entrepreneurship efforts.

- Two donations totaling $13,000 to a local affordable housing agency.

- Three donations totaling $50,000 to a local nonprofit that provides mentorship and educational programming for LMI youth.

The Mobile AA also positively benefited from $5.2 million in investments and $723,400 in donations benefiting a BSRA that includes the entire state of Alabama. These investments and donations were previously described under the *Investment Test* heading for the state of Alabama.

SERVICE TEST

Retail banking services are adequate in Mobile. Additionally, the bank provides an adequate level of CD services in its AA.

Retail Banking Services

Service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories throughout the review period, with 4.2 percent of branches in low-income tracts and 25.0 percent of branches in moderate-income tracts in 2023. The percentage of branches in low-income tracts exceeded the percentage of households (3.6 percent) and businesses (3.8 percent) in those tracts. The percentage of branches in moderate-income tracts was slightly less than the percentage of households (27.1 percent) and businesses (26.9 percent) in those tracts. Additionally, the bank had several branches located in middle-income tracts but near moderate-income tracts, which enhanced accessibility to the households and businesses in moderate-income tracts. During the review period, the bank did not open or close any branches in this AA.

Hours of operation are similar across branches, with drive-through and branch lobby hours from 9:00 a.m. to 4:30 p.m. Monday through Thursday and until 5 p.m. on Friday. The bank offers Saturday lobby hours from 9:00 a.m. to noon at a limited number of branches, including two branches in moderate-income tracts in 2023. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: AL Mobile

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	1	4.2%	0	0	1	1	0	Total	1	3.2%	1	3.7%	0	0	0	0.0%	0	0	19	16.5%	8.2%	6.9%
DTO	1		0	0	1			SA	0		0		0	0	0		0	0				
Moderate	4	16.7%	0	0	4	4	1	Total	7	22.6%	5	18.5%	0	0	2	50.0%	0	0	27	23.5%	18.3%	19.2%
DTO	0		0	0	0			SA	3		1		0	0	2		0	0				
Middle	6	25.0%	0	0	6	6	0	Total	7	22.6%	7	25.9%	0	0	0	0.0%	0	0	37	32.2%	36.8%	30.8%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Upper	13	54.2%	0	0	12	13	1	Total	15	48.4%	14	51.9%	0	0	1	25.0%	0	1	30	26.1%	36.8%	43.0%
DTO	1		0	0	1			SA	3		2		0	0	1		0	1				
Unknown	0	0.0%	0	0	0	0	0	Total	1	3.2%	0	0.0%	0	0	1	25.0%	0	0	2	1.7%	0.0%	0.1%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Total	24	100%	0	0	23	24	2	Total	31	100%	27	100%	0	0	4	100%	0	1	115	100%	100%	100%
DTO	2		0	0	2			SA	8		4		0	0	4		0	1				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: AL Mobile

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	1	4.2%	0	0	1	1	0	Total	2	6.9%	2	7.4%	0	0	0	0.0%	0	0	9	6.7%	3.6%	3.8%
DTO	1		0	0	1			SA	1		1		0	0	0		0	0				
Moderate	6	25.0%	0	0	6	6	2	Total	6	20.7%	6	22.2%	0	0	0	0.0%	0	0	42	31.1%	27.1%	26.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	6	25.0%	0	0	6	6	1	Total	7	24.1%	7	25.9%	0	0	0	0.0%	0	2	48	35.6%	41.1%	35.6%
DTO	0		0	0	0			SA	1		1		0	0	0		0	2				
Upper	11	45.8%	0	0	10	11	0	Total	13	44.8%	12	44.4%	0	0	1	50.0%	0	0	33	24.4%	27.9%	33.4%
DTO	1		0	0	1			SA	3		2		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	3.4%	0	0.0%	0	0	1	50.0%	0	0	3	2.2%	0.3%	0.2%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Total	24	100%	0	0	23	24	3	Total	29	100%	27	100%	0	0	2	100%	0	2	135	100%	100%	100%
DTO	2		0	0	2			SA	6		4		0	0	2		0	2				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides an adequate level of CD services in the AA. During the review period, bank employees provided 115 CD service activities totaling 717 hours to approximately 30 different organizations operating throughout the AA. Bank staff provided their financial expertise in a variety of ways, including financial literacy and homebuyer education; service on board of directors and other committees of nonprofit organizations engaged in CD and other technical assistance.

Noteworthy and responsive CD services in the Mobile AA include:

- Bank staff provided over 439 hours of board service for 15 different nonprofit organizations that serve the Mobile AA.
- Bank staff provided 92 hours of service for a nonprofit organization focused on housing preservation and commercial revitalization of a historic community located in a moderate-income tract. In addition to board service, a human resources associate provided technical assistance to the organization by helping them develop employment procedures for an executive search committee.

- A staff member provided 20 hours of service on the board of directors for a nonprofit business incubator and innovation hub focused on accelerating startup growth in the Gulf Coast region.
- Several staff members provided 23 hours of service assisting a nonprofit organization with the preparation of a grant application to the Federal Home Loan Bank to help finance the renovation of affordable housing developments.
- 160 hours of service providing financial and homebuyer education in conjunction with schools and nonprofit and faith-based organizations.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA MSA AAs

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Anniston	Calhoun	6	$473,464
Auburn	Lee	2	$342,627
Daphne-Fairhope-Foley	Baldwin	9	$1,424,768
Decatur	Lawrence & Morgan	4	$589,220
Dothan	Houston	5	$664,367
Florence	Colbert & Lauderdale	4	$286,598
Gadsden	Etowah	4	$319,587
Huntsville	Limestone & Madison	18	$2,661,617
Montgomery	Autauga, Elmore, & Montgomery	15	$2,302,892
Tuscaloosa	Tuscaloosa	7	$764,117

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Alabama.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Anniston	Consistent	Not Consistent (Below)	Consistent
Auburn	Not Consistent (Below)	Consistent	Consistent
Daphne-Fairhope-Foley	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Decatur	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Dothan	Consistent	Not Consistent (Below)	Not Consistent (Below)
Florence	Consistent	Consistent	Consistent
Gadsden	Not Consistent (Exceeds)	Consistent	Not Consistent (Below)
Huntsville	Consistent	Not Consistent (Below)	Not Consistent (Below)
Montgomery	Consistent	Not Consistent (Below)	Not Consistent (Below)
Tuscaloosa	Consistent	Not Consistent (Below)	Not Consistent (Below)

The performance standards of the Lending Test for limited-scope areas include geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was good in Dothan and Montgomery, poor in Daphne-Fairhope-Foley, and adequate in the remaining AAs. Borrower distribution was excellent in Tuscaloosa, adequate in Auburn, and good in the remaining AAs. Qualifying amounts and conclusions for CD loans were as follows: $2.3 million in Anniston (low level); $12.3 million in Gadsden (excellent); $45.3 million in Huntsville (adequate); and $10.6 million in Montgomery (low level). The bank made no qualifying CD loans in the remaining six limited-scope MSA AAs.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas are as follows: $1 million in Anniston (few, if any), $12.6 million in Auburn (excellent level), $5.7 million in Daphne-Fairhope-Foley (poor level), $4.8 million in Decatur (adequate level), $931,000 in Dothan (few, if any), $10 million in Florence (excellent level), $15.1 million in Gadsden (excellent level), $31 million in Huntsville (significant level), $34 million in Montgomery (significant level), and $3.4 million in Tuscaloosa (poor level).

The performance standards of the Service Test for limited-scope MSA areas include retail banking and CD services. Conclusions for retail banking services were as follows: good in Anniston and Florence; adequate in Auburn, Daphne-Fairhope-Foley, Decatur, Dothan, Gadsden, Huntsville, Montgomery and Tuscaloosa. Qualifying hours and conclusions for CD services were as follows: 199 hours in Anniston (adequate level); 162 hours in Auburn (leader); 57 hours in Daphne-Fairhope-Foley (poor level); 172 hours in Decatur (adequate level); 135 hours in Dothan (adequate level); 208 hours in Florence (relatively high level); 134 hours in Gadsden (adequate level); 1,078 hours in Huntsville (relatively high level); 552 hours in Montgomery (adequate level); 380 hours in Tuscaloosa (relatively high level). All MSA AA reviewed under limited-scope procedures also positively benefited from 545 hours of CD service benefiting the BSRA that includes the entire state of Alabama. These services were previously described under the *CD Services* section for the state of Alabama.

Performance in the limited-scope AAs did impact overall performance for the state. See *CD Lending* within the *Conclusions with Respect to Performance Tests in Alabama* section of the report for more details.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA NON-MSA AAs

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Coffee-Covington-Escambia	Coffee, Covington, & Escambia	5	$279,654
Northern AL	Cherokee, Cullman, Dekalb, Fayette, Jackson, Marshall, & Walker	11	$1,322,359
Southern AL	Choctaw, Clarke, Conecuh, Dallas, Marengo, Monroe, Pike, & Sumter	11	$637,793
Talladega-Tallapoosa	Talladega & Tallapoosa	4	$219,576

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope non-MSA AA to overall performance for the state of Alabama.

Performance in the Limited-Scope Review Non-MSA Assessment Areas			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Coffee-Covington-Escambia	Not Consistent (Exceeds)	Consistent	Not Consistent (Below)
Northern AL	Consistent	Not Consistent (Below)	Not Consistent (Below)
Southern AL	Consistent	Not Consistent (Below)	Not Consistent (Below)
Talladega-Tallapoosa	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

The performance standards of the Lending Test for limited-scope areas include geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was good in Coffee-Covington-Escambia, poor in Talladega-Tallapoosa, and adequate in the remaining AAs. Borrower distribution was excellent in Coffee-Covington-Escambia, good in Southern Alabama, and adequate in the remaining AAs. Qualifying amounts and conclusions for CD loans were as follows: $4.1 million in Coffee-Covington-Escambia (adequate); $4.5 million in Northern Alabama (low level); and $4.4 million in Southern Alabama (low level). The bank made no qualifying CD loans in Talladega-Tallapoosa.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA areas are as follows: $8.1 million in Coffee-Covington-Escambia (excellent level), $10.9 million in Northern Alabama (adequate level), $8.9 million in Southern Alabama (significant level), and $842,000 in Talladega-Tallapoosa (poor level).

The performance standards of the Service Test for limited-scope non-MSA areas include retail banking and CD services. Conclusions for retail banking services were as follows: good in Coffee-Covington-Escambia and adequate in Northern Alabama, Southern Alabama and Talladega-Tallapoosa. Qualifying hours and conclusions for CD services were as follows: 25 hours in Coffee-Covington-Escambia (poor level); 227 hours in Northern Alabama (adequate level); 46 hours in Southern Alabama (poor level); 380 hours in Talladega-Tallapoosa (relatively high level). All non-MSA AAs reviewed under limited-scope procedures also positively benefited from 545 hours of CD service benefiting the BSRA that includes the entire state of Alabama. These services were previously described under the *CD Services* section for the state of Alabama.

Performance in the limited-scope AAs did impact overall performance for the state. See *CD Lending* within the *Conclusions with Respect to Performance Tests in Alabama* section of the report for more details.

TENNESSEE

CRA RATING FOR TENNESSEE: SATISFACTORY

The Lending Test is rated: **High Satisfactory**
The Investment Test is rated: **Outstanding**
The Service Test is rated: **High Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout Tennessee AAs.
- The distribution of borrowers reflects good penetration throughout Tennessee AAs.
- The bank made a relatively high level of CD loans in Tennessee.
- The bank made an excellent level of qualified CD investments and grants in Tennessee.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank provides a relatively high level of CD service activities in Tennessee

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AA in Tennessee:
- Nashville

Limited-scope reviews were conducted for the remaining 10 AAs:
- Clarksville
- Cleveland
- Eastern Tennessee
- Jackson
- Johnson City
- Kingsport
- Knoxville
- Middle Tennessee
- Morristown
- Western Tennessee

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE

As of June 30, 2023, Regions Bank had $17.3 billion in deposits in Tennessee accounting for 13.4 percent of its total deposits. Regions Bank operated 148 branch offices in Tennessee as of December 31, 2023, representing

11.6 percent of its total branches. HMDA-reportable lending in Tennessee accounted for 14.4 percent of total institutional HMDA-reportable lending by number of loans and 12.0 percent by dollar volume. Small business lending in Tennessee accounted for 9.8 percent of the bank's total small business lending by number of loans and 9.0 percent by dollar volume.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Tennessee
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	3,828	17.1%	1,232,405	33.9%
HMDA Refinance	5,832	26.0%	1,062,543	29.2%
HMDA Home Improvement	4,515	20.2%	418,366	11.5%
HMDA Multi-Family	9	0.0%	178,725	4.9%
HMDA Other Purpose LOC	2,429	10.8%	239,997	6.6%
HMDA Other Purpose Closed/Exempt	767	3.4%	71,146	2.0%
HMDA Loan Purpose NA	1	0.0%	130	0.0%
Total HMDA	**17,381**	**77.6%**	**3,203,312**	**88.1%**
Total Small Business	**4,885**	**21.8%**	**421,137**	**11.6%**
Total Farm	**133**	**0.6%**	**10,865**	**0.3%**
Total Loans	**22,399**	**100%**	**3,635,314**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TENNESSEE

LENDING TEST

Overview

The Lending Test rating for the state of Tennessee is High Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (adequate); Geographic Distribution (adequate); Borrower Distribution (good); and CD Lending (relatively high level). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within each AA of the state.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of Tennessee AAs. The total number and dollar volume of HMDA-reportable and CRA small business loans was considered in arriving at this conclusion, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Nashville AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects adequate dispersion throughout the AAs in Tennessee and the distribution of borrowers by customer income and revenue size of

businesses is good. The analyses of HMDA-reportable and small business lending within the full-scope AA in Tennessee are discussed in detail later in this report.

CD Lending

The bank made a relatively high level of CD loans in Tennessee, driven by performance in the Nashville full-scope AA. During the review period, the bank originated or renewed $239.4 million in qualified CD loans directly benefiting Tennessee AAs. More information on CD loans can be found in the full-scope AA sections of this report. In addition, the bank received consideration at the state level for nine CD loans totaling $24.4 million that benefited multiple AAs throughout the state. Statewide loans include:

- Four loans totaling $14.2 million to two statewide CDFIs operating in Nashville. The loans served multiple purposes, including developing 1-4 family and multifamily affordable housing and creating an opportunity fund for small businesses in the state.

- One loan totaling $5 million to a CDFI serving the southeastern U.S. The loan proceeds were targeted to Knoxville and Eastern Tennessee AAs and used for providing access to capital, creating jobs, and providing technical assistance for small businesses in LMI communities.

- Three renewing LOCs totaling $5 million to a foodbank operating in Nashville and serving a large portion of Tennessee, including Clarksville, Jackson, Nashville, Middle Tennessee, and Western Tennessee AAs. The LOCs were utilized by the non-profit to continue its services while awaiting grant and state funding.

- One LOC totaling $500,000 to a nonprofit housing agency operating in Nashville and serving Nashville, Middle Tennessee, and Clarksville AAs.

INVESTMENT TEST

The Investment Test rating for Tennessee is Outstanding. The bank made an excellent level of qualified CD investments and grants in Tennessee, with $371.3 million in qualified investments and $3.4 million in qualified contributions directly benefiting its Tennessee AAs. In addition, the bank received consideration at the state level for $4.4 million in qualifying statewide contributions. $4.3 million of these contributions were to a statewide CDFI focused on financing small businesses. Another 13 contributions, totaling $75,000, benefited statewide affordable housing organizations.

The bank made an excellent level of qualified investments and contributions in the Nashville full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report.

The bank was responsive to the needs of its AAs in the state of Tennessee. Therefore, the bank also received consideration for $14 million in qualified investments within the state that benefited geographies outside of the bank's AAs. This amount included four LIHTCs totaling $4.4 million and one NMTC totaling $9.5 million.

SERVICE TEST

The Service Test rating for Tennessee is High Satisfactory.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in Tennessee. As of December 31, 2023, Regions operated 148 branches in the state, including six branches in

low-income tracts and 45 branches in moderate-income tracts, representing 34.5 percent of total statewide branches.

A full array of personal and business banking products and services is offered at all locations in Tennessee AAs. Across the state, branch hours vary but not in a way that inconveniences individual AAs. Branches generally offer lobby hours and drive-through hours beginning at 9 a.m. and closing at 4 p.m. Monday-Thursday. However, in some AAs, including Jackson and Middle TN, and in a limited number of branches in other AAs, branch lobby and drive-through hours start at 8:30 a.m. The bank also offers later hours until 4:30 p.m. or 5 p.m. at some branches across the state, particularly in the larger urban areas of Nashville and Knoxville, as well as in the Western TN AA. Regions offers branch lobby hours on Saturday from 9 a.m. to 12 p.m. at slightly less than half of the branches statewide. Delivery systems include full-service ATMs at nearly all of the branches. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed 12 branches and opened four branches in Tennessee. At the time of closure, two branches were in moderate-income tracts, seven branches were in middle-income tracts, and 3 branches were in upper-income tracts. The bank opened once branch in a moderate-income tract, one in a middle-income tract and two in upper-income tracts. Changes to the bank's branch network in Tennessee did not adversely affect the accessibility of delivery systems, particularly to LMI geographies or LMI individuals.

Additional details on the bank's retail services can be found in the full-scope AA section of this report.

CD Services

Regions provides a relatively high level of CD services in Tennessee. During the review period, the bank engaged in 6,212 hours of qualifying CD service activities in the state. This total includes 6,124 hours directly benefiting individual AAs in Tennessee and 88 hours benefiting a BSRA that includes all of the bank's AAs in state. The hours that benefit the BSRA include board of directors' representation for a statewide housing agency and a CDFI that provides small business financing across the state.

Additional details of service hours in Tennessee are described later in the report in the sections for the individual AAs they benefit.

METROPOLITAN AREA – NASHVILLE MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE AA

Overview

The Nashville AA consists of Cannon, Cheatham, Davidson, Dickson, Maury, Robertson, Rutherford, Sumner, Williamson, and Wilson counties, which are part of the 14-county Nashville-Davidson-Murfreesboro-Franklin MSA. As of December 31, 2023, Regions Bank operated 64 branch offices in the AA, representing 43.2 percent of the bank's branches in the state of Tennessee and 5.0 percent of its total branches. Of the branches in the AA two are in low-income census tracts, 17 are in moderate-income census tracts, 19 are in middle-income census tracts, 25 are in upper-income census tracts, and one is in an unknown income census tract. As a percentage within the state of Tennessee, 57.8 percent of the bank's deposit volume and 50.9 percent of its HMDA-reportable and small business loans by number are located in the Nashville AA.

Nashville has a competitive banking market where national and regional banks have a significant presence in addition to a number of local community banks. According to the June 30, 2023 FDIC Summary of Deposits Report, there were 62 financial institutions operating 561 branch locations across the AA with $91.9 billion in total deposits.[21] Regions Bank ranked 3rd in deposit market share with $10 billion or 10.9 percent of total deposits. Pinnacle Bank and Bank of America held the largest deposit market share, with 21.2 percent and 14.7 percent respectively.[22]

HMDA-reportable lending and small business lending are similarly competitive. Regions ranked 6th out of 912 lenders in 2021 with 2.5 percent of total HMDA-reportable loans. In 2022, the bank ranked 2nd out of 882 lenders with 3.3 percent of total HMDA-reportable loans. In 2023, the bank ranked 6th out of 818 lenders with 2.9 percent of total HMDA-reportable loans. Regions Bank's ranking indicates that it is an important contributor for HMDA-reportable lending in the Nashville AA. Other leading HMDA reporters in the AA included Rocket Mortgage, Pinnacle Bank, Wells Fargo Bank, U.S. Bank, and PennyMac Loan Services.

For small business lending, Regions ranked 7th in 2021 with 4 percent of total small business loans. In 2022, the bank ranked 21st in market share, with 0.5 percent of total small business loans. In 2023, the bank ranked 15th in market share, with 0.7 percent of total small business loans. Leading small business reporters in the market included American Express, JP Morgan Chase, Bank of America, and U.S Bank.

AA Demographics, Population, and Income Characteristics

The Nashville AA has grown rapidly in recent years. Population in the AA was approximately 2 million in 2023, representing an increase of 4.4 percent since 2020.[23] Davidson County, which the city of Nashville is part of, is the largest county in the AA with a 2023 population of 712,334. The highest population growth rates in the AA from 2020 to 2023 have been in the suburban counties; 10.8 percent in Wilson County, 9.7 percent in Maury County, and 7.5 percent in Rutherford County.[24]

[21] "Office and Deposits of all FDIC-Insured Institutions: Deposit Market Share Report." *Federal Deposit Insurance Corporation*, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2. Accessed 5 Dec 2024.
[22] Ibid.
[23] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/US,TN,davidsoncountytennessee,dicksoncountytennessee,maurycountytennessee,robertsoncountytennessee/PST045221. Accessed 5 Dec 2024.
[24] Ibid.

The AA contains 415 census tracts: 22 low-income tracts (5.3 percent), 102 moderate-income tracts (24.6 percent), 163 middle-income tracts (39.3 percent), 118 upper-income tracts (28.4 percent), and 10 unknown-income tracts (2.4 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Nashville-Davidson-Murfreesboro-Franklin MSA. As shown, the median family income increased from $79,200 in 2021 to $100,500 in 2023.

Borrower Income Levels
Nashville-Davidson-Murfreesboro-Franklin, TN MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$79,200**	0 - $39,599	$39,600 - $63,359	$63,360 - $95,039	$95,040 - & above
2022	**$95,600**	0 - $47,799	$47,800 - $76,479	$76,480 - $114,719	$114,720 - & above
2023	**$100,500**	0 - $50,249	$50,250 - $80,399	$80,400 - $120,599	$120,600 - & above

There were 464,362 total families in the AA. Of these families, 20.2 percent were low-income, 17.6 percent were moderate-income, 21.6 percent were middle-income, and 40.5 percent were upper-income. 7.7 percent of families had income below the poverty level, which was lower than 10.6 percent poverty level for the state of Tennessee. Within the AA, the families below poverty in Cannon County was higher at 12.5 percent while Williamson County was lower at 3.2 percent. Additionally, poverty rates are higher in LMI tracts, with 29.5 percent of the families residing in low-income tracts living below the poverty level and 14.4 percent of the families residing in moderate-income tracts living below the poverty level. Additionally, 36.3 percent of low-income families and 31.5 percent of moderate-income families reside in moderate-income tracts.

Housing Characteristics

There are 765,550 total housing units in the AA, of which 60.4 percent are owner-occupied, 32.0 percent are rental units, and 7.6 percent are vacant. However, fewer home ownership opportunities exist in low-income tracts as only 26.3 percent of housing units in low-income tracts are owner-occupied.

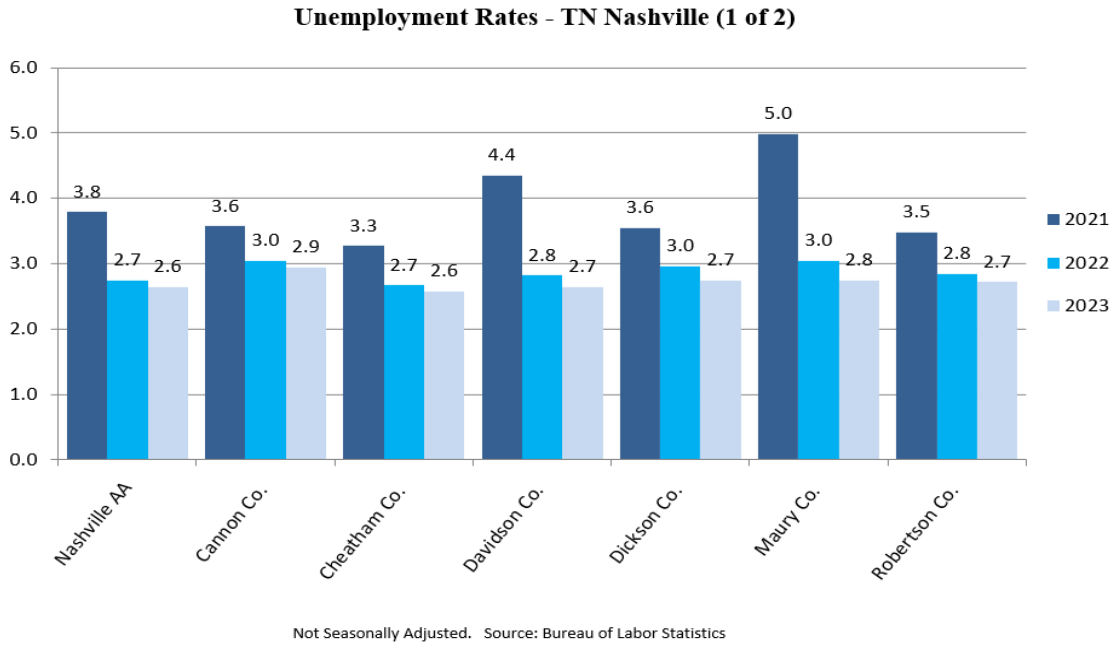
The median age of housing stock across the AA was 37 years, which is slightly older than the median age of the housing stock for the state of Tennessee (36 years). Housing units in LMI census tracts were older, with a median age of 48 years in low-income tracts and 44 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value across the AA is $266,581, which is higher than the statewide median housing value in Tennessee ($177,600). Median gross rent in the AA is $1,144 per month, which is higher than the median gross rent in the state of Tennessee ($897 per month). Additionally, the affordability ratio for the AA (25.7 percent) is lower than the affordability ratio for the state of Tennessee (30.9 percent). Housing cost burden is a challenge in the AA. Data shows that the percentage of renters with rent costs greater than 30 percent of income is 44.1 percent, which is higher than the state of Tennessee at 42.4 percent. Housing data suggests that housing in the AA is less affordable than housing in the state of Tennessee.

Economic Conditions

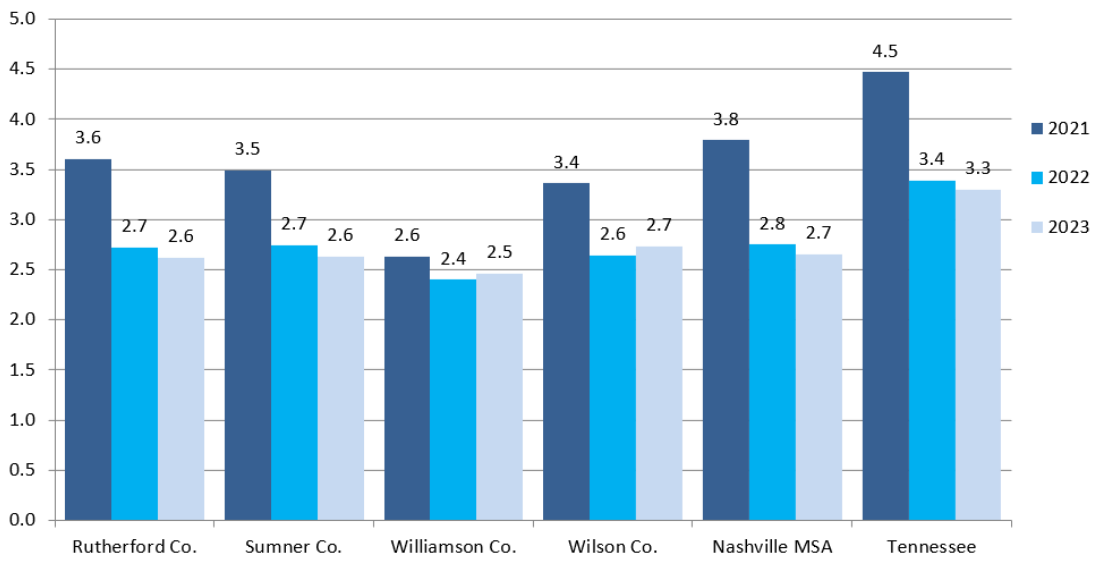
Nashville has ranked as one of the top 10 large metropolitan areas for population and job growth in recent years and is also a leading national hub for the health care industry and a thriving tourism center. Between January 2020 and December 2023, total nonfarm payrolls grew 9.2 percent in the MSA,[25] while total nonfarm payrolls in the United States only increased 3.6 percent.[26] The industries with the fastest job growth in this same period included food services, manufacturing, transportation, and healthcare.[27] Meanwhile, the utilities, agriculture and mining industries saw decreases in total jobs during the same period.[28] The key industries that represent the majority of the region's economy are health care, music and entertainment, manufacturing, tourism and hospitality.[29] Apart from state government, the leading private sector employers are Vanderbilt University Medical Center, Nissan North America, Hospital Corporation of America Healthcare, Inc., Vanderbilt University, and Amazon.[30]

As displayed in the following charts, all counties in the AA had an unemployment rate of 5.0 percent or lower from 2021 to 2023. The unemployment rate improved for most counties in the AA during this timeframe. Maury County had the highest unemployment rate while Williamson County had the lowest. Additionally, the unemployment rate in the MSA (2.7 percent) and the state of Tennessee (at 3.3 percent) decreased from 2021 to 2023.



[25] "All Employees: Total Nonfarm in Nashville-Davidson-Murfreesboro-Franklin, TN (MSA)." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.tporg/series/NASH947NA. Accessed 5 Dec 2024.
[26] "All Employees: Total Nonfarm." *Federal Reserve Economic Data (FRED), St. Louis Fed*, https://fred.stlouisfed.org/series/PAYEMS. Accessed 5 Dec 2024.
[27] FRB Atlanta calculations of 2023 BLS data
[28] Ibid.
[29] "Key Industries." *Nash Today,* The top industries and employers in the Nashville metro area - NASHtoday. Accessed 5 Dec 2024
[30] Ibid.

Unemployment Rates - TN Nashville (2 of 2)



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information was obtained from individuals specializing in small business financing and economic development. One contact indicated that the local economy is strong and trending up as unemployment is below the national average. However, the housing market is limited for LMI families, as quality housing stock under $300,000 is basically nonexistent. According to the contact, the primary limitation is funding. The contact stated that the primary credit needs are LMI mortgages, but the current housing market does not have sufficient supply in the necessary price range. The contact also mentioned that the largest issue in the area is the lack of financial literacy in the community.

According to a community contact involved with economic development, Dickson County is part of the thriving Nashville, TN MSA. The contact stated the local economy continues to experience vibrant growth. The unemployment rate for Dickson County has slightly increased, but is still relatively low given the commercial, industrial, retail, and residential growth in this area. Requests for residential housing permits in the area are slowing somewhat due to the current interest rates. The contact stated that there were needs within the local community for residential housing, business loans, and consumer loans. The contact also indicated that there continues to be a need for market rate housing and housing for first-time home buyers, in addition to affordable apartment homes in the area for LMI residents. Lastly, the contact stated that all local institutions appear to be doing a good job of meeting the financial needs of the area, and institutions appear to be willing to assist building the communities in the area.

Another community contact stated that many LMI individuals are not banked in traditional ways. Bigger banks are not reaching LMI individuals who are gravitating to FinTechs and prepaid pay-cards from employers. There is high credit union engagement; however, the contact believes credit unions are no better in the rates they offer or underwriting standards than banks. Neighborhoods in the most significant need include Antioch, Madison, and North Nashville. Some of these areas are going through gentrification which is pushing out LMI individuals. Nashville growth is driven by large companies like Oracle and Amazon which bring high wage, high skill positions, and have made the city and nearby suburbs unaffordable.

The contact discussed that small dollar lending is the largest need for LMI consumers in the area. Peer-to-Peer lending platforms have lighter criteria/not as strict. Additionally, these platforms are online meaning LMI consumers do not have to be coached on how to enter a bank and overcome that barrier. The contact stated that small business lending is lacking. Many LMI consumers do not know what is necessary to get a small business loan and do not have the financial statements, credit score, business plan etc. in place. The contact also noted that debt loads are too high for many, SBA qualifications are too high, and no funding from small business groups as the focus is placed on attracting outside corporations. Additionally, the contact believes banks need to help educate LMI consumers on small business borrowing as there are many groups which help with personal finance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NASHVILLE AA

LENDING TEST

Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made a relatively high level of CD loans in the Nashville AA.

The analysis included 8,389 HMDA-reportable loans and 2,934 small business loans reported by the bank in the AA during the review period. As such, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 2,850 home refinance loans, 2,476 home improvement loans, and 1,487 home purchase loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home refinance loans given its relative share of the total HMDA-reportable lending in this AA, followed by home improvement loans and, to a lesser extent, home purchase loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered adequate. Overall, 7.3 percent of HMDA-reportable loans and 5.3 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable lending, which is the most heavily weighted product in the AA, is consistent with the percentage of its area deposits. The percentage of small business lending is below the percentage of its area deposits. In addition, the bank is an important contributor to HMDA-reportable lending in the area.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is good. As previously stated, HMDA-reportable loans were the primary driver of conclusions, with home refinance and home improvement loans being the most heavily weighted HMDA-reportable product categories.

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2021, the bank made 2.5 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.5 percent) and aggregate performance of 3.6 percent. In 2022 and 2023, the bank made 2.3 percent of its home

refinance loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (2.2 percent). In 2022, the bank's lending (2.1 percent) was similar to aggregate performance (2.7 percent) and in 2023, the bank's lending (2.7 percent) was similar to aggregate performance (2.8 percent).

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made 15.2 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.3 percent) but above aggregate performance of 13.9 percent. In 2022 and 2023, the bank made 16.4 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.5 percent). In 2022, the bank's lending (17.4 percent) was similar to aggregate performance (17.1 percent) and in 2023, the bank's lending declined to 15.0 percent, which was below aggregate performance (19.2 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is poor. In 2021, the bank made 2.2 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.5 percent) and similar to aggregate performance of 2.8 percent. In 2022 and 2023, the bank made 1.2 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (2.2 percent). In 2022, the bank's lending (1.3 percent) was similar to aggregate performance (1.4 percent) and in 2023, the bank's lending (0.9 percent) was below aggregate performance (1.4 percent).

Home improvement lending in moderate-income tracts is good. In 2021, the bank made 15.3 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.3 percent) but above aggregate performance of 11.5 percent. In 2022 and 2023, the bank made 14.5 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.5 percent). In 2022, the bank's lending (12.2 percent) was similar to aggregate performance (12.0 percent) and in 2023, the bank's lending (19.2 percent) was above aggregate performance (13.8 percent).

Home Purchase Loans

Home purchase lending in low-income tracts is good. In 2021, the bank made 7.6 percent of its home purchase loans in low-income tracts, which was more than double the percentage of owner-occupied units in these tracts (3.5 percent) and above aggregate performance of 5.5 percent. In 2022 and 2023, the bank made 3.6 percent of its home purchase loans in low-income tracts, which was above the percentage of owner-occupied units in these tracts (2.2 percent). In 2022, the bank's lending (2.9 percent) was similar to aggregate performance (3.1 percent) and in 2023, the bank's lending (4.7 percent) was above aggregate performance (2.9 percent).

Home purchase lending in moderate-income tracts is poor. In 2021, the bank made 14.4 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.3 percent) and below aggregate performance of 17.1 percent. In 2022 and 2023, the bank made 14.9 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.5 percent). In 2022, the bank's lending (12.9 percent) was below aggregate performance (18.8 percent) and in 2023, the bank's lending (18.5 percent) was similar to aggregate performance (19.4 percent).

Small Business Loans

Small business lending in low-income tracts is good. In 2021, the bank made 7.3 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (8.0 percent) and aggregate performance of 7.7 percent. In 2022 and 2023, the bank made 5.0 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts

(4.4 percent). In 2022, the bank's lending (4.9 percent) was above aggregate performance (3.6 percent) and in 2023, the bank's lending (5.1 percent) was above aggregate performance of 3.5 percent.

Small business lending in moderate-income tracts is good. In 2021, the bank made 19.2 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (20.9 percent) and similar to aggregate performance of 19.1 percent. The bank's performance improved in 2022 and 2023, with the bank making 25.4 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (22.3 percent). In 2022, the bank's lending (27.2 percent) was above aggregate performance (20.4 percent) and in 2023, the bank's lending (24.3 percent) was above aggregate performance of 20.4 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in nearly all AA census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of borrowers reflects good penetration among customers of different incomes and businesses of different sizes. As described in the following sections, overall performance for HMDA-reportable lending is good while small business lending performance is adequate.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2021, the bank made 12.1 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (20.4 percent) but more than double aggregate performance of 5.6 percent. Bank performance improved in 2022 and 2023, with the bank making 17.8 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (20.2 percent). However, bank performance consistently exceeded aggregate performance. Specifically, in 2022, the bank's lending (18.3 percent) was above aggregate performance (11.8 percent) and in 2023, the bank's lending (17.2 percent) was above aggregate performance (10.4 percent).

Home refinance lending to moderate-income borrowers is good. In 2021, the bank made 21.8 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.5 percent) and aggregate performance of 15.8 percent. In 2022 and 2023, the bank made 26.7 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.6 percent). In 2022, the bank's lending (28.1 percent) was above aggregate performance (22.1 percent) and in 2023, the bank's lending (24.8 percent) was above aggregate performance (20.3 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. In 2021, the bank made 8.7 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (20.4 percent) but above aggregate performance of 5.0 percent. Bank performance improved in 2022 and 2023, with the bank making 10.3 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (20.2 percent). However, bank performance consistently exceeded aggregate performance. Specifically, in 2022, the bank's lending (10.1 percent) was above aggregate performance (6.2 percent) and in 2023, the bank's lending (10.5 percent) was above aggregate performance (6.1 percent).

Home improvement lending to moderate-income borrowers is good. In 2021, the bank made 16.6 percent of its home improvement loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (17.5 percent) and above aggregate performance of 12.6 percent. In 2022 and 2023, the bank

made 20.3 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.6 percent). In 2022, the bank's lending (20.0 percent) was above aggregate performance (15.4 percent) and in 2023, the bank's lending (20.9 percent) was above aggregate performance (16.3 percent).

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2021, the bank made 5.4 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (20.4 percent) but above aggregate performance of 3.9 percent. In 2022 and 2023, the bank made 5.2 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (20.2 percent). In 2022, the bank's lending (5.1 percent) was above aggregate performance (4.1 percent) and in 2023, the bank's lending (5.3 percent) was above aggregate performance (3.3 percent).

Home purchase lending to moderate-income borrowers is good. In 2021, the bank made 25.2 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.5 percent) and above aggregate performance of 17.6 percent. In 2022 and 2023, the bank made 20.2 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.6 percent). In 2022, the bank's lending (20.7 percent) was above aggregate performance (17.6 percent) and in 2023, the bank's lending (19.4 percent) was above aggregate performance (16.5 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 76.5 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.7 percent). The bank's performance is above aggregate performance of 48.5 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (94.2 percent) as aggregate lenders (95.3 percent). In 2022 and 2023, the bank made 49.0 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.5 percent). In 2022, bank lending (50.8 percent) was similar to aggregate performance (51.5 percent) and in 2023, the bank's lending (47.7 percent) was below aggregate performance (53.7 percent). Moreover, the majority of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank makes a relatively high level of CD loans in the Nashville AA. During the review period, the bank originated or renewed 18 qualified CD loans totaling $161.1 million in the AA. Specifically, the bank provided $144.5 million for affordable housing for LMI individuals; $11.4 million to support economic development by financing small businesses and $5.3 million for community services that benefit LMI individuals.

Bank performance was relatively high when considering performance context, especially addressing the need for affordable housing as pointed out by the community contact. In addition to the responsive loans made within the AA listed below, the bank also originated or renewed several loans to organizations operating in Nashville that serve multiple areas throughout Tennessee. These loans had a positive impact on performance in this AA, but as described previously, were credited to the state of Tennessee. Nearly all the loans were deemed impactful and/or responsive to AA needs.

- Five loans totaling $85 million for construction of apartments in the AA using LIHTCs, which are complex. The projects were designed to create 440 new units of affordable housing for LMI individuals and/or families. These loans are responsive given the affordable housing challenges and the need for additional affordable housing units in the AA, as noted by community contacts.

- Two loans totaling $36 million for the creation of 42 new units of affordable housing for LMI senior citizens.

- One loan totaling $19.2 million to a local housing nonprofit. The loan was necessary after renovations to allow time for the nonprofit to secure permanent financing that ensures continued affordability for renters. Once finalized, permanent financing will include multiple sources to ensure affordability to LMI residents, including NMTCs.

- Four new SBA 504 loans totaling $9.5 million that provide financing to small businesses.

- One LOC totaling $5 million to a nonprofit fund to preserve existing affordable housing and accelerate production of new affordable housing in the AA.

- One LOC totaling $300,000 to a nonprofit offering essential services, including housing, basic life skills, and workforce development, to formerly incarcerated individuals. The LOC was impactful because it provides access to capital to a small nonprofit that is providing an important service in Nashville.

INVESTMENT TEST

The bank made an excellent level of qualified CD investments and grants in the Nashville AA, totaling $214.9 million. This amount included nine current period investments totaling $118.1 million, 25 prior period investments still outstanding with a balance of $94.4 million, and 167 donations totaling $2.4 million.

Investment types varied and addressed a range of CD needs. These include deposits and equity investments in CDFIs, SBIC funds to address small business financing needs, LIHTC projects to address affordable housing challenges, and MBS supporting LMI borrowers. The bank made extensive use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits excellent responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period that are responsive to CD and credit needs include:

- Three current-period LIHTC projects totaling $110.5 million. These three LIHTC investments helped to build 720 new units of affordable housing for LMI individuals and families, which was responsive to the need for affordable housing in the AA as pointed out by the community contact.

- A $250,000 current period deposit with a CDFI that primarily serves LMI individuals and communities in the Nashville area.

- Five current period SBIC allocations totaling $7.4 million to finance small businesses in the Nashville AA.

- Eight contributions totaling $60,000 to support a nonprofit affordable housing developer in the AA.

- Seven contributions totaling $206,000 to support scholarships at a local college which primarily educates students from LMI families.

- Six contributions totaling $120,500 to a local organization that provides shelter and support services for LMI women.

- Four contributions totaling $63,000 to support a microenterprise development program and small business incubator.

- Six contributions totaling $180,100 to support an organization dedicated to revitalizing and stabilizing targeted LMI neighborhoods in the Nashville AA.

The Nashville AA also positively benefited from $4.4 million in donations benefiting a BSRA that includes the entire state of Tennessee. These donations were previously described under the *Investment Test* heading for the state of Tennessee.

SERVICE TEST

Retail banking services are adequate in Nashville. Additionally, the bank provides a relatively high level of CD services in its AA.

Retail Banking Services

Service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the Nashville AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories throughout the review period, with 3.1 percent of branches in low-income tracts and 26.6 percent of branches in moderate-income tracts in 2023. The percentage of branches in low-income tracts was less than the percentage of households (4.8 percent) and the percentage of businesses (4.4 percent) in those tracts. The percentage of branches in moderate-income tracts exceeded the percentage of households (23.4 percent) and the percentage of businesses (22.3 percent) in those tracts

The bank closed three branches during the review period and opened two branches. All of the branch closures were in middle-income tracts. The bank opened one branch in a moderate-income tract and a second branch in a middle-income tract. Overall, the branch openings and closings have not adversely affected the accessibility of the bank's delivery systems.

Hours of operation vary slightly across branches. In general, branch lobby hours are 9 a.m. to 4 p.m., with longer hours at a number of branches that either open at 8:30 a.m. or stay open until 4:30 p.m. or 5 p.m. Monday to Thursday. Most branches are open until 5 p.m. on Friday. Drive-through hours are typically the same as the branch lobby hours. The bank also offers Saturday lobby hours from 9:00 a.m. to noon at slightly less than half of the branches in the AA, including branches in LMI tracts. The bank offers the same suite of products and services throughout the AA. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

TN Nashville 0

Geographic Distribution of Branches & ATMS 2021
Assessment Area: TN Nashville

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours		Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	4	6.3%	0	0	3	4	1	Total	13	15.3%	8	11.6%	1	0	5	31.3%	0	0	34	9.4%	7.0%	8.0%
DTO	0		0	0	0			SA	9		4		1	0	5		0	0				
Moderate	17	27.0%	1	0	14	17	7	Total	20	23.5%	18	26.1%	1	0	2	12.5%	0	0	87	24.0%	24.3%	20.9%
DTO	2		0	0	2			SA	3		1		0	0	2		0	0				
Middle	18	28.6%	1	3	17	18	11	Total	23	27.1%	19	27.5%	1	3	4	25.0%	0	1	140	38.6%	40.2%	31.5%
DTO	0		0	0	0			SA	5		1		0	0	4		0	1				
Upper	23	36.5%	0	0	18	23	11	Total	27	31.8%	23	33.3%	0	0	4	25.0%	0	3	97	26.7%	28.4%	38.7%
DTO	1		0	0	1			SA	5		2		0	0	3		0	3				
Unknown	1	1.6%	0	0	1	1	0	Total	2	2.4%	1	1.4%	0	0	1	6.3%	0	0	5	1.4%	0.1%	0.8%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Total	63	100%	2	3	53	63	30	Total	85	100%	69	100%	3	3	16	100%	0	4	363	100%	100%	100%
DTO	3		0	0	3			SA	23		8		1	0	15		0	4				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

TN Nashville

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: TN Nashville

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours		Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	2	3.1%	0	0	2	2	2	Total	10	12.2%	5	7.4%	0	0	5	35.7%	0	0	22	5.3%	4.8%	4.4%
DTO	0		0	0	0			SA	8		3		0	0	5		0	0				
Moderate	17	26.6%	0	0	14	17	6	Total	21	25.6%	19	27.9%	0	1	2	14.3%	0	0	102	24.6%	23.4%	22.3%
DTO	2		0	0	2			SA	4		2		0	1	2		0	0				
Middle	19	29.7%	0	0	18	19	11	Total	23	28.0%	19	27.9%	0	1	4	28.6%	0	1	163	39.3%	41.1%	32.9%
DTO	0		0	0	0			SA	4		0		0	1	4		0	1				
Upper	25	39.1%	1	0	18	25	10	Total	26	31.7%	24	35.3%	1	0	2	14.3%	0	1	118	28.4%	29.9%	37.9%
DTO	1		0	0	1			SA	2		1		0	0	1		0	1				
Unknown	1	1.6%	0	0	1	1	0	Total	2	2.4%	1	1.5%	0	0	1	7.1%	0	0	10	2.4%	0.8%	2.5%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Total	64	100%	1	0	53	64	29	Total	82	100%	68	100%	1	2	14	100%	0	2	415	100%	100%	100%
DTO	3		0	0	3			SA	19		6		0	2	13		0	2				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides a relatively high level of CD services in the AA. During the review period, bank employees provided 699 CD service activities totaling 3,290 hours to 86 organizations operating throughout the AA. Bank staff provided their financial expertise in a variety of ways, including financial literacy and homebuyer education, service on board of directors and other committees, and other technical assistance and advisory services.

Noteworthy and responsive CD services in the Nashville AA include:

- Bank staff provided over 1,200 hours of board service for approximately 35 different nonprofit organizations.

- Bank staff conducted over 1,000 hours of homebuyer counseling and financial education for youth and adults in partnership with 41 organizations throughout the review period.

- Bank staff volunteered approximately 330 hours for the Volunteer Income Tax assistance (VITA) program that provides free tax preparation services for LMI individuals.

- Senior executives that oversee bank teams that specialize in balance sheet, liquidity, and stress testing provided 12 hours of technical assistance to a minority depository institution/CDFI to help build capacity in targeted areas.

- Several bank associates, including a human resources manager and branch manager participated in a workforce development program providing training for individuals interested in careers in banking and whose first language is not English.

The Nashville AA also positively benefited from 88 hours of CD service benefiting the BSRA that includes the entire state of Tennessee. These services were previously described under the CD services write up for the state of Tennessee.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE MSA AAs

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Clarksville	Montgomery & Stewart	5	$466,929
Cleveland	Bradley	4	$313,014
Jackson*	Gibson & Madison	9	$732,097
Johnson City	Carter & Washington	5	$275,587
Kingsport	Sullivan	4	$363,929
Knoxville	Anderson, Blount, Knox, Loudon, & Roane	25	$2,727,977
Morristown	Hamblen & Jefferson	2	$276,737

*AA was modified during review period as follows: Chester & Crockett counties removed May 2021.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Tennessee.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Clarksville	Consistent	Consistent	Not Consistent (Below)
Cleveland	Consistent	Consistent	Consistent
Jackson	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Johnson City	Consistent	Consistent	Not Consistent (Below)
Kingsport	Not Consistent (Below)	Not Consistent (Below)	Consistent
Knoxville	Not Consistent (Below)	Consistent	Not Consistent (Below)
Morristown	Consistent	Consistent	Not Consistent (Below)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was poor in Morristown and adequate in the remaining AAs. Borrower distribution was adequate in Cleveland, Johnson City, and Knoxville and good in the remaining AAs. Qualifying amounts and conclusions for CD loans were as follows: $15.1 million in Clarksville (excellent); $10.7 million in Cleveland (excellent); $7.7 million in Johnson City (relatively high); $19.8 million in Knoxville (adequate); and $24.9 million in Morristown (excellent). While the bank made no qualifying CD loans within the Jackson AA, the AA benefits from three LOCs totaling

$5 million to a foodbank serving a BSRA that includes the Jackson AA as previously described in the *CD Lending* section for the state of Tennessee. The bank made no qualifying CD loans in the Kingsport AA.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: $16.9 million in Clarksville (excellent level), $13.9 million in Cleveland (excellent level), $7.9 million in Jackson (adequate level), $11.9 million in Johnson City (excellent level), $1.3 million in Kingsport (few, if any), $63.3 million in Knoxville (excellent level), and $13.7 million in Morristown (excellent level).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: good in Clarksville, Cleveland, Johnson City, Kingsport; adequate in Jackson, Knoxville, and Morristown. Qualifying hours and conclusions for CD services were as follows: 92 hours in Clarksville (poor level); 155 hours in Cleveland (adequate level); 392 hours in Jackson (adequate level); 68 hours in Johnson City (poor level); 107 hours in Kingsport (adequate level); 1,472 hours in Knoxville (relatively high level); 73 hours in Morristown (adequate level). All MSA AAs reviewed under limited-scope procedures also positively benefited from 83 hours of CD service benefiting the BSRA that includes the entire state of Tennessee. These services were previously described under the CD services write up for the state of Tennessee.

Performance in the MSA limited-scope AAs did not impact overall performance for the state.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE NON-MSA AAs

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Eastern TN	Cumberland, McMinn, Meigs, Monroe, & Rhea	6	$560,035
Middle TN	Bedford, Coffee, Dekalb, Franklin, Lewis, Lincoln, Putnam, & Warren	11	$927,945
Western TN*	Carroll, Dyer, Hardeman, Haywood, Henderson, Henry, Houston, Humphreys, Lake, Lauderdale, McNairy, Obion, & Weakley	13	$666,149

*AA was modified during review period as follows: Benton County removed May 2021.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope non-MSA AA to overall performance for the state of Tennessee.

Performance in the Limited-Scope Review Non-MSA Assessment Areas			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Eastern TN	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Middle TN	Not Consistent (Below)	Consistent	Not Consistent (Below)
Western TN	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was poor in Western Tennessee and adequate in the remaining AAs. Borrower distribution was good in Middle Tennessee and adequate in the remaining AAs. The bank made no qualifying CD loans within these three AAs. However, the Middle Tennessee and Western Tennessee AAs benefit from statewide loans serving a BSRA that includes the AAs as previously described in the *CD Lending* section for the state of Tennessee.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA areas were as follows: $2.5 million in Eastern Tennessee (poor level), $24.8 million in Middle Tennessee (excellent level), and $3.7 million in Western Tennessee (poor level).

The performance standards of the Service Test for limited-scope non-MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: good in Eastern TN and adequate in Middle TN and Western TN. Qualifying hours and conclusions for CD services were as follows 87 hours in Eastern TN (poor level); 122 hours in Middle TN (poor level); and 266 hours in Western TN (adequate level). All non-MSA

AAs reviewed under limited-scope procedures also positively benefited from 83 hours of CD service benefiting the BSRA that includes the entire state of Tennessee. These services were previously described under the community development services write up for the state of Tennessee.

Performance in the non-MSA limited-scope AAs did not impact overall performance for the state.

GEORGIA

CRA RATING FOR GEORGIA: **SATISFACTORY**
The Lending Test is rated: **Low Satisfactory**
The Investment Test is rated: **Outstanding**
The Service Test is rated: **Low Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout Georgia AAs.
- The distribution of borrowers reflects adequate penetration throughout Georgia AAs.
- The bank made a relatively high level of CD loans in Georgia.
- The bank made an excellent level of qualified CD investments and grants in Georgia.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank provides an adequate level of CD service activities in Georgia.

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AA in Georgia:

- Atlanta

Limited-scope reviews were conducted for the remaining 12 assessment areas:

- Albany
- Athens
- Dalton
- Elbert-Wilkes
- Gainesville
- Jefferson-Jenkins
- Northeast Georgia
- Northwest Georgia
- Rome
- Savannah
- Southwest Georgia
- Valdosta

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA

As of June 30, 2023, Regions Bank had $8.9 billion in deposits in Georgia accounting for 6.9 percent of its total deposits. Regions Bank operated 108 branch offices in Georgia as of December 31, 2023, representing 8.5 percent of its total branches. HMDA-reportable lending in Georgia accounted for 8.8 percent of total institutional HMDA-reportable lending by number of loans and 11.3 percent by dollar volume. Small business lending in Georgia accounted for 8.2 percent of the bank's total small business lending by number of loans and 8.0 percent by dollar volume. Overall, the bank's HMDA-reportable and small business lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Georgia
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	3,586	24.3%	1,551,548	46.0%
HMDA Refinance	3,299	22.3%	756,588	22.4%
HMDA Home Improvement	2,439	16.5%	208,867	6.2%
HMDA Multi-Family	11	0.1%	335,889	10.0%
HMDA Other Purpose LOC	741	5.0%	73,597	2.2%
HMDA Other Purpose Closed/Exempt	517	3.5%	65,825	2.0%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**10,593**	**71.8%**	**2,992,314**	**88.8%**
Total Small Business	**4,093**	**27.7%**	**373,532**	**11.1%**
Total Farm	**75**	**0.5%**	**4,479**	**0.1%**
Total Loans	**14,761**	**100%**	**3,370,325**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA

LENDING TEST

Overview

The Lending Test rating for the state of Georgia is Low Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (good); Geographic Distribution (adequate); Borrower Distribution (adequate); and CD Lending (relatively high level). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within the full-scope AA of the state.

Lending Activity

Lending levels reflect good responsiveness to the credit needs of Georgia AAs. The total number and dollar volume of HMDA-reportable and small business loans was considered in Lending Activity conclusions, as well

as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Atlanta AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects adequate dispersion throughout the AAs in Georgia and the distribution of borrowers by income and revenue size of businesses is adequate. The analyses of HMDA-reportable and small business lending within the full-scope AA in Georgia are discussed in detail later in this report.

CD Lending

The bank has made a relatively high level of CD loans in Georgia. During the review period, the bank originated or renewed $227.6 million in qualified CD loans directly benefiting Georgia AAs. In addition, the bank received consideration at the state level for one CD loan totaling $1 million to a nonprofit health clinic for LMI patients that serves the Atlanta, Dalton, Northwest Georgia, and Rome AAs. More information on CD loans can be found in the Atlanta full-scope section of this report.

The bank is a leader in making CD loans in the Atlanta full-scope AA; however, performance across all 12 limited-scope AAs was noticeably weaker, with one of those areas considered poor and ten of those areas considered very poor. Additionally, the bank has notable market share in several of the limited-scope AAs. As such, weaker performance in limited-scope areas was considered in the assessment of the bank's overall CD lending performance for the state of Georgia.

Despite weaker performance in several limited-scope AAs in Georgia, the bank was considered responsive to the CD needs of its AAs in the state. Therefore, the bank also received consideration for $34 million in qualified CD loans within the state but that did not benefit the bank's AAs, including a $11.6 million loan to create 50 new units of affordable housing using LIHTCs.

INVESTMENT TEST

The Investment Test rating for Georgia is Outstanding. The bank made an excellent level of qualified CD investments and grants in Georgia, with $168.6 million in qualified investments and $2.8 million in qualified contributions directly benefiting its Georgia AAs. In addition, the bank received consideration at the state level for $61,500 in qualifying statewide contributions. One contribution of $50,000 supported a statewide CDFI that provides non-traditional financing and technical assistance to small businesses. Another contribution of $11,500 supported a medical debt relief program for LMI people.

The bank made an excellent level of qualified investments and contributions in the Atlanta full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report.

The bank was responsive to the needs of its AAs in the state of Georgia. Therefore, the bank also received consideration for $40.3 million in qualified investments within the state that benefited geographies outside of the bank's AAs. This amount included 11 LIHTCs totaling $35.2 million, one SBIC allocation of $5 million, and a $125,000 state tax credit investment to fund a hospital in a rural, low-income area. The bank also received consideration for $6,000 in donations to an organization that provides education and job training programs for LMI adults.

SERVICE TEST

The Service Test rating for Georgia is Low Satisfactory.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in Georgia. As of December 31, 2023, Regions operated 108 branches in the state, including six branches in low-income tracts and 25 branches in moderate-income tracts, representing 28.7 percent of total statewide branches.

A full array of personal and business banking products and services is offered at all locations in Georgia AAs. Across the state, branch hours do not vary in a way that inconveniences individual AAs. Nearly all branches in the state offer lobby hours and drive-through hours beginning at 9 a.m. and closing at 5 p.m. Monday-Friday. Regions offered branch lobby hours on Saturday from 9 a.m. to 12 p.m. at approximately half of the branches in the state. Delivery systems include full-service ATMs at all branches in the state. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed three branches, including one branch in a moderate-income tract. The bank did not open any branches. Changes to the bank's branch network in Georgia did not adversely affect the accessibility of delivery systems, particularly to LMI geographies or LMI individuals.

Additional details on the bank's retail services can be found in the full-scope AA sections of this report.

CD Services

Regions provides an adequate level of CD services in Georgia. During the review period, employees engaged in 3,048 hours of qualifying CD service activities in the state. This total includes 3,044 hours directly benefiting individual AAs in Georgia and four hours benefiting a BSRA that includes all of the bank's AAs in state. The hours that benefit the BSRA include board of directors' representation for statewide organization focused on financial education and a statewide economic development organization.

Additional details of service hours in Georgia are described later in the report in the sections for the individual AAs they benefit.

METROPOLITAN AREA – ATLANTA MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ATLANTA AA

Overview

The Atlanta AA consists of the following 24 counties in the Atlanta-Sandy Springs-Alpharetta, GA MSA: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, Dekalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Morgan, Newton, Paulding, Pickens, Rockdale, Spalding, and Walton. As of December 31, 2023, the bank operated 72 branches in the AA, representing 66.7 percent of its branches in the state of Georgia and 5.7 percent of its total branches. Of the branches in the AA, three are in low-income tracts, 16 are in moderate-income tracts, 22 are in middle-income tracts, 30 are in upper-income tracts, and one is in an unknown income tract. As a percentage within the state of Georgia, 65.3 percent of deposit dollar volume and 68.2 percent of HMDA-reportable and small business loans by number are in the Atlanta AA. As described, the Atlanta AA is the bank's primary AA in the state of Georgia.

The Atlanta banking market is highly competitive, with a significant presence of national and multi-regional banks. There are 78 financial institutions operating 1,044 branch locations within the Atlanta AA. Regions ranked 7th in total deposits, holding 2.5 percent deposit market share with approximately $5.8 billion in total deposits. Truist Bank holds the largest deposit market share in the Atlanta AA, followed by Bank of America and Wells Fargo Bank.

For HMDA-reportable lending, Regions originated or purchased 0.8 percent, 1.06 percent, and 0.96 percent of total HMDA-reportable loans in the AA in 2021, 2022, and 2023, respectively. Regions was ranked 27th out of 969 reporters in 2021; 22nd out of 963 reporters in 2022; and 23rd out of 908 reporters in 2023. Given the highly competitive nature of lending in this AA, Regions' ranking indicates that it is an important contributor for HMDA-reportable lending in the Atlanta AA. Rocket Mortgage (formally known as Quicken Loans) was the top HMDA reporter in the market for 2021, 2022, and 2023.

For small business lending, Regions ranked 18th out of 313 reporters in 2021 with 0.87 percent of small business loans. In 2022, the bank ranked 33rd out of 259 reporters with 0.14 percent of small business loans. In 2023, Regions ranked 22nd out of 245 reporters with 0.28 percent of small business loans. Given the highly competitive nature of lending in this AA, Regions' ranking indicates it is an important contributor for small business lending in the Atlanta AA. American Express was the top CRA reporter in the market for 2021, 2022, and 2023.

AA Demographics, Population, and Income Characteristics

The Atlanta AA had a population of 6.0 million as of the 2020 Census, having grown over 10.1 percent since 2015. Even more recently, the Atlanta MSA was ranked the 6th largest MSA in the U.S with a population over 6.3 million as of 2023.[31] The most populous county with 1.1 million people is Fulton County, which is home to the city of Atlanta. The other large population centers are in neighboring Gwinnett, Cobb, and DeKalb counties, with a combined population of approximately 2.5 million people. Forsyth County experienced the largest population growth between 2015 and 2020 with 28.1 percent, followed by Dawson County with 18.2 percent, and Cherokee County with 18.0 percent. This data indicates that population growth during the review period for the AA occurred primarily in suburbs of Atlanta.

[31] "Population of the Largest Metropolitan Areas in the United States in 2023". *Statista*, www.statista.com/statistics/183600/population-of-metropolitan-areas-in-the-us/. Access 6 December 2024.

The Atlanta AA contains 1,474 census tracts: 116 low-income census tracts (7.9 percent), 354 moderate-income census tracts (24.0 percent), 462 middle-income census tracts (31.3 percent), 489 upper-income census tracts (33.2 percent), and 53 tracts with unknown income levels (3.6 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from $85,700 in 2021 to $102,900 in 2023.

Borrower Income Levels
Atlanta-Sandy Springs-Alpharetta, GA MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$85,700**	0 - $42,849	$42,850 - $68,559	$68,560 - $102,839	$102,840 - & above
2022	**$95,700**	0 - $47,849	$47,850 - $76,559	$76,560 - $114,839	$114,840 - & above
2023	**$102,900**	0 - $51,449	$51,450 - $82,319	$82,320 - $123,479	$123,480 - & above

There are 1,420,403 families in the AA, of which 21.8 percent are low-income, 17.1 percent are moderate-income, 19.6 percent are middle-income, and 41.5 percent are upper-income. Of the total families, 8.3 percent had incomes below the poverty level. The largest percentage of those families below the poverty level live in moderate-income tracts (36.4 percent) and middle-income tracts (29.1 percent). Moreover, low-income families reside primarily in moderate-income tracts and moderate-income families reside primarily in middle-income tracts. The data indicates that lending challenges and opportunities exist for families residing in moderate- and middle-income tracts.

Housing Characteristics

There are approximately 2.3 million housing units in the AA, of which 59.2 percent are owner-occupied, 33.2 percent are rental units, and 7.5 percent are vacant. As described, housing units in the AA are predominately owner-occupied, which indicates a variety of home lending opportunities available. However, fewer home lending opportunities exist in low-income tracts where only 24.9 percent of housing units are owner-occupied and 61.7 percent of units are rentals.

The median age of the housing stock in the AA was 37 years, which is older than that of homes in Georgia (31 years). Housing units in the LMI census tracts were even older, with the median age of housing stock at 47 years for low-income tracts and 39 years for moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA was $235,609, which is higher than the median housing value in Georgia ($190,200). Forsyth County had the highest median housing value at $362,300 and Heard County had the lowest median housing value at $114,500. Moreover, median gross rent in the AA ($1,209 per month) is higher than the median statewide gross rent in Georgia ($1,042 per month). As with median housing values, Forsyth County had the highest median gross rent at $1,432 per month. Additionally, the affordability ratio of the AA (30.2 percent) is lower than the affordability ratio of Georgia (32.2 percent). Affordability varied throughout the AA, with Fulton County having the lowest affordability ratio at 22.3 percent and Heard County having the highest affordability ratio at 44.2 percent. Families that are housing cost-burdened are defined as renters or homeowners

paying 30.0 percent or more of household income toward housing cost. Within the AA, the percentage of renters with rent costs greater than 30 percent of income (47.0 percent) is higher than the state of Georgia at 45.3 percent. More specifically, renters are most cost burdened in Newton, DeKalb, and Gwinnett counties.

Overall, the data suggests that housing is expensive in the AA relative to the state of Georgia and is not affordable, particularly in Fulton, DeKalb, Gwinnett, and Cobb counties where affordability is lower, and the percentage of cost burdened families is higher compared to the overall AA and the state of Georgia.

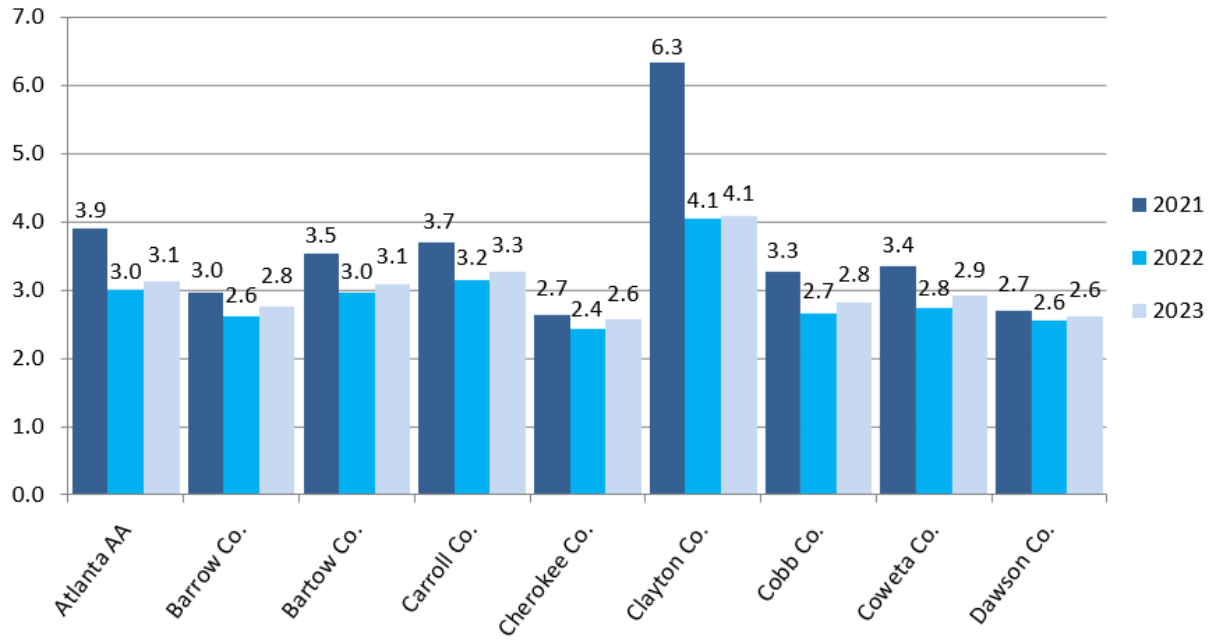
Economic Conditions

The AA includes the city of Atlanta, which is the state capital and largest city in the state of Georgia. Atlanta has access to three major interstate highways (I-75, I-85, and I-20) and is the home to the busiest airport in the world (Hartsfield-Jackson International Airport), making it a major transportation and logistics hub.[32] There are 17 Fortune 500 companies headquartered in Atlanta, including The Home Depot, UPS, Delta Air Lines, and Coca-Cola.[33] The latest addition to is Assurant, a global insurance provider, which relocated its headquarters from New York to Cobb County at the end of 2022.[34] The largest employers in metro Atlanta include Delta Air Lines, Emory University, Piedmont Healthcare, Northside Hospital, Publix Super Markets, and The Home Depot.[35] According to the Bureau of Labor Statistics during the third quarter of 2023, the largest industries in the AA by number of employees on nonfarm payrolls include trade, transportation, and utilities (650.9 thousand), professional and business services (584.5 thousand), and education and health services (411.2 thousand).[36]

The following tables show the unemployment rate percentages for the bank's Atlanta AA and the state of Georgia. As shown, unemployment rates in the AA were similar to unemployment rates for the state of Georgia. The AA unemployment rate improved from 3.9 percent in 2021 to 3.1 percent in 2023 while the state's unemployment rate similarly dropped from 3.9 percent in 2021 to 3.2 percent in 2023. Forsyth and Cherokee County had the lowest unemployment rate in the AA during the review period, while Clayton County had the highest unemployment rate in the AA during the review period.

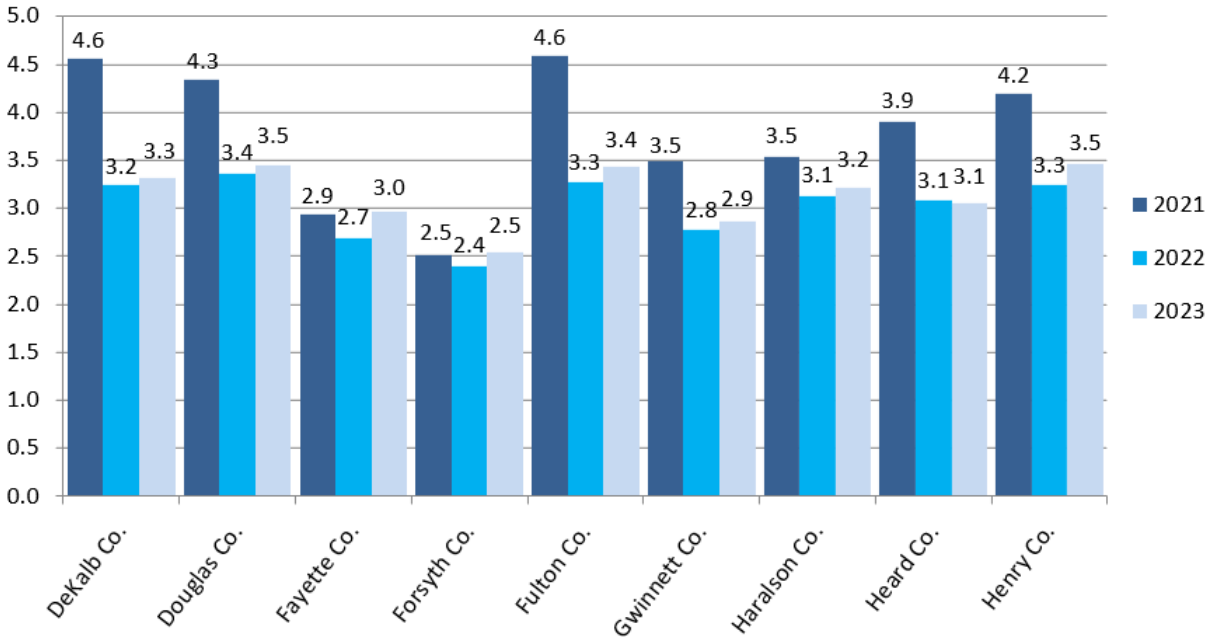
[32] "Airports Council Releases 2023 Noth American Airport Traffic Rankings." *Airports Council International*, 6 Aug. 2024, Airports Council Releases 2023 North American Airport Traffic Rankings - Airports Council International - North America. Accessed 11 Dec. 2024.
[33] "Metro Atlanta welcomes Assurant as newest Fortune 500 company." *Metro Atlanta Chamber*, 17 Jul. 2023, www.metroatlantachamber.com/fortune-500-1000-company-assurant/. Accessed 11 Dec. 2024.
[34] "Metro Atlanta welcomes Assurant as newest Fortune 500 company." *Metro Atlanta Chamber*, 17 Jul. 2023, www.metroatlantachamber.com/fortune-500-1000-company-assurant/. Accessed 11 Dec. 2024.
[35] "Metro Atlanta Top Employers (2022-2023)." *Metro Atlanta Chamber*, Aug. 2023, www.metroatlantachamber.com/wp-content/uploads/2023/08/Top-Employer-Final.pdf. Accessed 11 Dec. 2024.
[36] "Atlanta Area Employment – August 2023." *U.S. Bureau of Labor Statistics*, 27 Sept. 2023, Atlanta Area Employment — August 2023 : Southeast Information Office : U.S. Bureau of Labor Statistics. Accessed 12 Dec. 2024.

Unemployment Rates - GA Atlanta (1 of 3)



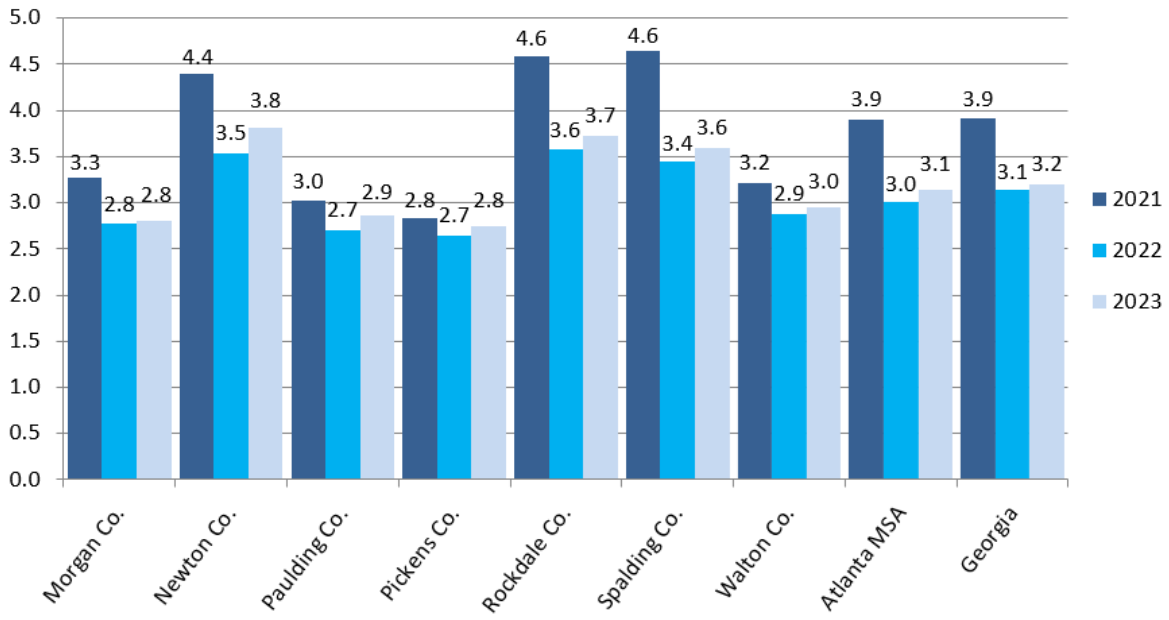
Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Unemployment Rates - GA Atlanta (2 of 3)



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Unemployment Rates - GA Atlanta (3 of 3)



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information from three recently conducted interviews with contacts engaged in Atlanta-area affordable housing, LMI services, and CD were referenced. According to an affordable housing community contact, the AA has a robust employment market with ample job opportunities available. However, home prices have skyrocketed and there is a major shortage of affordable housing. The majority of new residential construction is focused on the high-end market segment, with median home prices in the $500,000 range. Given prevailing market conditions, it remains challenging for LMI individuals to purchase homes.

A contact employed by a local CD fund mentioned that gentrification has led to the displacement of LMI individuals to the suburbs. While there are programs available to help offset housing costs, many LMI residents still struggle to afford the expenses associated with relocating to the suburban areas. Also, according to the contact, there is a need for additional assistance for start-up businesses in the area, especially those that have been in business for less than two years. Furthermore, according to a community contact at a local nonprofit, there are opportunities for financial institutions to offer increased financial assistance and foster greater engagement with nonprofit organizations that are in need of funding.

Based on conversations with these community contacts, numerous opportunities are available in the AA for financial institutions. Opportunities described include engaging with nonprofit organizations, small businesses, developers, and others in a wide range of CD activities, including affordable housing development, financial education, and assistance to nonprofit organizations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ATLANTA AA

LENDING TEST

Lending levels reflect good responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA, and the distribution of loans reflects adequate penetration

among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank is a leader in making CD loans in the Atlanta AA.

The analysis included 6,911 HMDA-reportable loans and 3,112 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 2,578 home purchase loans, 1,920 home refinance loans, and 1,587 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home purchase loans given its relative share of the total HMDA-reportable lending in this AA, followed by home refinance loans and home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered good. Overall, 9.0 percent of HMDA-reportable loans and 5.8 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending exceeds the percentage of its area deposits.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is also adequate.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2021, the bank made 4.3 percent of its home purchase loans in low-income tracts, which was above the percentage of owner-occupied units in these tracts (3.3 percent) and similar to aggregate performance of 3.8 percent. In 2022 and 2023, the bank made 4.4 percent of its home purchase loans in low-income tracts, which was above the percentage of owner-occupied units in these tracts (3.0 percent). In 2022, the bank's lending (4.1 percent) was similar to aggregate performance (3.8 percent) and in 2023, the bank's lending (4.7 percent) was similar to aggregate performance (4.2 percent).

Home purchase lending in moderate-income tracts is adequate. In 2021, the bank made 17.3 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.9 percent) and aggregate performance of 20.1 percent. Bank performance improved in 2022 and 2023, with the bank making 23.1 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (19.7 percent). In 2022, the bank's lending (22.9 percent) was above aggregate performance (20.6 percent) and in 2023, the bank's lending (23.3 percent) was similar to aggregate performance (23.0 percent).

Home Refinance Loans

Home refinance lending in low-income tracts is poor. In 2021, the bank made 1.7 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.3 percent) and below aggregate performance of 2.3 percent. In 2022 and 2023, the bank made 1.0 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.0 percent). In 2022, the bank's lending (1.6 percent) was below aggregate performance (3.2 percent) and in 2023, the bank made no home refinance loans in low-income tracts despite aggregate performance of 3.8 percent.

Home refinance lending in moderate-income tracts is poor. In 2021, the bank made 12.9 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.9 percent) and aggregate performance of 15.3 percent. In 2022 and 2023, the bank made 14.7 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.7 percent). In 2022, the bank's lending (15.0 percent) was below aggregate performance (20.9 percent) and in 2023, the bank's lending (14.4 percent) was also below aggregate performance (23.5 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is poor. In 2021, the bank made 1.8 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.3 percent) but similar to aggregate performance of 2.2 percent. In 2022 and 2023, the bank made 0.8 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.0 percent). In 2022, the bank's lending (0.7 percent) was below aggregate performance (1.6 percent) and in 2023, the bank's lending (1.0 percent) was below aggregate performance (2.2 percent).

Home improvement lending in moderate-income tracts is adequate. In 2021, the bank made 12.0 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.9 percent) but similar to aggregate performance of 12.1 percent. In 2022 and 2023, the bank made 11.8 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.7 percent). In 2022, the bank's lending (11.1 percent) was below aggregate performance (12.4 percent) and in 2023, the bank's lending (13.0 percent) was similar to aggregate performance (14.0 percent).

Small Business Loans

Small business lending in low-income tracts is adequate. In 2021, the bank made 5.0 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (5.7 percent) and aggregate performance of 5.5 percent. In 2022 and 2023, the bank made 5.7 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (5.6 percent). In 2022, the bank's lending (6.7 percent) was above aggregate performance (4.8 percent) and in 2023, the bank's lending (5.1 percent) was similar to aggregate performance of 4.4 percent.

Small business lending in moderate-income tracts is good. In 2021, the bank made 24.0 percent of its small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (23.0 percent) and above aggregate performance of 22.4 percent. In 2022 and 2023, the bank made 23.4 percent of its small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (22.7 percent). In 2022, the bank's lending (23.4 percent) was above aggregate performance (21.2 percent) and in 2023, the bank's lending (23.5 percent) was also above aggregate performance of 20.3 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in 75 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate a concentrated absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of borrowers based on customer income or gross annual revenues is adequate. As described in the following sections, performance for HMDA-reportable lending and small business lending is adequate.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. In 2021, the bank made 5.1 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.9 percent) but similar to aggregate performance of 5.7 percent. In 2022 and 2023, the bank made 4.8 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (21.8 percent). However, in 2022 the bank's lending (5.6 percent) was above aggregate performance (4.2 percent) and in 2023, the bank's lending (3.6 percent) matched aggregate performance (3.6 percent).

Home purchase lending to moderate-income borrowers is good. In 2021, the bank made 20.4 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.7 percent) and aggregate performance of 18.9 percent. In 2022 and 2023, the bank made 20.2 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.1 percent). In 2022, the bank's lending (21.1 percent) was above aggregate performance (17.1 percent) and in 2023, the bank's lending (18.9 percent) was above aggregate performance (17.2 percent).

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2021, the bank made 9.2 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.9 percent) but above aggregate performance of 6.7 percent. In 2022 and 2023, the bank made 14.6 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.8 percent). In 2022, the bank's lending (15.7 percent) was above aggregate performance (11.7 percent) and in 2023, the bank's lending (12.4 percent) was above aggregate performance (11.2 percent).

Home refinance lending to moderate-income borrowers is adequate. In 2021, the bank made 18.9 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.7 percent) and above aggregate performance of 15.5 percent. In 2022 and 2023, the bank made 24.1 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.1 percent). In 2022, the bank's lending (28.1 percent) was above aggregate performance (23.1 percent) but in 2023, the bank's lending (16.7 percent) was below aggregate performance (23.0 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2021, the bank made 8.4 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (22.9 percent) but above aggregate performance of 5.6 percent. In 2022 and 2023, the bank made 9.2 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (21.8 percent). In 2022, the bank's lending (9.6 percent) was nearly double aggregate performance (5.1 percent) and in 2023, the bank's lending (8.6 percent) was above aggregate performance (6.4 percent).

Home improvement lending to moderate-income borrowers is adequate. In 2021, the bank made 12.9 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.7 percent) but similar to aggregate performance of 12.1 percent. In 2022 and 2023, the bank made 16.6 percent of its home improvement loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (17.1 percent). In 2022, the bank's lending (15.3 percent) was above aggregate performance (13.8 percent) and in 2023, the bank's lending (18.8 percent) was above aggregate performance (16.4 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 74.9 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (93.4 percent). The bank's performance is above aggregate performance of 42.1 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (93.6 percent) as aggregate lenders (97.7 percent). In 2022 and 2023, the bank made 54.7 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (93.7 percent). In 2022, bank lending (56.5 percent) was above aggregate performance (48.6 percent) and in 2023, the bank's lending (53.7 percent) was above aggregate performance (50.7 percent). Moreover, the majority of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank is a leader in making CD loans in the Atlanta AA. During the review period, the bank originated 38 qualified CD loans totaling $222.9 million in the AA. Specifically, the bank provided $161.8 million for affordable housing to LMI individuals; $41.4 million to support economic development by financing small businesses; $15 million for the revitalization and stabilization of LMI communities; and $4.7 million for community services that benefit LMI individuals. Bank performance is above performance of other banks in the area when considering its presence and market share in the Atlanta AA. Moreover, several of the loans were deemed impactful and/or responsive to AA needs as described below.

- Twelve loans totaling $152.6 million for construction of apartments in the AA using LIHTCs, which are complex. The projects were designed to create 533 new units of affordable housing for LMI individuals and/or families. These loans are responsive given the affordable housing challenges and the need for additional affordable housing units in the AA, as noted by community contacts.

- Eight new SBA 504 loans totaling $16.5 million that provide financing to small businesses.

- One loan totaling $4.3 million for renovations to a naturally occurring affordable housing (NOAH) property. The renovations resulted in an increase in monthly rent; however, all tenants occupying the property are LMI and post-renovation rents remain affordable to LMI residents.

- One loan for $3 million to a small business for the purchase of equipment to expand its business and hire additional LMI employees.

- One loan totaling $2.3 million for renovations to a NOAH property. The renovations did not result in any increases to monthly rent and all tenants occupying the property are low-income.

The Atlanta AA positively benefited from two LOCs totaling $9.5 million to a national CDFI with prioritization in nine AAs, including Atlanta. The CDFI LOCs were previously described under the *CD Lending* heading for the institution.

INVESTMENT TEST

The bank made an excellent level of qualified CD investments and grants in the Atlanta AA, totaling $134.1 million. This amount included 15 current period investments totaling $79.3 million, 15 prior period investments still outstanding with a balance of $52.4 million, and 144 donations totaling $2.4 million.

Investment types varied and addressed a range of CD needs. These include deposits in CDFIs, NMTC investments to stimulate economic development in LMI tracts, SBIC funds to address small business financing needs, LIHTC projects to address affordable housing challenges, and MBS supporting LMI borrowers. The bank made extensive use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits excellent responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- Three current period LIHTC projects totaling $63.3 million that helped to build 579 new units of affordable housing for LMI individuals and families, which was responsive to the need for affordable housing in the AA.
- A $3 million current period NMTC investment that helped to create 54 new jobs in a low-income tract.
- Nine current period SBIC fund allocations totaling $11.1 million to finance small businesses in the AA.
- A $250,000 current period deposit in a CDFI that primarily serves LMI individuals and communities in the AA.
- Two contributions totaling $700,000 to support the Atlanta office of a nonprofit which provides microloans and technical assistance to aspiring entrepreneurs from disadvantaged backgrounds.
- Ten contributions totaling $35,300 to support a local nonprofit affordable housing organization.
- Four contributions totaling $76,000 to support an organization which offers shelter, job training, food, and healthcare to LMI individuals.

The Atlanta AA also positively benefited from $61,500 in donations benefiting a BSRA that includes the entire state of Georgia. These donations were previously described under the *Investment Test* heading for the state of Georgia.

SERVICE TEST

Retail banking services are adequate in Atlanta. Additionally, the bank provides an adequate level of CD services in its AA.

Retail Banking Services

Service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the Atlanta AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories throughout the review period, with 4.2 percent of branches in low-income tracts and 22.2 percent of branches in moderate-income tracts in 2023. The percentage of branches in low-income tracts was below the percentage of households (6.8 percent) and the percentage of businesses (5.6 percent) in those tracts. The percentage of branches in moderate-income tracts was below the percentage of households (24.6 percent) and similar to the percentage of businesses (22.7 percent) in those tracts.

While the bank's delivery systems are reasonably accessible to the assessment area overall, there are some portions of the assessment area where accessibility is limited. Areas of inaccessibility were noted in certain counties within the AA, including the outskirts of DeKalb and Gwinnett counties where many LMI income tracts are located. Pockets of inaccessibility were also noted around LMI tracts in Cobb County.

The bank closed two branches during the review period and opened six branches in the Atlanta AA. The branch closed one branch in a moderate-income tract and one in an upper-income tract in 2021. The bank opened one branch in a moderate-income tract in Walton County in 2021 that changed to a middle-income tract in 2022 with the U.S. Census change. The bank opened two other branches in moderate-income tracts with one in Forsyth County and one in Fulton County. The bank also opened two branches in middle and upper-income tracts in Fulton County and one in an upper-income tract in Cobb County. Overall, the branch opening and closings have not adversely affected the accessibility of the bank's delivery systems though the branch openings did not address the areas noted above where accessibility was limited.

The hours of operation are consistent across all branches in the AA. Branch lobby and drive-through hours are 9 a.m. to 5 p.m. each weekday. The bank also offers Saturday lobby hours from 9:00 a.m. to noon at more than half of the branches in the AA, including branches in LMI tracts. The bank offers the same suite of products and services throughout the AA. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: GA Atlanta

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	2	2.9%	0	0	2	2	0	Total	1	1.4%	1	1.5%	0	0	0	0.0%	0	1	101	10.8%	7.5%	5.7%
DTO	1		0	0	1			SA	0		0		0	0	0		0	1				
Moderate	17	24.6%	1	1	12	17	15	Total	18	25.4%	17	25.0%	1	1	1	33.3%	0	0	241	25.8%	25.4%	23.0%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Middle	19	27.5%	0	0	17	19	18	Total	20	28.2%	19	27.9%	0	0	1	33.3%	0	0	285	30.5%	33.6%	31.7%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Upper	31	44.9%	2	1	22	31	25	Total	32	45.1%	31	45.6%	2	1	1	33.3%	0	0	299	32.0%	33.4%	39.1%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	8	0.9%	0.1%	0.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	69	100%	3	2	53	69	58	Total	71	100%	68	100%	3	2	3	100%	0	1	934	100%	100%	100%
DTO	1		0	0	1			SA	3		0		0	0	3		0	1				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: GA Atlanta

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	3	4.2%	0	0	3	3	2	Total	2	2.7%	2	2.8%	0	0	0	0.0%	0	0	116	7.9%	6.8%	5.6%
DTO	1		0	0	1			SA	0		0		0	0	0		0	0				
Moderate	16	22.2%	2	0	12	16	10	Total	17	23.0%	16	22.5%	2	0	1	33.3%	0	0	354	24.0%	24.6%	22.7%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Middle	22	30.6%	1	0	18	22	15	Total	22	29.7%	22	31.0%	1	0	0	0.0%	0	0	462	31.3%	32.4%	30.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	30	41.7%	0	0	23	30	19	Total	32	43.2%	30	42.3%	0	0	2	66.7%	0	0	489	33.2%	33.9%	38.9%
DTO	0		0	0	0			SA	2		0		0	0	2		0	0				
Unknown	1	1.4%	0	0	1	1	1	Total	1	1.4%	1	1.4%	0	0	0	0.0%	0	0	53	3.6%	2.4%	2.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	72	100%	3	0	57	72	47	Total	74	100%	71	100%	3	0	3	100%	0	0	1,474	100%	100%	100%
DTO	1		0	0	1			SA	3		0		0	0	3		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides an adequate level of CD services in the AA. During the review period, bank employees provided 402 CD service activities totaling 2,295 hours to 76 organizations operating throughout the AA. Bank staff provided their financial expertise in a variety of ways, including financial literacy and homebuyer education; service on board of directors and other committees; and other technical assistance and advisory services.

Noteworthy CD services in the Atlanta AA include:

- Bank staff volunteered 570 hours of board service to 18 nonprofit organizations engaged in CD work.
- Bank employees conducted 1,683 hours of homebuyer counseling and financial education for youth and adults in partnership with 63 organizations, including nonprofit organizations, schools, government agencies and private employers.
- Bank staff provided nearly 170 hours of CD services to support two programs that focus on providing support to formerly incarcerated individuals with the reentry process. Bank staff served on the Board and provided financial education to clients of the programs.

The Atlanta AA also positively benefited from four hours of CD service benefiting the BSRA that includes the entire state of Georgia. These services were previously described under the CD services write up for the state of Georgia.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA MSA AAs

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Albany	Dougherty	3	$224,084
Athens	Clarke	2	$135,489
Dalton	Murray & Whitfield	3	$332,673
Gainesville	Hall	5	$627,370
Rome	Floyd	2	$315,848
Savannah	Chatham	1	$90,022
Valdosta	Lowndes	1	$132,071

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Georgia.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Albany	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Athens	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Dalton	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)
Gainesville	Consistent	Consistent	Consistent
Rome	Not Consistent (Below)	Not Consistent (Below)	Consistent
Savannah	Not Consistent (Below)	Consistent	Not Consistent (Below)
Valdosta	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was adequate in Athens, Rome, and Valdosta and good in the remaining AAs. Borrower distribution was poor in Savannah, adequate in Athens, Gainesville, and Rome, and good in the remaining AAs. The bank made only one CD loan across these seven AAs, and it totaled $250,000 in Gainesville. While the bank made no qualifying CD loans within the remaining AAs, the Dalton and Rome AAs benefit from a $1 million loan serving a BSRA that includes those areas as previously described in the *CD Lending* section for the state of Georgia.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: $1.9 million in Albany (adequate level), $767,200 in Athens (poor level), $851,700 in Dalton (few, if any), $22.8 million in Gainesville (excellent level), $558,200 in Rome (few, if any), $6.1 million in Savannah (excellent level), and $353,300 in Valdosta (few, if any).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: good in Dalton, Gainesville and Rome; poor in Albany, Athens, and Valdosta; very poor in Savannah. Qualifying hours and conclusions for CD services were as follows: 71 hours in Albany (adequate level); 24 hours in Athens (poor level); 336 hours in Dalton (leader); 59 hours in Gainesville (poor level); 0 hours in Rome (very poor level); 47 hours in Savannah (poor level); and six hours in Valdosta (very poor level). All MSA AAs reviewed under limited-scope procedures also positively benefited from four hours of CD service benefiting the BSRA that includes the entire state of Georgia. These services were previously described under the CD services write up for the state of Georgia.

Performance in the limited-scope MSA AAs did impact overall performance for the state. See *CD Lending* within the *Conclusions with Respect to Performance Tests in Georgia* section of the report for more details.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA NON-MSA AAs

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Elbert-Wilkes	Elbert & Wilkes	2	$119,099
Jefferson-Jenkins	Jefferson & Jenkins	2	$80,814
Northeast GA	Banks, Habersham, Jackson, Rabun, Stephens, & White	7	$546,965
Northwest GA	Chattooga, Gilmer, Gordon, & Polk	4	$298,652
Southwest GA	Clay, Crisp, Decatur, & Randolph	4	$194,680

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope non-MSA AA to overall performance for the state of Georgia.

Performance in the Limited-Scope Review Non-MSA Assessment Areas			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Elbert-Wilkes	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)
Jefferson-Jenkins	Not Consistent (Below)	Not Consistent (Below)	Consistent
Northeast GA	Not Consistent (Below)	Not Consistent (Below)	Consistent
Northwest GA	Consistent	Not Consistent (Below)	Consistent
Southwest GA	Not Consistent (Below)	Not Consistent (Below)	Consistent

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was not rated in Jefferson-Jenkins (due to the absence of LMI tracts), adequate in Elbert-Wilkes and Northeast Georgia, and good in the remaining AAs. Borrower distribution was adequate in all five AAs. The bank made two CD loans in Northwest Georgia totaling $4.5 million, which was deemed adequate. The Northwest Georgia AA also benefits from a $1 million loan serving a BSRA that includes the area as previously described in the *CD Lending* section for the state of Georgia. The bank made no qualifying CD loans in the remaining AAs.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA areas were as follows: $500 in Elbert-Wilkes (few, if any), $571,900 in Jefferson-Jenkins (poor level), $602,700 in Northeast Georgia (few, if any), $2.8 million in Northwest Georgia (adequate level), and $93,500 in Southwest Georgia (few, if any).

The performance standards of the Service Test for limited-scope non-MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: good in Elbert-Wilkes and Northwest GA; adequate in Jefferson-Jenkins, Northeast GA, and Southwest GA. Qualifying hours and conclusions for CD services were as follows: 46 hours in Elbert-Wilkes (adequate level); 0 hours in Jefferson-Jenkins (very poor level); 19 hours in Northeast GA (poor); 75 hours in Northwest GA (poor level); and 66 hours in Southwest GA (poor level). All non-MSA AAs reviewed under limited-scope procedures also positively benefited from four hours of CD service benefiting the BSRA that includes the entire state of Georgia. These services were previously described under the CD services write up for the state of Georgia.

Performance in the limited-scope non-MSA AAs did impact overall performance for the state. See *CD Lending* within the *Conclusions with Respect to Performance Tests in Georgia* section of the report for more details.

LOUSIANA

CRA RATING FOR LOUISIANA: **SATISFACTORY**
The Lending Test is rated: **High Satisfactory**
The Investment Test is rated: **High Satisfactory**
The Service Test is rated: **High Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects poor penetration throughout Louisiana AAs.
- The distribution of borrowers reflects good penetration throughout Louisiana AAs.
- The bank made an excellent level of CD loans in Louisiana.
- The bank made a significant level of qualified CD investments and grants in Louisiana.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank provides a relatively high level of CD service activities in Louisiana.

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AA in Louisiana:
- New Orleans

Limited-scope reviews were conducted for the remaining 10 assessment areas:
- Alexandria
- Baton Rouge
- Hammond
- Houma
- Lafayette
- Monroe
- Northwest Louisiana
- Shreveport
- Southern Louisiana
- West Carroll

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LOUSIANA

As of June 30, 2023, Regions had $8.6 billion in deposits in Louisiana accounting for 6.6 percent of its deposits. Regions operated 82 branch offices in Louisiana as of December 31, 2023, representing 6.5 percent of its total branches. HMDA-reportable lending in Louisiana accounted for 4.3 percent of total institutional HMDA-reportable lending by number of loans and 3.9 percent by dollar volume. Small business lending in Louisiana accounted for 6.3 percent of the bank's total small business lending by number of loans and 5.8 percent by dollar volume. Overall, the bank's HMDA-reportable and small business lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Louisiana
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	1,953	23.0%	585,016	44.3%
HMDA Refinance	1,513	17.8%	286,637	21.7%
HMDA Home Improvement	942	11.1%	72,759	5.5%
HMDA Multi-Family	4	0.0%	10,727	0.8%
HMDA Other Purpose LOC	508	6.0%	45,662	3.5%
HMDA Other Purpose Closed/Exempt	286	3.4%	27,199	2.1%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**5,206**	**61.4%**	**1,028,000**	**77.9%**
Total Small Business	**3,108**	**36.6%**	**272,911**	**20.7%**
Total Farm	**167**	**2.0%**	**19,059**	**1.4%**
Total Loans	**8,481**	**100%**	**1,319,970**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUSIANA

LENDING TEST

Overview

The Lending Test rating for the state of Louisiana is High Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (adequate); Geographic Distribution (poor); Borrower Distribution (good); and CD Lending (excellent). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within the full-scope AA of the state.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of Louisiana AAs. The total number and dollar volume of HMDA-reportable and small business loans was considered in arriving at Lending Activity

conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the New Orleans AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects poor dispersion throughout the AAs in Louisiana and the distribution of borrowers reflects good penetration among customers of different income levels and businesses of different sizes. The analyses of HMDA-reportable and small business lending within the full-scope AA are discussed in detail later in this report.

CD Lending

The bank made an excellent level of CD loans in Louisiana, driven by performance in the New Orleans full-scope AA. During the review period, the bank originated or renewed $444.6 million in qualified CD loans directly benefiting Louisiana AAs. More information on CD loans can be found in the full-scope AA section of this report. In addition, the bank received consideration at the state level for three CD loans totaling $1.3 million that benefited multiple AAs throughout the state. The three loans were LOCs to a nonprofit organization providing community services to LMI individuals in Baton Rouge and New Orleans.

INVESTMENT TEST

The Investment Test rating for Louisiana is High Satisfactory.

The bank made a significant level of qualified CD investments and grants in Louisiana, with $164.8 million in qualified investments and $1.8 million in qualified contributions directly benefiting its Louisiana AAs. In addition, the bank received consideration at the state level for $75,000 in qualifying statewide contributions. This includes $50,000 to a nonprofit that provides statewide small business technical assistance services.

The bank made a significant level of qualified investments and contributions in the New Orleans full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report.

The bank was responsive to the needs of its AAs in the state of Louisiana. Therefore, the bank also received consideration for $37 million in qualified investments within the state that benefited geographies outside of the bank's AAs. This amount included 18 LIHTCs totaling $30.8 million and one NMTC investment of $6.2 million.

SERVICE TEST

The Service Test rating for Louisiana is High Satisfactory.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in Louisiana. As of December 31, 2023, Regions operated 82 branches in the state, including eight branches in low-income tracts and 23 branches in moderate-income tracts, representing 37.8 percent of total statewide branches.

A full array of personal and business banking products and services is offered at all locations in the Louisiana AAs. Across the state, branch hours do not vary in a way that inconveniences individual AAs. Most branches in the state offer lobby hours and drive-through hours beginning at 9 a.m. and closing at 5 p.m. Monday-Friday. Regions offered branch lobby hours on Saturday from 9 a.m. to 12 p.m. or 1 p.m. at some branches in the state, particularly in the larger urban markets like New Orleans, Baton Rouge and Shreveport. Delivery systems include

full-service ATMs at all branches in the state. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed 12 branches, including one branch in a low-income tract and two in moderate-income tracts. The bank opened two branches, including one in a moderate-income tract. Changes to the bank's branch network in Louisiana did not adversely affect the accessibility of delivery systems, particularly to LMI geographies or LMI individuals.

Additional details on the bank's retail services can be found in the full-scope AA sections of this report.

CD Services

Regions provides a relatively high level of CD services in Louisiana. During the review period, the bank engaged in 5,029 hours of qualifying CD service activities in the state. This total includes 4,965 hours directly benefiting individual AAs in Louisiana and 64 hours benefiting a BSRA that includes several or all of the AAs in state. The BSRA hours include 14 hours providing financial education in conjunction with an organization that serves the Baton Rouge and Lafayette AAs and 50 hours of service on the board of directors for a statewide affordable housing association that benefits all of the bank's AAs in the state.

Additional details of service hours in Louisiana are described later in the report in the sections for the individual AAs they benefit.

METROPOLITAN AREA – NEW ORLEANS MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NEW ORLEANS AA

Overview

The New Orleans AA includes Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, and St. Tammany parishes. As of December 31, 2023, the bank operated 25 branches in the assessment area, representing 30.5 percent of its branches in the state of Louisiana and 2.0 percent of its total branches. Of the branches in the AA, nine are in moderate-income tracts, eight are in middle-income census tracts, and eight are in upper-income census tracts. As a percentage within the state of Louisiana, 42.6 percent of the bank's deposit volume and 40.5 percent of the bank's HMDA-reportable and small business loans by number are located in the New Orleans AA.

The AA is a competitive banking market with several national, regional, and local institutions operating in the area. As of June 30, 2023, there were 34 depository institutions operating 295 branches in the AA. Regions ranked 4th in deposit market share with 7.9 percent of total deposits ($3.7 billion). Capital One had the largest deposit market share at 28.7 percent, followed by Hancock Whitney Bank and JPMorgan Chase Bank, with 18.5 percent and 17.6 percent, respectively.

For HMDA-reportable lending, Regions originated and/or purchased 1.9 percent, 2.2 percent, and 2.2 percent of total HMDA-reportable loans in the AA in 2021, 2022 and 2023. Regions was ranked 16th out of 507 reporters in 2021; 11th out of 478 reporters in 2022; and 11th out of 424 reporters in 2023. Regions' ranking indicates that it is an important contributor for HMDA-reportable lending in the New Orleans AA. Rocket Mortgage was the top HMDA reporter in the market for 2021. Hancock Whitney Bank was the top HMDA reporter in the market for 2022 and 2023.

For small business lending, Regions ranked 12th out of 158 reporters in 2021 with 2.1 percent of small business loans. In 2022, the bank ranked 34th out of 134 reporters with 0.3 percent of total small business loans. In 2023, Regions ranked 21st out of 126 reporters with 0.5 percent of total small business loans. American Express was the top CRA reporter in the market for 2021, 2022 and 2023.

AA Demographics, Population, and Income Characteristics

The population in the AA was 1,271,845 as of the 2020 Census, representing an increase of 2.6 percent since 2015. New Orleans, located in Orleans Parish, is the principal city within the AA. The Orleans Parish had a population of 383,997 in 2020, representing an increase of 1.9 percent since 2015. Furthermore, the most populous parish was Jefferson followed by Orleans and St. Tammany parishes. St. Tammany, St. Bernard, and Orleans parishes posted the largest population gains since 2015, with St. Tammany increasing in population by 8.9 percent since 2015. St. Charles, St. John the Baptist, Plaquemines, and St. James parishes posted losses during the same period.

The AA contains 430 census tracts: 51 low-income tracts (11.9 percent), 117 moderate-income tracts (27.2 percent), 109 middle-income tracts (25.3 percent), 131 upper-income tracts (30.5 percent), and 22 unknown-income tracts (5.1 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from $70,100 in 2021 to $82,300 in 2023.

Borrower Income Levels
New Orleans-Metairie, LA MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2021	**$70,100**	0 - $35,049	$35,050 - $56,079	$56,080 - $84,119	$84,120 - & above
2022	**$81,800**	0 - $40,899	$40,900 - $65,439	$65,440 - $98,159	$98,160 - & above
2023	**$82,300**	0 - $41,149	$41,150 - $65,839	$65,840 - $98,759	$98,760 - & above

There are 290,997 total families in the AA. Of these families, 24.9 percent are low-income, 15.3 percent are moderate-income, 18.1 percent are middle-income, and 41.6 percent are upper-income. Additionally, 12.2 percent of families were below the poverty level, which was lower than the 14.2 percent poverty level for the state of Louisiana. Within the AA, the families below poverty for St. Bernard parish was higher at 18.7 percent, while families below poverty in St. Tammany parish was much lower at 8.1 percent. The largest percentage of families below the poverty level live in moderate-income tracts (37.4 percent) and middle-income tracts (25.1 percent). Moreover, 36.0 percent of low-income families and 36.3 percent of moderate-income families reside in moderate-income tracts.

Housing Characteristics

There are 559,877 total housing units in the AA, of which 55.3 percent are owner-occupied, 31.5 percent are rental units, and 13.1 percent are vacant. While most units are owner-occupied, a disproportionately higher percentage of housing units in LMI tracts were rental units or vacant. In low-income census tracts, approximately 66.1 percent of all housing units were rentals or vacant and in moderate-income census tracts, 54.9 percent of units were rentals or vacant.

The median age of housing stock across the AA was 52 years, which was older than the median age of the housing stock for the state of Louisiana (40 years). Housing units in LMI census tracts were older, with a median age of 57 years in low-income tracts and 55 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

Over the three-year review period from January 2021 to December 2023, the median home listing price in New Orleans increased by 3.2 percent, rising from $314,950 to $325,000.[37] Comparatively over the same period, the median home listing price in the United States increased by 22.4 percent, rising from $335,000 to $410,000.[38] As such, the increase in home prices within the New Orleans market is significantly more modest than the national trend.

Median gross rent in the AA was $1,018 per month, which is higher than the median gross rent in the state of

[37] "Housing Inventory: Median Listing Price in New Orleans-Metairie, LA (CBSA)." *Federal Reserve Bank of St. Louis*, Table Data - Housing Inventory: Median Listing Price in New Orleans-Metairie, LA (CBSA) | FRED | St. Louis Fed. Accessed 19 Dec. 2024.
[38] "Housing Inventory: Median Listing Price in the United States." *Federal Reserve Bank of St. Louis*, Table Data - Housing Inventory: Median Listing Price in the United States | FRED | St. Louis Fed. Accessed 19 Dec. 2024.

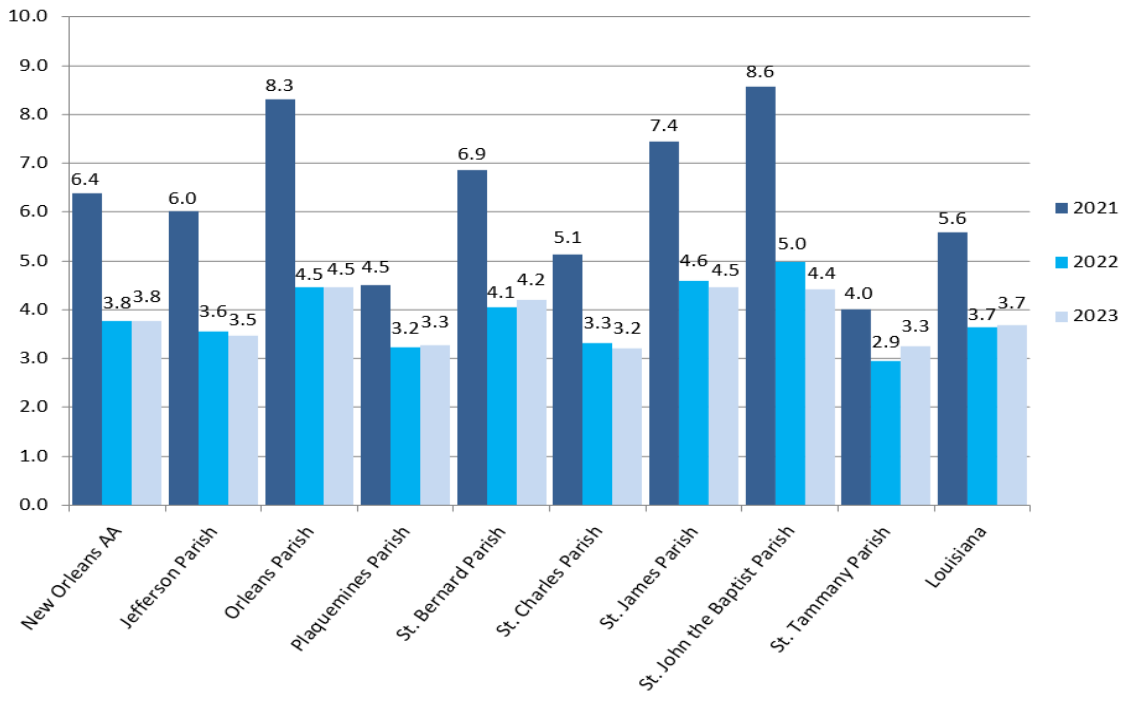
Louisiana ($876 per month). Additionally, the affordability ratio of the AA (26.6 percent) is lower than the affordability ratio for the state of Louisiana (30.2 percent). Housing cost burden represents a significant challenge within the AA. The percentage of renters with rent costs greater than 30 percent of income is 51.0 percent, which is higher than the state of Louisiana at 46.7 percent.

Economic Conditions

New Orleans has a diverse economy, consisting of five main industry sectors: energy, advanced manufacturing, international trade, healthcare, and tourism.[39] The largest companies in New Orleans include: Ochsner Health System, Tulane University, Woodward Design + Build, Entergy Corporation, Whitney Holding Corp, Boh Bros Construction, and Superior Energy Services.[40] Although longstanding industries like energy and tourism continue to serve as pillars of the local economy, emerging sectors such as education and healthcare are experiencing growth.[41] From 2013 to 2023, the educational services industry grew by 29 percent and the healthcare and social assistance industry grew by 28 percent.[42] In 2023, the healthcare industry was the largest source of employment in the region, accounting for a total of 77,398 jobs, followed by the trade & logistics sector, accounting for a total of 59,131 jobs.[43]

The following table shows the unemployment rate percentages for the New Orleans AA and the state of Louisiana. As shown, unemployment rates in the AA were similar to unemployment rates for the state of Louisiana. The AA unemployment rate improved from 6.4 percent in 2021 to 3.8 percent in 2023 while the state's unemployment rate similarly dropped from 5.6 percent in 2021 to 3.7 percent in 2023. St. Tammany parish had the lowest unemployment rate in the AA during the review period while St. John the Baptist parish had the highest unemployment rate.

Unemployment Rates - LA New Orleans



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

[39] "Doing Business in New Orleans." *NewOrleans.com*, n.d., Doing Business in New Orleans. Accessed 19 Dec. 2024.
[40] Ibid.
[41] "Greater New Orleans Job Report 2023." *Greater New Orleans, Inc.,* n.d., GNO-jobs-report-2023.pdf. Accessed 19 Dec 2024.
[42] Ibid.
[43] Ibid.

Credit and CD Needs

As part of the CRA examination, information was obtained from a community contact specializing in economic development. The contact conveyed that St. Tammany parish has experienced exponential growth over the past decade and a half, attracting both younger and older populations. Small business growth has also been evident in the area. The contact noted that approximately one-third of St. Tammany's population commutes to surroundings parishes, such as Orleans Parish, for employment purposes.

The contact also stated that small business and affordable housing loans are the primary credit needs in the area. Housing prices have risen dramatically, creating a gap in financing. According to the contact, the area has an involved network of financial institutions. However, additional support is needed for startups and small businesses.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NEW ORLEANS AA

LENDING TEST

Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects poor penetration throughout the AA and the distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made an excellent level of CD loans in the New Orleans AA.

The analysis included 2,063 HMDA-reportable loans and 1,301 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 691 home purchase loans, 624 home refinance loans, and 446 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, equal weight was assigned to home purchase loans and home refinance loans given their relative share of the total HMDA-reportable lending in this AA, followed by home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered adequate. Overall, 1.6 percent of HMDA-reportable loans and 2.2 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable lending is below the percentage of its area deposits, and the percentage of small business lending is consistent with the percentage of its area deposits. In addition, the bank is an important contributor to HMDA-reportable lending in the area.

Geographic Distribution of Loans

The geographic distribution of loans reflects poor penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is poor and small business lending performance is poor. The bank's poor performance in HMDA-reportable lending is noteworthy when considering that Regions Bank is an important contributor to HMDA-reportable lending in the AA and community contacts noted affordable housing as a primary need in the AA.

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2021, the bank made 7.1 percent of its home purchase loans in low-income tracts, which was above the percentage of owner-occupied units in these tracts (5.4 percent)

and similar to aggregate performance of 6.3 percent. However, bank performance declined in 2022 and 2023, with the bank making only 3.4 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.7 percent). In 2022, the bank's lending (3.7 percent) was below aggregate performance (5.5 percent) and in 2023, the bank's lending (3.0 percent) was below aggregate performance (5.0 percent).

Home purchase lending in moderate-income tracts is adequate. In 2021, the bank made 22.4 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (19.9 percent) and above aggregate performance of 18.0 percent. In 2022 and 2023, the bank made 21.6 percent of its home purchase loans in moderate-income tracts, which was similar to the percentage of owner-occupied units in these tracts (22.5 percent). In 2022, the bank's lending (24.0 percent) was above aggregate performance (19.6 percent) but in 2023, the bank's lending (17.3 percent) was below aggregate performance (19.4 percent).

Home Refinance Loans

Home refinance lending in low-income tracts is poor. In 2021, the bank made 2.6 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.4 percent) and below aggregate performance of 4.2 percent. In 2022 and 2023, the bank made 3.0 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.7 percent). In 2022, the bank's lending (1.7 percent) was below aggregate performance (4.7 percent) and in 2023, the bank's lending improved to 4.7 percent but was still below aggregate performance (5.9 percent).

Home refinance lending in moderate-income tracts is poor. In 2021, the bank made 13.5 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.9 percent) but similar to aggregate performance of 13.7 percent. In 2022 and 2023, the bank made 13.4 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (22.5 percent). In 2022, the bank's lending (13.9 percent) was below aggregate performance (19.8 percent) and in 2023, the bank's lending declined further (12.8 percent), which was below aggregate performance (23.0 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is poor. In 2021, the bank did not make any home improvement loans in low-income tracts. In 2022 and 2023, the bank made 0.7 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.7 percent). In 2022, the bank's lending (0.5 percent) was below aggregate performance (2.7 percent) and in 2023, the bank's lending (0.9 percent) was below aggregate performance (2.6 percent).

Home improvement lending in moderate-income tracts is adequate. In 2021, the bank made 10.8 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.9 percent) but similar to aggregate performance of 10.4 percent. In 2022 and 2023, the bank made 16.0 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (22.5 percent). In 2022, the bank's lending (15.5 percent) was above aggregate performance (13.3 percent) and in 2023, the bank's lending (16.7 percent) was similar to aggregate performance (16.2 percent).

Small Business Loans

Small business lending in low-income tracts is poor. In 2021, the bank made 11.9 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (8.1 percent) and above aggregate performance of 9.1 percent. However, bank performance declined in 2022 and 2023, with the bank making 3.1 percent of its small business loans in low-income tracts, which was below the percentage of

total businesses located in these tracts (6.2 percent). In 2022, the bank's lending (1.5 percent) was below aggregate performance (5.8 percent) and in 2023, the bank's lending (4.3 percent) was below aggregate performance of 5.7 percent.

Small business lending in moderate-income tracts is adequate. In 2021, the bank made 20.5 percent of its small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (19.5 percent) and similar to aggregate performance of 19.9 percent. The bank's performance improved in 2022 and 2023, with the bank making 26.7 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (22.5 percent). In 2022, the bank's lending (29.1 percent) was above aggregate performance (22.4 percent) and in 2023, the bank's lending (25.0 percent) was above aggregate performance of 21.1 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. However, lending data and maps did indicate small lending gaps across some LMI tracts, specifically low-income tracts north and west of the French Quarter and moderate-income tracts in the Algiers neighborhood along the West Bank of the Mississippi River. However, these gaps were not deemed conspicuous because they were small and because the bank had loans in adjacent LMI tracts surrounding these areas. Additionally, the bank had activity in approximately 50 percent of low-income census tracts and 70 percent of moderate-income census tracts throughout the review period, demonstrating the bank's attempts to lend in LMI areas across the AA. While not conspicuous, these lending gaps provide additional context surrounding the poor performance previously discussed.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is good. As described in the following sections, overall performance for HMDA-reportable lending is good while small business lending performance is adequate.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. In 2021, the bank made 5.1 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (24.9 percent) but similar to aggregate performance of 4.1 percent. In 2022 and 2023, the bank made 4.2 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (24.9 percent). In 2022, the bank's lending (4.5 percent) was similar to aggregate performance (4.1 percent) and in 2023, the bank's lending (3.8 percent) was similar to aggregate performance (2.8 percent).

Home purchase lending to moderate-income borrowers is excellent. In 2021, the bank made 20.8 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.8 percent) and above aggregate performance of 17.3 percent. Bank performance improved further in 2022 and 2023, with the bank making 26.1 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.3 percent). In 2022 the bank's lending (26.8 percent) was above aggregate performance (17.6 percent) and in 2023, the bank's lending (24.8 percent) was above aggregate performance (14.2 percent).

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2021, the bank made 5.9 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (24.9 percent) but above aggregate performance of 3.8 percent. In 2022 and 2023, the bank made 10.9 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (24.9 percent).

In 2022, the bank's lending (13.9 percent) was above aggregate performance (8.5 percent) and in 2023, the bank's lending (7.0 percent) was similar to aggregate performance (6.8 percent).

Home refinance lending to moderate-income borrowers is good. In 2021, the bank made 15.4 percent of its home refinance loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (15.8 percent) and above aggregate performance of 11.4 percent. In 2022 and 2023, the bank made 23.9 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.3 percent). In 2022, the bank's lending (32.2 percent) was above aggregate performance (17.9 percent) and in 2023, the bank's lending (12.8 percent) was similar to aggregate performance (13.7 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2021, the bank made 5.8 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (24.9 percent) but similar to aggregate performance of 4.8 percent. In 2022 and 2023, the bank made 7.8 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (24.9 percent). In 2022, the bank's lending (8.8 percent) was above aggregate performance (5.5 percent) and in 2023, the bank's lending (6.1 percent) was above aggregate performance (4.8 percent).

Home improvement lending to moderate-income borrowers is excellent. In 2021, the bank made 18.0 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.8 percent) and nearly double aggregate performance of 9.8 percent. In 2022 and 2023, the bank made 16.0 percent of its home improvement loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (15.3 percent). In 2022, the bank's lending (17.6 percent) was above aggregate performance (10.4 percent) and in 2023, the bank's lending (13.2 percent) was above aggregate performance (9.6 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 78.8 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (92.5 percent). The bank's performance is above aggregate performance of 37.1 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (95.5 percent) as aggregate lenders (95.8 percent). In 2022 and 2023, the bank made 56.0 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (92.7 percent). In 2022, bank lending (55.2 percent) was above aggregate performance (51.1 percent) and in 2023, the bank's lending (56.5 percent) was similar to aggregate performance (54.2 percent). Additionally, the majority of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank makes an excellent level of CD loans in the New Orleans AA. During the review period, the bank originated or renewed eight loans totaling $221.7 million in the AA. Specifically, the bank provided $210.0 million for the revitalization and stabilization of FEMA-declared designated disaster areas and $11.7 million in affordable housing to LMI individuals. This performance far exceeds the previous examination and performance of other banks in the area. Additionally, seven of the eight CD loans were deemed impactful and/or responsive to AA needs, as described below.

- Three loans totaling $210 million toward disaster recovery efforts in the aftermath of Hurricane Ida, which struck southeastern Louisiana as a Category 4 hurricane in August 2021. The loans were used to repair, renovate, reconstruct, and/or rebuild multiple structures throughout Jefferson and St. John the Baptist parishes, including schools and government buildings destroyed by the hurricane.

- One loan totaling $7.6 million for the construction of a 45-unit mixed-rate multifamily housing property in a moderate-income tract in the city of New Orleans. Of the 45 units, 36 of those units will be income-restricted for low-income residents. This is especially impactful and responsive given the affordable housing needs, opportunities, and challenges in New Orleans and the bulk of units being income-restricted to low-income families.

- Three LOCs totaling $950,000 to two nonprofit housing agencies for the creation of single-family housing in New Orleans. Both agencies build homes exclusively for LMI individuals and families in the city.

INVESTMENT TEST

The bank made a significant level of qualified CD investments and grants in the New Orleans AA, totaling $36.5 million. This amount included 5 current period investments totaling $21.3 million, 16 prior period investments still outstanding with a balance of $14.2 million, and 63 donations totaling $1.0 million.

Investment types varied and addressed a range of CD needs. These include deposits in CDFIs, SBIC funds to address small business financing needs, LIHTC projects to address affordable housing challenges, and MBS supporting LMI borrowers. The bank made significant use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits good responsiveness to CD needs.

Example of noteworthy investments and grants provided during the review period include:

- Two current period LIHTC projects totaling $17.4 million. These two LIHTC investments helped to build 115 new units of affordable housing for LMI individuals and families, which was responsive to the need for affordable housing in the AA.

- A $50,000 equity investment and $250,000 deposit in a CDFI focused on financing affordable housing and revitalization efforts.

- A $3.6 million current period SBIC allocation to finance a small business in the AA.

- Two donations totaling $15,000 to support a local nonprofit that redevelops vacant and abandoned properties to increase the supply of affordable housing in the AA.

- A $50,000 donation to a local nonprofit that provides support services and workforce development training to disabled veterans.

- Two donations totaling $300,000 to support a small business accelerator program that provides workshops and technical assistance to local entrepreneurs.

- Two donations totaling $50,000 to support disaster relief efforts in response to March 2022 tornado damage in the AA.

The New Orleans AA also positively benefited from $75,000 in donations benefiting a BSRA that includes the entire state of Louisiana. These donations were previously described under the *Investment Test* heading for the state of Louisiana.

SERVICE TEST

Retail banking services are adequate in New Orleans. Additionally, the bank provides a relatively high level of CD services in its AA.

Retail Banking Services

Retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the New Orleans AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories in 2021 though the bank did not have any branches in low-income tracts after the U.S. Census changes took place in 2022. In 2023, the bank had nine branches in moderate-income tracts, or 36.0 percent of total branches, which was greater than both the percentage of households (27.5 percent) and businesses (22.5 percent) located in these tracts. There are some LMI tracts within the AA with limited access to bank branches, particularly in the Mid-City area as well as the 7th, 8th, and 9th Wards. However, it was determined that the retail service delivery systems are reasonably accessible given the bank's limited branch network across this AA overall.

The bank closed four branches during the review period and opened one branch in the New Orleans AA. The branch closed one branch in a moderate-income tract, two in middle-income tracts, and one in an upper-income tract. All of the branch closures were either a relocation or a consolidation with another nearby branch. The bank opened one new branch in a low-income tract in 2021, but the tract designation changed to middle-income with the U.S. Census changes in 2022. Overall, the branch opening and closings have not adversely affected the accessibility of the bank's delivery systems.

The hours of operation are consistent across all branches in the AA. Branch lobby and drive-through hours are 9 a.m. to 5 p.m. each weekday. The bank also offers Saturday lobby hours from 9:00 a.m. to noon in some of the branches in the AA, including branches located in moderate-income income tracts. The bank offers the same suite of products and services throughout the AA. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

LA New Orleans

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: LA New Orleans

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	51	11.9%	8.8%	6.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	9	36.0%	0	1	9	9	5	Total	9	32.1%	9	32.1%	0	1	0	0.0%	0	0	117	27.2%	27.5%	22.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	8	32.0%	0	0	7	8	6	Total	10	35.7%	10	35.7%	0	0	0	0.0%	0	0	109	25.3%	30.1%	29.7%
DTO	0		0	0	0			SA	2		2		0	0	0		0	0				
Upper	8	32.0%	0	0	7	8	2	Total	8	28.6%	8	28.6%	0	0	0	0.0%	0	0	131	30.5%	32.2%	39.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	3.6%	1	3.6%	0	0	0	0.0%	0	0	22	5.1%	1.4%	1.7%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Total	25	100%	0	1	23	25	13	Total	28	100%	28	100%	0	1	0	0.0%	0	0	430	100%	100%	100%
DTO	0		0	0	0			SA	3		3		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

LA New Orleans

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: LA New Orleans

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	51	11.9%	8.8%	6.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	9	36.0%	0	1	9	9	5	Total	9	32.1%	9	32.1%	0	1	0	0.0%	0	0	117	27.2%	27.5%	22.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	8	32.0%	0	0	7	8	6	Total	10	35.7%	10	35.7%	0	0	0	0.0%	0	0	109	25.3%	30.1%	29.7%
DTO	0		0	0	0			SA	2		2		0	0	0		0	0				
Upper	8	32.0%	0	0	7	8	2	Total	8	28.6%	8	28.6%	0	0	0	0.0%	0	0	131	30.5%	32.2%	39.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	3.6%	1	3.6%	0	0	0	0.0%	0	0	22	5.1%	1.4%	1.7%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Total	25	100%	0	1	23	25	13	Total	28	100%	28	100%	0	1	0	0.0%	0	0	430	100%	100%	100%
DTO	0		0	0	0			SA	3		3		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides a relatively high level of CD services in the AA. During the review period, bank employees provided 188 CD service activities totaling 1,649 hours to 47 organizations operating throughout the AA. Bank staff provided their financial expertise in a variety of ways, including financial education, service on board of directors and other committees, and other technical assistance.

Noteworthy and responsive CD services in the AA include:

- Bank employees gave 1,058 hours of service on the board of directors for 11 different organizations engaged in work related to CD.
- Two of the bank's human resources associates worked with a nonprofit organization focused on achieving better outcomes for LMI families in New Orleans to provide 27 hours of training on the skills needed for successful employment.
- One bank employee gave 130 hours in board service for a nonprofit organization working on revitalization and home repairs for LMI homeowners in New Orleans.

- A senior bank executive provided 30 hours of service on the loan review committee of a nonprofit organization that provides access to government-sponsored financing programs for small businesses.

The New Orleans AA also positively benefited from 64 hours of CD service benefiting the BSRA that includes the entire state of Louisiana. These services were previously described under the CD services write up for the state.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LOUISIANA MSA AAs

MSA AA	AA Delineation/Parishes	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Alexandria	Rapides	3	$174,506
Baton Rouge	Ascension, East Baton Rouge, Livingston, Pointe Coupee, & West Baton Rouge	20	$1,833,351
Hammond	Tangipahoa	4	$230,561
Houma-Thibodaux	Lafourche & Terrebonne	5	$527,784
Lafayette	Iberia & Lafayette	4	$397,560
Monroe	Morehouse & Ouachita	4	$357,403
Shreveport-Bossier City	Bossier & Caddo	10	$1,036,438

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Louisiana.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Alexandria	Consistent	Not Consistent (Exceeds)	Not Consistent (Below)
Baton Rouge	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Hammond	Consistent	Not Consistent (Exceeds)	Consistent
Houma-Thibodaux	Consistent	Not Consistent (Below)	Not Consistent (Below)
Lafayette	Consistent	Not Consistent (Exceeds)	Not Consistent (Below)
Monroe	Consistent	Not Consistent (Exceeds)	Not Consistent (Below)
Shreveport-Bossier City	Not Consistent (Below)	Consistent	Not Consistent (Below)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was poor in Baton Rouge and adequate in the remaining AAs. Borrower distribution was good in Shreveport-Bossier City and adequate in the remaining AAs. Qualifying amounts and conclusions for CD loans were as follows: $9.1 million in Alexandria (excellent); $880,000 in Baton Rouge (low level); $25.5 million in Hammond (excellent);

$121 million in Houma-Thibodaux (excellent); $22.5 million in Lafayette (excellent); $22.8 million in Monroe (excellent); and $21.2 million in Shreveport-Bossier City (relatively high).

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: $13.1 million in Alexandria (excellent level), $11.9 million in Baton Rouge (poor level), $30 million in Hammond (excellent level), $225,900 in Houma-Thibodaux (few, if any), $25.4 million in Lafayette (excellent level), $29.7 million in Monroe (excellent level), and $12.4 million in Shreveport-Bossier City (significant level).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: poor in Alexandra and Houma-Thibodaux; adequate in Baton Rouge, Lafayette, Monroe, and Shreveport-Bossier City; and good in Hammond. Qualifying hours and conclusions for CD services were as follows: 218 hours in Alexandria (relatively high level); 1,474 hours in Baton Rouge (relatively high level); 238 hours in Hammond (relatively high level); 264 hours in Houma-Thibodaux (relatively high level); 153 hours in Lafayette (adequate level); 177 hours in Monroe (adequate level); 590 hours in Shreveport-Bossier City (relatively high level). All MSA AAs reviewed under limited-scope procedures also positively benefited from 64 hours of CD service benefiting the BSRA that includes the entire state of Louisiana. These services were previously described under the CD services write up for the state of Louisiana.

Performance in the limited-scope MSA AAs did not impact overall performance for the state.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LOUISIANA NON-MSA AAs

Non-MSA AA	AA Delineation/Parishes	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Northwest LA	Lincoln & Webster	4	$204,641
Southern LA	St. Mary	2	$84,713
West Carroll	West Carroll	1	$78,417

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope non-MSA AA to overall performance for the state of Louisiana.

Performance in the Limited-Scope Review Non-MSA Assessment Areas			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Northwest LA	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Southern LA	Not Consistent (Below)	Not Consistent (Exceeds)	Not Consistent (Below)
West Carroll	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans and the borrower distribution of loans, performance was adequate in Northwest Louisiana, poor in Southern Louisiana, and not rated in West Carroll (due to an absence of volume sufficient to conduct an analysis). The bank did not make any qualifying CD loans in any of these AAs.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA areas were as follows: $1.4 million in Northwest Louisiana (poor level), $4.2 million in Southern Louisiana (excellent level), and $176,200 in West Carroll (few, if any).

The performance standards of the Service Test for limited-scope non-MSA areas included retail banking and CD services. Retail banking services were adequate in all three non-MSA AAs. Qualifying hours and conclusions for CD services were as follows: 68 hours in Northwest Louisiana (poor level); 29 hours in Southern Louisiana (poor level); and 57 hours in West Carroll (relatively high level). All non-MSA AA reviewed under limited-scope procedures also positively benefited from 64 hours of CD service benefiting the BSRA that includes the entire state of Louisiana. These services were previously described under the CD services write up for the state of Louisiana.

Performance in the limited-scope non-MSA AAs did not impact overall performance for the state.

MISSISSIPPI

CRA RATING FOR MISSISSIPPI: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: High Satisfactory

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout Mississippi AAs.
- The distribution of borrowers reflects excellent penetration throughout Mississippi AAs.
- The bank made an adequate level of CD loans in Mississippi.
- The bank made an excellent level of qualified CD investments and grants in Mississippi.
- Retail banking services, which include accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are good.
- The bank provides a relatively high level of CD service activities in Mississippi.

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AA in Mississippi:

- Jackson

Limited-scope reviews were conducted for the remaining eight AAs:

- Adams
- Central Mississippi
- Gulfport
- Hattiesburg
- Northern Mississippi
- Northwest Mississippi
- Southern Mississippi
- Warren

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSISSIPPI

As of June 30, 2023, Regions had $8.2 billion in deposits in Mississippi, accounting for 6.4 percent of total deposits. Regions Bank operated 94 branch offices in Mississippi as of December 31, 2023, representing 7.4 percent of its total branches. HMDA-reportable lending in Mississippi accounted for 5.2 percent of total institutional HMDA-reportable lending by number of loans and 3.3 percent by dollar volume. Small business lending in Mississippi accounted for 4.9 percent of the bank's total small business lending by number of loans

and 4.5 percent by dollar volume. Overall, the bank's HMDA-reportable and small business lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Mississippi
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	2,231	25.2%	470,301	42.9%
HMDA Refinance	2,084	23.5%	245,115	22.4%
HMDA Home Improvement	1,204	13.6%	75,733	6.9%
HMDA Multi-Family	5	0.1%	25,143	2.3%
HMDA Other Purpose LOC	462	5.2%	30,543	2.8%
HMDA Other Purpose Closed/Exempt	332	3.7%	25,319	2.3%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**6,318**	**71.3%**	**872,154**	**79.6%**
Total Small Business	**2,412**	**27.2%**	**211,836**	**19.3%**
Total Farm	**128**	**1.4%**	**12,133**	**1.1%**
Total Loans	**8,858**	**100%**	**1,096,123**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSISSIPPI

LENDING TEST

Overview

The Lending Test rating for the state of Mississippi is Low Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (poor), Geographic Distribution (adequate), Borrower Distribution (excellent), and CD Lending (adequate). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within the full-scope AA of the state.

Lending Activity

Lending levels reflect poor responsiveness to the credit needs of Mississippi AAs. The total number and dollar volume of HMDA-reportable and small business loans was considered in arriving at Lending Activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Jackson AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects adequate dispersion throughout the AAs of Mississippi, and the distribution of borrowers by customer income and revenue size of

businesses is excellent. The analyses of HMDA-reportable and small business lending within the full-scope AA are discussed in detail later in this report.

CD Lending

The bank made an adequate level of CD loans in Mississippi, driven by performance in the Jackson full-scope AA. During the review period, the bank originated or renewed $77.5 million in qualified CD loans directly benefiting Mississippi AAs. More information on CD loans can be found in the full-scope AA section of this report.

INVESTMENT TEST

The Investment Test rating for Mississippi is Outstanding.

The bank made an excellent level of qualified CD investments and grants in Mississippi, with $106 million in qualified investments and $1.4 million in qualified contributions directly benefiting its Mississippi AAs. The bank also received consideration at the state level for $904,000 in qualifying statewide contributions. This included $850,000 to a nonprofit which provides healthcare, educational, and social services for LMI youth across the state of Mississippi.

The bank made an excellent level of qualified investments and contributions in the Jackson full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report. The bank was responsive to the needs of its AAs in the state of Mississippi. Therefore, the bank also received consideration for $23.2 million in qualified investments within the state that benefited geographies outside of the bank's AAs. This amount included one current period LIHTC of $13 million and seven prior period LIHTCs totaling $10.2 million. The bank also received consideration for $10,500 in donations to a university outside its AAs that primarily serves LMI students.

SERVICE TEST

The Service Test rating for Mississippi is High Satisfactory.

Retail Services

Delivery systems are accessible to the bank's geographies and individuals of different income levels in Mississippi. As of December 31, 2023, Regions operated 94 branches in the state, including 12 branches in low-income tracts and 19 branches in moderate-income tracts, representing 33.3 percent of total statewide branches.

A full array of personal and business banking products and services is offered at all locations in Mississippi AAs. Across the state, branch hours do not vary in a way that inconveniences individual AAs. Most branches in the state offer lobby hours and drive-through hours beginning at 9 a.m. and closing at 4:30 p.m. Monday-Thursday, and until 5 p.m. on Friday. Regions offers branch lobby hours on Saturday from 9 a.m. to 12 p.m. in a limited number of branches across the state, and those hours are offered primarily at branches in middle-income tracts. Delivery systems include full-service ATMs at all branches in the state. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed 14 branches, including one branch in a low-income tract and four in moderate-income tracts. The bank closed six branches in middle-income tracts and three in upper-income tracts. The bank opened one branch in an upper-income tract. Changes to the bank's branch network in Mississippi generally did not adversely affect the accessibility of delivery systems, particularly to LMI geographies or LMI

individuals. Additional details on the bank's retail services can be found in the full-scope AA sections of this report.

CD Services

Regions provides a relatively high level of CD services in Mississippi. During the review period, staff engaged in 4.888 hours of qualifying CD service activities in the state. This total includes 4,514 hours directly benefiting individual AAs in Mississippi and 374 hours benefiting a BSRA that includes all of the AAs in state. The BSRA hours included 150 hours of board service for a statewide affordable housing association and 220 hours of service for a statewide nonprofit organization working with LMI youth across the state. Bank staff served on the board for this organization, as well as provided technical assistance through committee participation and teaching financial education to clients of the organization.

Additional details of service hours in Mississippi are described later in the report in the sections for the individual AAs they benefit.

METROPOLITAN AREA – JACKSON MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JACKSON AA

Overview

The Jackson AA consists of the following five counties in the Jackson, MS MSA: Copiah, Hinds, Madison, Rankin, and Yazoo. As of December 31, 2023, the bank operated 28 branches in the AA, representing 29.8 percent of its branches in the state of Mississippi and 2.2 percent of its total branches. Of the branches in the AA, six are in low-income tracts, two are in moderate-income tracts, seven are in middle-income tracts, 11 are in upper-income tracts and two are in unknown-income tracts. As a percentage within the state of Mississippi, 43.2 percent of deposit dollar volume and 33.8 percent of HMDA-reportable and small business loans by number are located in the Jackson AA. As described, the Jackson AA is the bank's primary AA in the state of Mississippi.

The Jackson banking market is moderately competitive, with a presence of national and regional banks. There are 30 financial institutions operating 191 branch locations within the Jackson AA. Regions ranked 2nd in total deposits, holding 18.9 percent deposit market share with approximately $3.6 billion in total deposits. Trustmark National Bank holds the largest deposit market share in the Jackson AA with Bankplus ranked 3rd after Regions.

For HMDA-reportable lending, Regions originated or purchased 3.4 percent, 4.1 percent, and 4.6 percent of total HMDA-reportable loans in the AA in 2021, 2022 and 2023, respectively. Regions was ranked 7th out of 359 reporters in 2021; 5th out of 319 reporters in 2022; and 5th out of 296 reporters in 2023. Regions' ranking indicates that it is an important contributor for HMDA-reportable lending in the Jackson AA. Trustmark National Bank was the top HMDA reporter in the market for 2021, 2022 and 2023.

For small business lending, Regions ranked 8th out of 117 reporters in 2021 with 4.3 percent of small business loans. In 2022, the bank ranked 22nd out of 110 reporters with 1.0 percent of small business loans. In 2023, Regions ranked 14th out of 110 reporters with 1.5 percent of small business loans. Regions ranking indicates that it is an important contributor to small business lending in the Jackson AA. American Express was the top small business reporter in the market for 2021, 2022, and 2023.

AA Demographics, Population, and Income Characteristics

The Jackson AA had a population of 549,029 as of the 2020 Census, which was a slight decline of 0.1 percent since 2015. The most populous county with 227,742 people was Hinds, which is home to the city of Jackson. Hinds county realized the largest population decline in the AA, declining 7.4 percent from 2015-2020. The other large population centers are in neighboring Madison and Rankin counties, with a combined population of approximately 266,000 people. Madison County experienced the largest population growth between 2015 and 2020 with 8.9 percent, followed by Rankin County with 7.0 percent. This data indicates that population was stagnant during the review period, with slight increases in suburban counties offset by significant population decline in the urban center.

The Jackson AA contains 145 census tracts: 20 low-income census tracts (13.8 percent), 33 moderate-income census tracts (22.8 percent), 46 middle-income census tracts (31.7 percent), 44 upper-income census tracts (30.3 percent), and two tracts with unknown income levels (1.4 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Jackson, MS MSA. As the following table shows, the median family income increased from $66,100 in 2021 to $76,800 in 2023.

Borrower Income Levels
Jackson, MS MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$66,100**	0 - $33,049	$33,050 - $52,879	$52,880 - $79,319	$79,320 - & above
2022	**$74,000**	0 - $36,999	$37,000 - $59,199	$59,200 - $88,799	$88,800 - & above
2023	**$76,800**	0 - $38,399	$38,400 - $61,439	$61,440 - $92,159	$92,160 - & above

There are 134,678 families in the AA, of which 22.0 percent are low-income, 15.9 percent are moderate-income, 19.2 percent are middle-income, and 42.9 percent are upper-income. Of the total families, 11.4 percent had incomes below the poverty level. The largest percentage of those families live in moderate-income tracts (32.9 percent) and low-income tracts (27.9 percent). Moreover, low-income families reside primarily in moderate-income tracts and moderate-income families reside primarily in middle-income tracts. The data indicates that lending challenges and opportunities exist for families residing in moderate- and middle-income tracts.

Housing Characteristics

There are approximately 231,809 housing units in the AA, of which 59.1 percent are owner-occupied, 28.8 percent are rental units, and 12.1 percent are vacant. As described, housing units in the AA are predominately owner-occupied, which indicates a variety of home lending opportunities available. However, fewer home lending opportunities exist in low-income tracts where only 29.3 percent of housing units are owner-occupied and 52.9 percent of units are rentals.

The median age of the housing stock in the AA is 42 years, which is older than that of homes in Mississippi (36 years). Housing units in the LMI census tracts are even older, with the median age of housing stock at 59 years in low-income tracts and 54 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA is $154,146, which is higher than the statewide median housing value in Mississippi ($125,500). Madison County has the highest median housing value at $224,300 and Yazoo County has the lowest median housing value at $88,600. Moreover, median gross rent in the AA ($901 per month) is higher than the statewide median gross rent in Mississippi ($789 per month). Rankin County has the highest median gross rent at $1,044 per month while Copiah County had the lowest median gross rent at $664 per month. Additionally, the affordability ratio of the AA (35.87 percent) is lower than the statewide affordability ratio of Mississippi (37.06 percent). Affordability varies throughout the AA, with Madison County having the lowest affordability ratio at 31.93 percent and Hinds County having the highest affordability ratio at 49.78 percent. Families that are housing cost-burdened are defined as renters or homeowners paying 30.0 percent or more of household income toward housing cost. Within the AA, the percentage of renters with rent costs greater than 30 percent of income (42.4 percent) is higher than the state of Mississippi at 39.7 percent. More specifically, renters are most cost burdened in Hinds County (45.1 percent), and Madison County (44.1 percent).

Overall, the data suggests that housing is expensive in the AA relative to the state of Mississippi and is not affordable, particularly in Hinds and Madison County, where the highest percentage of renters are cost-burdened.

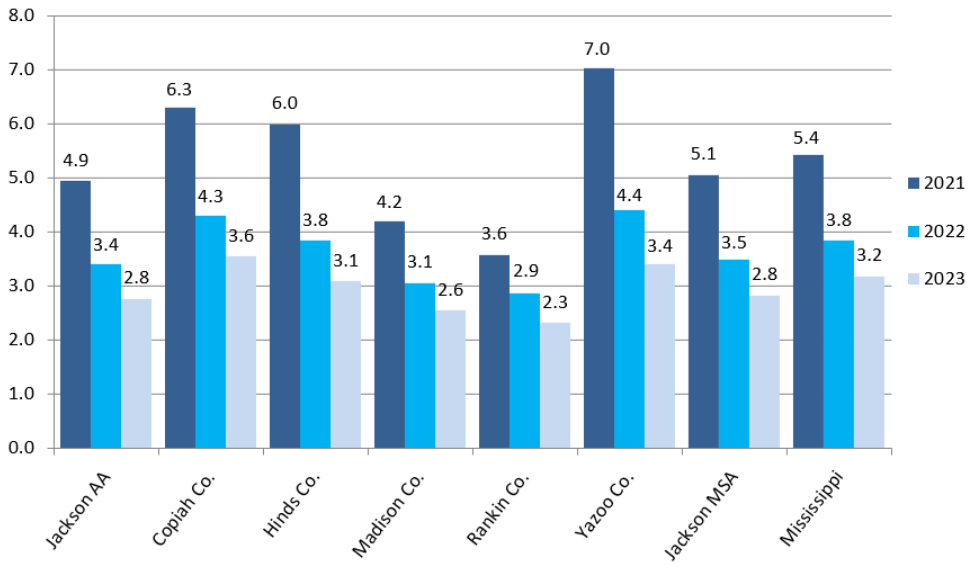
Economic Conditions

The Jackson AA is in central Mississippi within the Jackson, MS MSA. Located within the AA is the city of Jackson, which is the state capital of Mississippi. Jackson has access to major interstates including Interstate 55, 20, and 59 as well as Highway 80 and 49.[44] Due to the proximity of these roadways, Jackson is located within a three- to four-hour drive to major cities including Memphis, Tennessee, New Orleans, Louisiana, and Birmingham, Alabama.[45] During the review period, the Jackson, MS MSA's gross domestic product (GDP) experienced consistent growth.[46] In 2021, GDP in the MSA was $31.9 billion and increased 8.7 percent to 34.7 billion in 2022.[47] From 2022 to 2023, GDP in the MSA increased 6.6 percent to $37 billion.

The Jackson metro area has a diverse economy that includes advanced manufacturing, health care, information technology, and food processing and distribution industries. The area has a presence of global companies including Nissan, Continental Tire, and International Paper.[48] Top employers in the Jackson MSA include the University of Mississippi Medical Center (with more than 10,000 employees), followed by Jackson Public School and Nissan North America, Inc.[49,50]

The following tables show the unemployment rate percentages for the Jackson AA, the counties in the AA, the MSA, and the state of Mississippi. As shown, unemployment rates in the AA were lower than unemployment rates for the state of Mississippi. The AA unemployment rate improved from 4.9 percent in 2021 to 2.8 percent in 2023 while the state's unemployment rate dropped from 5.4 percent in 2021 to 3.2 percent in 2023. Rankin County had the lowest unemployment rate in the AA during the review period while Yazoo County had the highest.

Unemployment Rates - MS Jackson



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

[44] "Jackson." *AARoads*, 19 Aug. 2023, www.aaroads.com/mississippi/jackson/. Accessed 17 Dec. 2024.
[45] Ibid.
[46] Gross domestic product (GDP) is the measure of the market value of all final goods and services produced in an area during a particular period.
[47] "Total Gross Domestic Product for Jackson, MS (MSA)." *FRED*, 4 Dec. 2024, fred.stlouisfed.org/series/NGMP27140. Accessed 17 Dec. 2024.
[48] Ibid.
[49] "Economic Development." *City of Jackson Mississippi*, 17 Oct. 2024, www.jacksonms.gov/economic-development/. Accessed 17 Dec. 2024.
[50] "Explore Opportunities at UMMC." *University of Mississippi Medical Center*, umc.edu/HR/Careers/Careers-Workday.html. Accessed 17 Dec. 2024.

Credit and CD Needs

To better understand the local landscape, information from a recently conducted interview with an individual engaged in Jackson-area CD was referenced. This individual discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local CD needs.

The employment rate has recovered in most areas of the state since the COVID-19 pandemic, including multiple counties from the Jackson AA. However, according to the contact, the main issues affecting the Jackson area are inflation, supply chain disruptions, and a lack of work force availability. Revitalization and stabilization efforts in Hinds County such as the renovation, demolition, and rebuilding of rental properties are at a standstill because of the lack of funding opportunities, which could have a negative impact on the LMI population. In addition, the contact mentioned that there is a lack of financing opportunities in the area for small businesses. The contact suggested that banks increase the offerings of lending products including start-up loans, GAP financing and micro loans to these small businesses to accelerate CD efforts. Financing for first time LMI home buyers is another obstacle the Jackson area faces. The contact stated that LMI first time home buyers need more flexible lending opportunities including small dollar loans and relaxed underwriting criteria.

Overall, the contact believes that financial institutions within the AA could be more responsive to the credit needs of the community by creating more lending opportunities for CD projects that directly impact small businesses and LMI borrowers.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JACKSON AA

LENDING TEST

Lending levels reflect poor responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects excellent penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of CD loans in the AA.

The analysis included 1,901 HMDA-reportable loans and 1,054 small business loans reported by the bank in the AA during the review period. With volumes of the two products putting the bank in the top 20 of all HMDA and small business reporters in the market, the products received similar weight in determining conclusions in the AA. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 750 home refinance loans, 426 home purchase loans, and 438 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home refinance loans given its relative share of the total HMDA-reportable lending in this AA, followed by equal weight for home purchase and home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is poor. Overall, 0.9 percent of HMDA-reportable loans and 2.3 percent of CRA small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending is well below the percentage of its area deposits. Regions is an important contributor to HMDA-reportable lending in the area. As previously noted, HMDA-reportable and small business lending are nearly equally weighted in this AA.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is adequate.

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2021, the bank made 1.6 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.4 percent) but above aggregate performance of 0.7 percent. In 2022 and 2023, the bank made 3.0 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.6 percent). In 2022, the bank's lending (3.1 percent) was similar to aggregate performance (3.4 percent) and in 2023, the bank's lending (2.8 percent) was similar to aggregate performance (2.9 percent).

Home refinance lending in moderate-income tracts is good. In 2021, the bank made 13.0 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.1 percent) but more than double aggregate performance of 5.6 percent. In 2022 and 2023, the bank made 13.9 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.3 percent). In 2022, the bank's lending (13.3 percent) was above aggregate performance (9.4 percent) and in 2023, the bank's lending (14.9 percent) was above aggregate performance (10.8 percent).

Home Purchase Loans

Home purchase lending in low-income tracts is good. In 2021, the bank made 3.3 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.4 percent) but more than triple aggregate performance of 1.0 percent. Bank performance declined in 2022 and 2023, with the bank making 1.7 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.6 percent). In 2022, the bank's lending (3.1 percent) was above aggregate performance (1.6 percent); however, the bank did not make any home purchase loans in low-income tracts in 2023.

Home purchase lending in moderate-income tracts is adequate. In 2021, the bank made 6.5 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.1 percent) but similar to aggregate performance of 6.9 percent. In 2022 and 2023, the bank made 9.9 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.3 percent). In 2022, the bank's lending (6.9 percent) was below aggregate performance (9.4 percent) and in 2023, the bank's lending (13.5 percent) was above aggregate performance (10.2 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is poor. In 2021, the bank made 4.7 percent of its home improvement loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (5.4 percent) but below aggregate performance of 6.7 percent. Bank performance declined in 2022 and 2023, with the bank making 2.6 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.6 percent). In 2022, the bank's lending (2.0 percent) was below aggregate performance (3.7 percent) and in 2023, the bank's lending (3.1 percent) was similar to aggregate performance (3.9 percent).

Home improvement lending in moderate-income tracts is poor. In 2021, the bank made 10.2 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.1 percent) and aggregate performance of 21.3 percent. In 2022 and 2023, the bank made 9.3 percent of

its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.3 percent). In 2022, the bank's lending (9.2 percent) was below aggregate performance (15.0 percent) and in 2023, the bank's lending (9.4 percent) was below aggregate performance (14.4 percent).

Small Business Loans

Small business lending in low-income tracts is adequate. In 2021, the bank made 9.5 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (6.8 percent) and above aggregate performance of 5.9 percent. Bank performance declined in 2022 and 2023, with the bank making 5.7 percent of its small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts (7.8 percent). In 2022, the bank's lending (6.6 percent) was similar to aggregate performance (5.8 percent) and in 2023, the bank's lending (4.9 percent) was similar to aggregate performance of 5.5 percent.

Small business lending in moderate-income tracts is good. In 2021, the bank made 20.8 percent of its small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (19.9 percent) and above aggregate performance of 17.2 percent. The bank's performance improved in 2022 and 2023, with the bank making 23.3 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (19.5 percent). In 2022, the bank's lending (19.9 percent) was above aggregate performance (16.3 percent) and in 2023, the bank's lending (25.8 percent) was above aggregate performance of 15.3 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in approximately 90 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of borrowers based on customer income or gross annual revenues is excellent. As described in the following sections, performance for HMDA-reportable lending is excellent and small business lending performance is good.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2021, the bank made 9.6 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.5 percent) but more than double aggregate performance of 3.9 percent. Bank performance improved in 2022 and 2023, with the bank making 16.9 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.0 percent). In 2022, the bank's lending (16.4 percent) was more than double aggregate performance (6.9 percent) and in 2023, the bank's lending (17.7 percent) was again more than double aggregate performance (6.5 percent).

Home refinance lending to moderate-income borrowers is excellent. In 2021, the bank made 15.9 percent of its home refinance loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (16.3 percent) and above aggregate performance of 9.9 percent. Bank performance improved in 2022 and 2023, with the bank making 25.1 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.9 percent). In 2022, the bank's lending (24.4 percent) was above aggregate performance (15.1 percent) and in 2023, the bank's lending (26.2 percent) was above aggregate performance (15.6 percent).

Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. In 2021, the bank made 7.1 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.5 percent) but above aggregate performance of 4.9 percent. Bank performance improved in 2022 and 2023, with the bank making 9.1 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.0 percent). In 2022, the bank's lending (9.9 percent) was more than double aggregate performance (4.5 percent) and in 2023, the bank's lending (8.1 percent) was above aggregate performance (4.6 percent).

Home purchase lending to moderate-income borrowers is good. In 2021, the bank made 23.9 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.3 percent) and above aggregate performance of 18.1 percent. In 2022 and 2023, the bank made 21.1 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.9 percent). In 2022, the bank's lending (22.9 percent) was above aggregate performance (18.8 percent) and in 2023, the bank's lending (18.9 percent) was also above aggregate performance (16.8 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. In 2021, the bank made 6.3 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (22.5 percent) and similar to aggregate performance of 6.0 percent. In 2022 and 2023, the bank made 11.3 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (22.0 percent). In 2022, the bank's lending (10.5 percent) was above aggregate performance (7.8 percent) and in 2023, the bank's lending (11.9 percent) was more than double aggregate performance (5.0 percent).

Home improvement lending to moderate-income borrowers is excellent. In 2021, the bank made 14.2 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.3 percent) and above aggregate performance of 8.6 percent. Bank performance improved in 2022 and 2023, with the bank making 22.2 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.9 percent). In 2022, the bank's lending (22.4 percent) was above aggregate performance (13.0 percent) and in 2023, the bank's lending (22.0 percent) was above aggregate performance (13.1 percent).

Small Business Loans

Small business lending to businesses of different sizes is good. In 2021, the bank made 76.6 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.6 percent). The bank's performance is above aggregate performance of 35.6 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (91.5 percent) as aggregate lenders (95.4 percent). In 2022 and 2023, the bank made 59.4 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (92.8 percent). In 2022, bank lending (58.1 percent) was above aggregate performance (47.6 percent) and in 2023, the bank's lending improved to 60.4 percent, which was also above aggregate performance (50.5 percent). The majority of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank makes an adequate level of CD loans in the Jackson AA. During the review period, the bank originated or renewed six qualified CD loans totaling $22.9 million in the AA. Specifically, the bank provided $21.4 million in affordable housing to LMI individuals and $1.6 million in community services benefiting LMI individuals.

While the dollar volume of CD loans is below performance of other banks in the area, the CD loans had qualitative features that were responsive to AA needs, including the need for affordable housing given the affordable housing challenges in the AA, as noted by community contacts. These qualitative factors contributed to the overall adequate conclusion for this AA.

The impactful loans directly benefiting the AA include:

- Two loans totaling $10.3 million for the renovation of 90 units of affordable housing. The renovations were completed on three different apartment complexes, all of which were income-restricted housing under HUD Section 8 contracts. Rents remained unchanged post-renovation and all tenants are low-income.

- One loan totaling $6.2 million for construction of apartments in the AA using LIHTCs, which are complex. The project was designed to create 54 new units of affordable housing for LMI individuals and/or families.

- One loan totaling $3.4 million for the construction of affordable apartments in the AA. The project created 120 new units of affordable housing and has income restrictions in place that meet HUD Section 8 housing guidelines. The apartment complex also prioritizes low-income individuals and those with HUD vouchers.
- One LOC totaling $1.5 million to a local nonprofit housing agency for the creation of affordable single-family housing in Jackson.

Additionally, the Jackson AA positively benefited from four loans with impact at the institution level, as previously described under the *CD Lending* heading for the institution. This includes three LOCs totaling $3 million to a nonprofit housing developer serving LMI families living in the gulf coast regions and one LOC totaling $5 million to a CDFI operating in Jackson and serving individuals in economically distressed parts of the Deep South. It is important to note that while the four LOCs have broader, institution-wide impact, affordable housing projects were identified and completed in the Jackson AA as a result of the LOCs to these organizations.

INVESTMENT TEST

The bank made an excellent level of qualified CD investments and grants in the Jackson AA totaling $62.3 million. This amount included seven current period investments totaling $54.3 million, eight prior period investments still outstanding with a balance of $7.4 million, and 81 donations totaling $638,300.

Investment types varied and addressed a range of CD needs. These include deposits in CDFIs, LIHTC projects to address affordable housing challenges, and MBS supporting LMI borrowers. The bank made extensive use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits excellent responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- Seven current period LIHTC projects totaling $54.3 million. These seven LIHTC investments helped to build 491 new units of affordable housing for LMI individuals and families, which was responsive to the need for affordable housing in the AA as noted by community contacts.

- A $76,774 prior period equity investment in a CDFI that primarily serves LMI individuals and communities in the AA.

- Three donations totaling $30,000 to support a local nonprofit affordable housing organization.

- Two donations totaling $40,000 to support operations at a local hospital at where 85 percent of patients are LMI.

- Two donations totaling $20,000 to support downtown revitalization efforts in the AA.

The Jackson AA also positively benefited from $904,000 in contributions benefiting a BSRA that includes the Jackson AA. These investments and donations were previously described under the *Investment Test* heading for the state of Mississippi.

SERVICE TEST

As described, retail banking services are good in Jackson. Additionally, the bank provides a relatively high level of community development services in its assessment area.

Retail Banking Services

Retail service delivery systems are accessible to the bank's geographies and individuals of different income levels throughout the Jackson AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories throughout the review period, with 21.4 percent of branches in low-income tracts and 7.1 percent of branches in moderate-income tracts in 2023. The percentage of branches in low-income tracts is above the percentage of households (10.6 percent) and the percentage of businesses (7.8 percent) in those tracts. The percentage of branches in moderate-income tracts is less than the percentage of households (20.6 percent) and the percentage of businesses (19.5 percent) in those tracts.

It is important to note that two branches that were previously in tracts classified as moderate-income were reclassified as income-unknown with the census changes in 2022, which impacted the distribution of total bank branches across the tract income level. Additionally, the bank has several branches located in middle-income and upper-income tracts that are in close proximity to moderate-income tracts, which increases the accessibility of retail services for residents of these tracts. These factors were all considered when evaluating the accessibility of retail services.

The bank closed four branches during the review period and opened one limited-service branch in the Jackson AA. The branch consolidated one branch in a moderate-income tract without an ATM, into another nearby branch. The remaining branch closures were in upper-income tracts. Overall, the branch opening and closings have generally not adversely affected accessibility of the bank's delivery systems.

The hours of operation are consistent across all branches in the AA. Branch lobby and drive-through hours are 9 a.m. to 4:30 p.m. Monday through Thursday, and until 5:00 p.m. on Fridays. The bank offers Saturday lobby hours from 9:00 a.m. to noon in three branches in the AA, including one branch in a moderate-income income tract. As noted earlier, the bank offers very limited Saturday hours at branches across the state of Mississippi. The bank offers the same suite of products and services throughout the AA. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

MS Jackson 0

Geographic Distribution of Branches & ATMS 2021
Assessment Area: MS Jackson

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	4	13.8%	0	0	4	4	1	Total	5	11.6%	4	12.5%	0	0	1	9.1%	0	0	18	14.5%	9.4%	6.8%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Moderate	8	27.6%	0	1	7	8	0	Total	16	37.2%	10	31.3%	0	0	6	54.5%	0	1	35	28.2%	21.9%	19.9%
DTO	1		0	0	1			SA	8		3		0	0	5		0	1				
Middle	6	20.7%	0	1	6	6	1	Total	7	16.3%	6	18.8%	0	1	1	9.1%	0	1	33	26.6%	32.9%	31.7%
DTO	0		0	0	0			SA	1		0		0	0	1		0	1				
Upper	11	37.9%	0	1	10	11	1	Total	15	34.9%	12	37.5%	2	1	3	27.3%	0	0	37	29.8%	35.8%	41.6%
DTO	1		0	0	1			SA	5		2		2	0	3		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.8%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	29	100%	0	3	27	29	3	Total	43	100%	32	100%	2	2	11	100%	0	2	124	100%	100%	100%
DTO	2		0	0	2			SA	15		5		2	0	10		0	2				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

MS Jackson

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: MS Jackson

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	6	21.4%	0	0	6	6	0	Total	8	20.0%	7	22.6%	0	0	1	11.1%	0	1	20	13.8%	10.6%	7.8%
DTO	0		0	0	0			SA	2		1		0	0	1		0	1				
Moderate	2	7.1%	0	0	2	2	1	Total	6	15.0%	5	16.1%	1	0	1	11.1%	0	1	33	22.8%	20.6%	19.5%
DTO	0		0	0	0			SA	4		3		1	0	1		0	1				
Middle	7	25.0%	0	0	7	7	1	Total	8	20.0%	7	22.6%	0	0	1	11.1%	0	0	46	31.7%	34.6%	30.6%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Upper	11	39.3%	1	2	10	10	2	Total	14	35.0%	11	35.5%	0	2	3	33.3%	0	0	44	30.3%	33.6%	38.8%
DTO	1		0	0	1			SA	5		2		0	0	3		0	0				
Unknown	2	7.1%	0	0	1	2	0	Total	4	10.0%	1	3.2%	0	0	3	33.3%	0	0	2	1.4%	0.6%	3.3%
DTO	1		0	0	1			SA	2		0		0	0	2		0	0				
Total	28	100%	1	2	26	27	4	Total	40	100%	31	100%	1	2	9	100%	0	2	145	100%	100%	100%
DTO	2		0	0	2			SA	14		6		1	0	8		0	2				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides a relatively high level of CD services in the AA During the review period, bank employees provided 453 CD service activities totaling 1,941 hours to 56 organizations operating throughout the AA. Bank staff provided their financial expertise in a variety of ways, including financial education, service on boards of directors and other committees, and other technical assistance.

Noteworthy and responsive CD services in the Jackson AA include:

- Bank employees gave 487 hours of service on the board of directors for 14 different organizations engaged in work related to CD.
- Bank employees representing several different areas of the bank provided 11 hours of technical assistance to the leadership of several different business units at a regional CDFI, to help the CDFI build capacity in targeted areas.

- One bank employee provided five hours of technical assistance to a nonprofit affordable housing organization to help them prepare a grant application to the Federal Home Loan Bank, to support the construction of a new affordable housing project in Jackson.
- A senior bank executive provided 167 hours serving on the board and investment committee for a foundation focused on increasing college access and post-secondary training for LMI individuals.

The Jackson AA also positively benefited from 374 hours of CD service benefiting the BSRA that includes the entire state of Mississippi. These services were previously described under the CD services write up for the state.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSISSIPPI MSA AAs

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Gulfport	Hancock, Harrison, & Jackson	7	$370,956
Hattiesburg	Covington, Forrest, & Lamar	8	$593,853

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Mississippi.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Gulfport	Consistent	Consistent	Not Consistent (Below)
Hattiesburg	Consistent	Not Consistent (Below)	Consistent

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was adequate in both AAs. Borrower distribution was adequate in Gulfport and good in Hattiesburg. The bank made $8.4 million in CD loans in Gulfport (relatively high level) but made no CD loans in Hattiesburg.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: $10.5 million in Gulfport (excellent level) and $1.5 million in Hattiesburg (few, if any).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were poor in Gulfport and good in Hattiesburg. Qualifying hours and conclusions for CD services were as follows: 286 hours in Gulfport (adequate level) and 337 hours in Hattiesburg (adequate level). All MSA AAs reviewed under limited-scope procedures also positively benefited from 374 hours of CD service benefiting the BSRA that includes the entire state of Mississippi. These services were previously described under the CD services write up for the state of Mississippi.

Performance in the limited-scope MSA AAs did not impact overall performance for the state.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSISSIPPI NON-MSA AAs

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Adams	Adams	3	$158,467
Central MS	Atalla, Choctaw, Clay, Lauderdale, Lowndes, Montgomery, Neshoba, Newton, Oktibbeha, Webster, & Winston	17	$1,037,820
Northern MS	Alcorn, Benton, Calhoun, Chickasaw, Grenada, Lafayette, Lee, Panola, Pontotoc, Tippah, & Union	13	$1,064,977
Northwest MS	Bolivar, Coahoma, Leflore, Tallahatchie, & Washington	8	$605,213
Southern MS	Jefferson Davis, Jones, Lawrence, Lincoln, Marion, Pearl River, & Pike	9	$613,355
Warren	Warren	1	$227,097

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope non-MSA AA to overall performance for the state of Mississippi.

Performance in the Limited-Scope Review Non-MSA Assessment Areas			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Adams	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Central MS	Consistent	Not Consistent (Below)	Not Consistent (Below)
Northern MS	Consistent	Not Consistent (Below)	Consistent
Northwest MS	Consistent	Not Consistent (Below)	Consistent
Southern MS	Consistent	Not Consistent (Below)	Not Consistent (Below)
Warren	Not Consistent (Exceeds)	Not Consistent (Below)	Consistent

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was poor in Adams and adequate in the remaining AAs. Borrower distribution was excellent in Warren, good in Central Mississippi and Southern Mississippi, and adequate in the remaining AAs. Qualifying amounts and conclusions for CD loans were as follows: $12.9 million in Central Mississippi (adequate); $7.1 million in Northern Mississippi (low level); $7.1 million in Northwest Mississippi (adequate); $1.2 million in Southern Mississippi (low level); and $18 million in Warren (excellent). The bank did not make any qualifying CD loans in the Adams AA.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA areas were as follows: $109,200 in Adams (few, if any), $16.1 million in Central Mississippi (significant level), $8.2 million in Northern Mississippi (adequate level), $6 million in Northwest Mississippi (adequate level), $2.1 million in Southern Mississippi (few, if any), and $596,500 in Warren (few, if any).

The performance standards of the Service Test for limited-scope non-MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: good in Adams, Central MS, Northern Mississippi, Southern Mississippi and Warren; adequate in Northwest Mississippi. Qualifying hours and conclusions for CD services were as follows: 33 hours in Adams (poor level); 359 hours in Central Mississippi (poor level); 622 hours in Northern Mississippi (relatively high level); 610 hours in Northwest Mississippi (leaders); 59 hours in Southern Mississippi (poor level); and 267 hours in Warren (leader). All non-MSA AAs reviewed under limited-scope procedures also positively benefited from 374 hours of CD service benefiting the BSRA that includes the entire state of Mississippi. These services were previously described under the CD services write up for the state of Mississippi.

Performance in the limited-scope non-MSA AAs did not impact overall performance for the state.

TEXAS

CRA RATING FOR TEXAS: **SATISFACTORY**
The Lending Test is rated: **Low Satisfactory**
The Investment Test is rated: **Outstanding**
The Service Test is rated: **Low Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects poor penetration throughout Texas AAs.
- The distribution of borrowers reflects adequate penetration throughout Texas AAs.
- The bank is a leader in making CD loans in Texas.
- The bank made an excellent level of qualified CD investments and grants in Texas.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are poor.
- The bank provides a relatively high level of CD service activities in Texas.

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AA in Texas:

- Houston

Limited-scope reviews were conducted for the remaining seven AAs:

- Austin
- Cass
- Dallas
- Ft. Worth
- Longview
- Nacogdoches-Angelina-Anderson
- Tyler

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS

As of June 30, 2023, Regions Bank had $5.7 billion in deposits in Texas accounting for 4.4 percent of its total deposits. Regions Bank operated 89 branch offices in Texas as of December 31, 2023, representing 7.0 percent of its total branches. HMDA-reportable lending in Texas accounted for 3.4 percent of total institutional HMDA-reportable lending by number of loans and 7.8 percent by dollar volume. Small business lending in Texas accounted for 6.3 percent of the bank's total small business lending by number of loans and 6.5 percent by dollar

volume. Overall, the bank's HMDA-reportable and small business lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Texas
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	1,413	19.5%	698,482	29.4%
HMDA Refinance	1,173	16.2%	355,559	15.0%
HMDA Home Improvement	822	11.4%	83,554	3.5%
HMDA Multi-Family	58	0.8%	844,179	35.6%
HMDA Other Purpose LOC	355	4.9%	46,558	2.0%
HMDA Other Purpose Closed/Exempt	286	4.0%	41,899	1.8%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**4,107**	**56.8%**	**2,070,231**	**87.2%**
Total Small Business	**3,105**	**42.9%**	**301,525**	**12.7%**
Total Farm	**20**	**0.3%**	**1,784**	**0.1%**
Total Loans	**7,232**	**100%**	**2,373,540**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

Overview

The Lending Test rating for the state of Texas is Low Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (excellent), Geographic Distribution (poor), Borrower Distribution (adequate), and CD Lending (leader). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within the full-scope AA of the state.

Lending Activity

Lending levels reflect excellent responsiveness to the credit needs of Texas AAs. The total number and dollar volume of HMDA-reportable and small business loans was considered in arriving at Lending Activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Houston AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects poor dispersion throughout the AAs in Texas due to conspicuous lending gaps identified in several AAs in Texas and the distribution of borrowers by customer income and revenue size of businesses is adequate. The analyses of HMDA-reportable and small business lending within the full-scope AA are discussed in detail later in this report.

CD Lending

The bank is a leader in making CD loans in Texas. During the review period, the bank originated or renewed $780 million in qualified CD loans directly benefiting Texas AAs. In addition, the bank received consideration at the state level for two CD loans totaling $45 million benefiting all AAs in Texas. One of the statewide loans was an LOC to a CDFI serving the distressed and underserved communities throughout the state of Texas and the second statewide loan was to a nonprofit health center providing affordable healthcare services to LMI individuals anywhere in the state. More information on CD loans can be found in the full-scope AA section of this report.

Regions was considered responsive to the CD needs of its AAs in the state. Therefore, the bank also received consideration for $86.6 million in qualified CD loans within the state but that did not benefit the bank's AAs, including $50.5 million for the creation of 373 new affordable housing units using LIHTCs and $18.8 million in SBA 504 loans.

INVESTMENT TEST

The Investment Test rating for Texas is Outstanding.

The bank made an excellent level of qualified CD investments and grants in Texas with $539.8 million in qualified investments and $2.4 million in qualified contributions directly benefiting its Texas AAs. In addition, the bank received consideration for $1.0 million in equity investments in a CDFI which serves rural and underserved areas throughout Texas. The bank also received consideration at the state level for $65,300 in qualifying statewide contributions. This included $50,000 to a CDFI which provides nontraditional financing and technical assistance to small businesses across the state.

The bank made an excellent level of qualified investments and contributions in the Houston full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report.

Regions was responsive to the needs of its AAs in the state of Texas. Therefore, the bank also received consideration for $95.9 million in qualified investments within the state that benefited geographies outside of the bank's AAs. This amount included six current period LIHTCs totaling $62.8 million, 13 prior period LIHTCs totaling $21.1 million, and two LMI MBS pools totaling $12.0 million. The bank also received consideration for $29,900 in donations outside the AA, including $25,000 to support charter school scholarships for LMI students.

SERVICE TEST

The Service Test rating for Texas is Low Satisfactory.

Retail Services

Delivery systems are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in Texas. As of December 31, 2023, Regions operated 89 branches in the state, including 11 branches in low-income tracts and 13 branches in moderate-income tracts, representing 27.0 percent of total statewide branches. There were significant concentrations of LMI tracts in both the Houston and Dallas AAs with limited retail branching access; the accessibility of the bank's delivery systems in Houston is discussed in more detail later in this report.

A full array of personal and business banking products and services is offered at all locations in Texas AAs. Across the state, branch hours do not vary in a way that inconveniences individual AAs. Most branches in the state offer lobby hours and drive-through hours beginning at 9 a.m. and closing at 4:30 p.m. or 5 p.m. Monday through Friday. Regions offers branch lobby hours from 9 a.m. to 12 p.m. on Saturday in some branches across

the state, primarily concentrated in the Houston and Austin AAs. Delivery systems include full-service ATMs at all branches in the state. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed 13 branches, including three branches in moderate-income tracts, two in middle-income tracts and eight in upper-income tracts. The bank opened five branches, including one in a low-income tract and four in upper-income tracts. Changes to the bank's branch network in Texas generally did not adversely affect the accessibility of delivery systems, particularly to LMI geographies or LMI individuals. Additional details on the bank's retail services can be found in the full-scope AA sections of this report.

CD Services

Regions provides a relatively high level of CD services in Texas. During the review period, the bank engaged in 5,906 hours of qualifying CD service activities in Texas. This total includes 5,873 hours directly benefiting individual AAs in Texas and 33 hours benefiting a BSRA that includes all of the bank's AAs in Texas. These hours include representation on an advisory board for a statewide association focused on building capacity and developing resources for CD organizations.

Additional details of service hours in Texas are described later within each individual AA they benefit.

METROPOLITAN AREA – HOUSTON MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HOUSTON AA

Overview

The Houston AA consists of the following five counties in the Houston-The Woodlands-Sugar Land, TX MSA: Brazoria, Fort Bend, Galveston, Harris, and Montgomery. As of December 31, 2023, the bank operated 48 branches in the AA, representing 53.9 percent of its branches in the state of Texas and 3.8 percent of its total branches. Of the branches in the AA, four are in low-income tracts, six are in moderate-income tracts, 12 are in middle-income tracts, 25 are in upper-income tracts, and one is in an unknown-income tract. As a percentage within the state of Texas, 36.9 percent of deposit dollar volume and 47.4 percent of HMDA- and small business loans by number are located in the Houston AA. As described, Houston is the bank's primary AA in the state of Texas.

The Houston banking market is highly competitive, with a large presence of national and multi-regional banks. There are 100 financial institutions operating 1,307 branch locations within the Houston AA. Regions ranked 17th in total deposits, holding 0.7 percent deposit market share with approximately $2.1 billion in total deposits. JPMorgan Chase Bank holds the largest deposit market share in the Houston AA followed by Wells Fargo Bank and Bank of America.

For HMDA-reportable lending, Regions originated or purchased 0.3 percent, 0.4 percent, and 0.4 percent of total HMDA-reportable loans in the AA in 2021, 2022 and 2023, respectively. Regions was ranked 71st out of 1,024 reporters in 2021; 63rd out of 1,026 reporters in 2022; and 59th out of 947 reporters in 2023. Given the highly competitive nature of lending in this AA, Regions' ranking indicates that it is an important contributor for HMDA-reportable lending in the Houston AA. Rocket Mortgage was the top HMDA reporter in the market for 2021 and 2022. United Wholesale Mortgage was the top HMDA reporter in the market for 2023.

For small business lending, Regions ranked 27th out of 331 reporters in 2021 with 0.4 percent of small business loans. In 2022, the bank ranked 65th out of 273 reporters with 0.1 percent of small business loans. In 2023, Regions ranked 28th out of 276 reporters with 0.3 percent of small business loans. Given the highly competitive nature of lending in this AA, Regions' ranking indicates that it is an important contributor for small business lending in the Houston AA. JPMorgan Chase Bank was the top CRA reporter in the market for 2021, 2022 and 2023.

AA Demographics, Population, and Income Characteristics

The Houston AA has a population of 6.9 million, having grown over 12.0 percent since 2015. As of 2023, the Houston-The Woodlands-Sugar Land, TX MSA was the 5th largest MSA in the U.S with a population over 7.5 million.[51] The most populous county with 4.7 million people is Harris County, which is home to the city of Houston. The other large population centers are in neighboring Fort Bend County and Montgomery County, with a combined population of approximately 1.4 million people. Fort Bend County experienced the largest population growth between 2015 and 2020 at 25.0 percent, followed by Montgomery County at 23.5 percent. This data indicates that population had consistent growth during the review period for the AA.

[51]"Population of the Largest Metropolitan Areas in the United States in 2024". *Statista*, www.statista.com/statistics/183600/population-of-metropolitan-areas-in-the-us/. Access 13 December 2024.

The Houston AA contains 1,562 census tracts: 215 low-income census tracts (13.8 percent), 385 moderate-income census tracts (24.6 percent), 408 middle-income census tracts (26.1 percent), 505 upper-income census tracts (32.3 percent), and 49 tracts with unknown income levels (3.1 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from $79,800 in 2021 to $94,100 in 2023.

Borrower Income Levels
Houston-The Woodlands-Sugar Land, TX MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$79,800**	0 - $39,899	$39,900 - $63,839	$63,840 - $95,759	$95,760 - & above
2022	**$90,800**	0 - $45,399	$45,400 - $72,639	$72,640 - $108,959	$108,960 - & above
2023	**$94,100**	0 - $47,049	$47,050 - $75,279	$75,280 - $112,919	$112,920 - & above

There are 1,650,859 families in the AA, of which 23.6 percent are low-income, 16.6 percent are moderate-income, 17.8 percent are middle-income, and 42.0 percent are upper-income. Of the total families, 10.6 percent had incomes below the poverty level. The largest percentage of those families below the poverty level live in low-income tracts (30.8 percent) and moderate-income tracts (34.3 percent). The data indicates that lending challenges and opportunities exist in LMI tracts.

Housing Characteristics

There are approximately 2.6 million housing units in the AA, of which 55.0 percent are owner-occupied, 36.1 percent are rental units, and 8.9 percent are vacant. As described, housing units in the AA are predominately owner-occupied, which indicates a variety of home lending opportunities available within the AA. However, fewer home lending opportunities exist in low-income tracts, where only 24.2 percent of housing units are owner-occupied and 63.2 percent of units are rentals.

The median age of the housing stock in the AA is 36 years, which is older than that of homes in Texas overall (33 years). Housing units in the LMI census tracts were even older, with the median age of housing stock at 48 years for low-income tracts and 45 years for moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA was $209,205, which is higher than the median housing value in Texas overall ($187,200). Fort Bend County had the highest median housing value at $277,600, while Harris County had the lowest median housing value at $189,400. Moreover, median gross rent in the AA ($1,140 per month) is higher than the median gross rent in Texas ($1,082 per month). As with median housing values, Fort Bend County had the highest median gross rent at $1,474 per month. Additionally, the affordability ratio of the AA (33.1 percent) is lower than the affordability ratio of Texas (34.1 percent). Affordability varied throughout the AA with Harris County having the lowest affordability ratio at 33.3 percent and Brazoria County having the highest at 39.1 percent. Families that are housing cost-burdened are defined as renters or homeowners paying 30.0 percent or more of household income toward housing cost. Within the AA, the percentage of renters with rent costs greater than 30 percent of income (44.6 percent) is higher than the state of Texas at 42.7 percent. Renters are most cost burdened in Harris County and Galveston County.

Overall, the data suggests that housing is expensive in the AA relative to the state of Texas and is generally not affordable, particularly in Harris County, and the percentage of cost-burdened families is higher in the AA than the state of Texas overall.

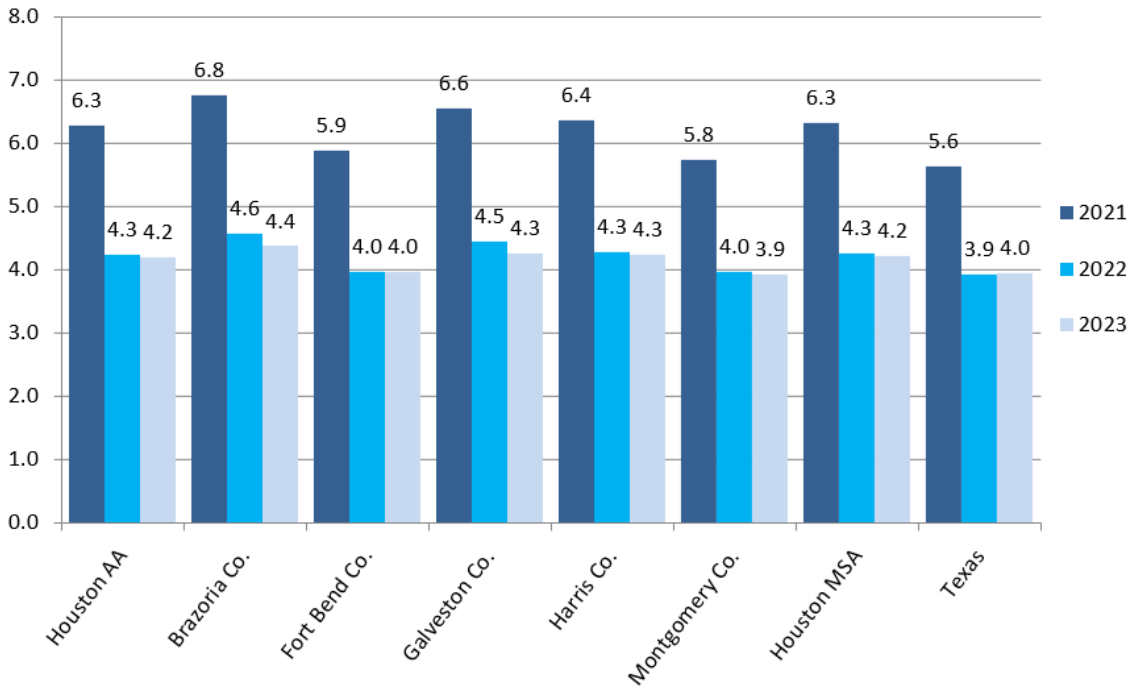
Economic Conditions

The AA includes the city of Houston, which is the largest city in the state of Texas. The Houston region is recognized as the "Energy Capital of the World" and is home to over 4,700 energy-related firms. Houston remains at the forefront of foreign investment in energy, particularly from Mexico. Twenty-four Fortune 500 companies are headquartered in the Houston region, including Chevron, ExxonMobil, Phillips 66, and Sysco. Houston ranks third among U.S. metro areas for most Fortune 500 headquarters.[52]

The largest employers in metro Houston include Memorial Hermann Healthcare System, UT MD Anderson Cancer Center, Walmart, ExxonMobil, and United Airlines.[53] According to the Bureau of Labor Statistics during the first quarter of 2023, the largest industries in the AA by number of employees include healthcare and social assistance (354,568), accommodation and food services (301,291), and professional and technical services (247,441).

The following tables show the unemployment rate percentages for the bank's Houston AA, the counties in the AA, the MSA, and the state of Texas. As shown, unemployment rates in the AAs were similar to unemployment rates for the state of Texas during the review period. The AA unemployment rate improved from 6.3 percent in 2021 to 4.2 percent in 2023 while the state's unemployment rate similarly dropped from 5.6 percent in 2021 to 4.0 percent in 2023. Montgomery County had the lowest unemployment rate in the AA during the review period while Brazoria County had the highest.

Unemployment Rates - TX Houston



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

[52] "Fortune 500 Companies." *Greater Houston Partnership*. https://www.houston.org/houston-data/fortune-500-companies. Accessed 11 Dec. 2024.
[53] "Largest 100 Houston Area Employers." *Greater Houston Partnership*. https://hcoed.harriscountytx.gov/docs/largest_100_employers.pdf. Accessed 6 Jan. 2025.

Credit and CD Needs

As part of the CRA examination, information from a recently conducted interview with a contact engaged in CD in the Houston area was referenced. According to the contact, inflation and the high interest rate environment have contributed to affordable housing challenges because inflated home prices are outpacing income levels. Additionally, the contact stated that many local nonprofits and affordable housing organizations that have traditionally provided housing at an affordable rate have been struggling over the past year with financing affordable housing efforts. It was also stated that investors are purchasing these properties and charging high rental rates, therefore, making it difficult for LMI individuals within the community to have access to affordable housing. To be responsive to the needs of the community, the contact mentioned that financial institutions can offer financing opportunities in the area for small businesses by opening more branches to increase access to banking services. Further, banks can also offer financing opportunities to first time home buyers such as downpayment assistance programs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HOUSTON AA

LENDING TEST

Lending levels reflect excellent responsiveness to credit needs of the AA. The geographic distribution of loans reflects poor penetration throughout the AA and the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes. In addition, the bank is a leader in making CD loans in the Houston AA.

The analysis included 1,916 HMDA-reportable loans and 1,506 small business loans reported by the bank in the AA during the review period. With volumes of the two products being similar, they received equal weight in determining conclusions in the AA. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 692 home purchase loans, 513 home refinance loans, and 384 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, similar weight was assigned to home purchase loans and home refinance loans given their relative share of the total HMDA-reportable lending in this AA, followed by home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered excellent. Overall, 3.2 percent of HMDA-reportable loans and 2.5 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending exceeds the percentage of its area deposits. In addition, the bank is an important contributor to HMDA-reportable lending in the area.

Geographic Distribution of Loans

The geographic distribution of loans reflects poor penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is good. However, the geographic distribution of loans analysis also includes reviewing groups of contiguous geographies that have no or low penetration relative to other geographies. This dispersion analysis revealed lower loan penetration in certain LMI areas relative to loan penetration in middle- and upper-income areas. Due to weaknesses noted in the dispersion of loans, the bank's overall geographic distribution of loans reflects poor performance.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2021, the bank made 4.0 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.4 percent) but similar to aggregate performance of 3.0 percent. In 2022 and 2023, the bank made 3.8 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.1 percent). In 2022, the bank's lending (4.8 percent) was above aggregate performance (3.6 percent) and in 2023, the bank's lending (2.6 percent) was below aggregate performance (3.5 percent).

Home purchase lending in moderate-income tracts is adequate. In 2021, the bank made 22.0 percent of its home purchase loans in moderate-income tracts, which was similar to the percentage of owner-occupied units in these tracts (21.0 percent) and above aggregate performance of 13.9 percent. Bank performance declined in 2022 and 2023, with the bank making 14.6 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.4 percent). In 2022, the bank's lending (15.0 percent) matched aggregate performance (15.0 percent) and in 2023, the bank's lending (14.1 percent) was below aggregate performance (15.3 percent).

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2021, the bank made 3.7 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.4 percent) but above aggregate performance of 2.1 percent. In 2022 and 2023, the bank made 2.6 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.1 percent). In 2022, the bank's lending (3.0 percent) was similar to aggregate performance (3.1 percent). However, in 2023, the bank made only one refinance loan in a low-income tract (1.8 percent), which was below aggregate performance (4.5 percent).

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made 10.6 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.0 percent) but similar to aggregate performance of 10.1 percent. In 2022 and 2023, the bank made 13.1 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.4 percent). In 2022, the bank's lending improved to 12.6 percent but was below aggregate performance (15.0 percent). Similarly, in 2023, the bank's lending improved to 14.3 percent but still fell short of aggregate performance (18.7 percent). While bank performance was below aggregate performance for two years, consideration was also given to the bank's improved performance throughout each year of the review period when deriving an overall adequate conclusion for home refinance lending in moderate-income tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2021, the bank made 3.8 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.4 percent) but above aggregate performance of 2.5 percent. In 2022 and 2023, the bank made 2.5 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.1 percent). In 2022, the bank's lending (1.8 percent) was below aggregate performance (2.9 percent) but in 2023, the bank's lending (3.4 percent) was above aggregate performance (2.4 percent).

Home improvement lending in moderate-income tracts is adequate. In 2021, the bank made 11.5 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.0 percent) but similar to aggregate performance of 11.9 percent. In 2022 and 2023, the bank made 11.4 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (19.4 percent). In 2022, the bank's lending (10.4 percent) was similar to aggregate

performance (11.0 percent) and in 2023, the bank's lending (12.9 percent) was above aggregate performance (11.5 percent).

Small Business Loans

Small business lending in low-income tracts is good. In 2021, the bank made 11.5 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (9.9 percent) and above aggregate performance of 9.5 percent. In 2022 and 2023, the bank made 11.4 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (8.8 percent). In 2022, the bank's lending (8.1 percent) was similar to aggregate performance (8.0 percent) and in 2023, the bank's lending (12.1 percent) was above aggregate performance of 7.5 percent.

Small business lending in moderate-income tracts is good. In 2021, the bank made 18.1 percent of its small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (18.9 percent) and aggregate performance of 18.2 percent . The bank's performance improved in 2022 and 2023, with the bank making 25.0 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (19.7 percent). In 2022, the bank's lending (25.8 percent) was above aggregate performance (18.3 percent) and in 2023, the bank's lending (24.8 percent) was also above aggregate performance of 17.7 percent.

The dispersion analysis of HMDA-reportable loans and small business loans across the AA revealed conspicuous lending gaps, detracting from the bank's previously discussed geographic distribution performance. The following table and write up summarizes penetration levels by tract income.

Tract Income	TX Houston - 2021			TX Houston - 2022			TX Houston - 2023		
	# Tracts	Tracts w/ Loans	Penetration	# Tracts	Tracts w/ Loans	Penetration	# Tracts	Tracts w/ Loans	Penetration
LMI	460	200	43.5%	600	115	19.2%	600	179	29.8%
Middle	258	159	61.6%	408	130	31.9%	408	162	39.7%
Upper	312	238	76.3%	505	245	48.5%	505	262	51.9%
Unknown	9	0	0.0%	49	3	6.1%	49	8	16.3%
Total	**1,039**	**597**	**57.5%**	**1,562**	**493**	**31.6%**	**1,562**	**611**	**39.1%**

As shown in the previous table, based on reviews from both loan categories, the bank had loan activity in AA census tracts as follows: in 2021, loans in 597 of 1,039 census tracts (57.5 percent); in 2022, loans in 493 of 1,562 census tracts (31.6 percent); and in 2023, loans in 611 of 1,562 census tracts (39.1 percent). Focusing on LMI areas, the bank had loan activity as follows: in 2021, loans in 200 of 460 LMI census tracts (43.5 percent); in 2022, loans in 115 of 600 LMI census tracts (19.2 percent); and in 2023, loans in 179 of 600 LMI census tracts (29.8 percent). As described, each of the LMI penetration ratios (2021, 2022, and 2023) is below the overall penetration ratio for the same year. Additionally, each of the LMI penetration ratios (2021, 2022, and 2023) is below the penetration ratio of middle- and upper-income geographies for the same year.

This lower penetration level in LMI areas was identified in Harris County, particularly surrounding the city of Houston. Within or immediately adjacent to this area, the bank operated four branches that were surrounded by LMI geographies throughout the review period. However, few loans were made in the area during the review period. While this area contains lending performance context challenges including high levels of poverty, lending opportunities remain in the area, particularly homeownership opportunities as highlighted by community contacts.

Aggregate lenders originated over 12,000 HMDA-reportable loans and over 25,000 small business loans in this area during the combined 2022 and 2023 years. This data reflects viable home mortgage and small business lending opportunities persist, despite the challenges to making loans in this area.

The bank's lack of lending in proximity to the four branches serving the area represents a conspicuous lending gap in a large LMI area, adversely impacting the bank's overall performance under this Lending Test criterion. Despite an adequate level of HMDA-reportable loans and a good level of small business loans made in other LMI areas in the AA, the bank's overall geographic distribution of loans is poor when factoring in the conspicuous lending gaps.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of borrowers based on customer income or gross annual revenues is adequate. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is also adequate.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. In 2021, the bank made 1.5 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (24.4 percent) and aggregate performance of 2.3 percent. In 2022 and 2023, the bank made 2.1 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (23.6 percent). In 2022, the bank's lending (1.8 percent) was below aggregate performance (2.7 percent) and in 2023, the bank's lending (2.6 percent) was above aggregate performance (1.9 percent).

Home purchase lending to moderate-income borrowers is poor. In 2021, the bank made 10.6 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.0 percent) and aggregate performance of 14.0 percent. In 2022 and 2023, the bank made 13.8 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.6 percent). In 2022, the bank's lending (18.5 percent) was above aggregate performance (14.5 percent) but in 2023, the bank's lending declined to 8.3 percent and was below aggregate performance (12.6 percent).

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2021, the bank made 3.7 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (24.4 percent) but above aggregate performance of 2.5 percent. Bank performance improved in 2022 and 2023, with the bank making 11.0 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (23.6 percent). In 2022, the bank's lending (11.9 percent) was above aggregate performance (7.0 percent) and in 2023, the bank's lending (8.9 percent) was above aggregate performance (6.9 percent).

Home refinance lending to moderate-income borrowers is adequate. In 2021, the bank made 13.7 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.0 percent) but above aggregate performance of 9.3 percent. In 2022 and 2023, the bank made 17.3 percent of its home refinance loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (16.6 percent). In 2022, the bank's lending (17.0 percent) was similar to aggregate performance (16.8 percent) and in 2023, the bank's lending (17.9 percent) was above aggregate performance (15.4 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2021, the bank made 8.7 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (24.4 percent) but double aggregate performance of 4.3 percent. In 2022 and 2023, the bank made 5.0 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (23.6 percent). In 2022, the bank's lending (6.1 percent) was similar to aggregate performance (5.3 percent) while in 2023, the bank's lending (3.4 percent) was below aggregate performance (4.7 percent).

Home improvement lending to moderate-income borrowers is adequate. In 2021, the bank made 11.5 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.0 percent) and above aggregate performance of 8.7 percent. In 2022 and 2023, the bank made 12.1 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.6 percent). In 2022, the bank's lending (14.0 percent) was above aggregate performance (11.2 percent) and in 2023, the bank's lending (9.5 percent) was below aggregate performance (11.4 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 70.3 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (92.0 percent). The bank's performance is above aggregate performance of 42.3 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (96.3 percent) as aggregate lenders (96.6 percent). In 2022 and 2023, the bank made 52.9 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (92.1 percent). In 2022, lending (55.6 percent) was above aggregate performance (50.1 percent) and in 2023, the bank's lending (52.2 percent) was similar to aggregate performance (53.1 percent). The majority of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank is a leader in making CD loans in the Houston AA. During the review period, the bank originated or renewed 25 qualified CD loans totaling $328.4 million in the AA. Specifically, the bank provided $303.4 million in affordable housing to LMI individuals, $24.1 million in economic development by financing small businesses, and $1.0 million in community services benefiting LMI individuals. Bank performance exceeds performance of other banks in the area. In addition, several of the qualifying CD loans were impactful and/or responsive to AA needs and are described below.

- Eight loans totaling $105.6 million for construction of apartments in the AA using LIHTCs, which are complex. The projects were designed to create 546 new units of affordable housing for LMI individuals and/or families. These loans are responsive given the affordable housing challenges and the need for additional affordable housing units in the AA, as noted by community contacts.

- Two loans totaling $84.1 million for constructing mixed-income multifamily properties with 830 new apartments. Of the total units, approximately 52 percent are set aside for LMI tenants, with 85 of the units set aside for recipients of vouchers under HUD Section 8.

- Five new SBA 504 loans totaling $20.1 million that provide financing to small businesses.

- One loan totaling $13.8 million for renovations to all 216 units of a multifamily property originally constructed using LIHTCs. Renovations were completed as "tenant-in-place", meaning that tenants were not displaced and could remain in the same complex during the renovations. All tenants of the property are low-income, and rents remain affordable under LIHTC criteria post-renovation.

- One LOC totaling $500,000 to a nonprofit organization for working capital. The LOC helped the nonprofit continue services towards its mission of providing food exclusively to low-income families in Houston.

The Houston AA also positively benefited from two LOCs totaling $9.5 million to a national CDFI with prioritization in nine AAs, including Houston. The CDFI LOCs were previously described under the *CD Lending* heading for the institution.

INVESTMENT TEST

The bank made an excellent level of qualified CD investments and grants in the Houston AA, totaling $154.7 million. This amount included 17 current period investments totaling $138.5 million, 10 prior period investments still outstanding with a balance of $15 million, and 102 donations totaling $1.2 million.

Investment types varied and addressed a range of CD needs. These include NMTC investments to stimulate economic development in LMI tracts, SBIC funds to address small business financing needs, LIHTC projects to address affordable housing challenges, and MBS supporting LMI borrowers. The bank made extensive use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits excellent responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- Five current period LIHTC projects totaling $85.8 million. These five LIHTC investments helped to build 818 new units of affordable housing for LMI individuals and families, which was responsive to the need for affordable housing in the AA as noted by community contacts.

- Seven current period SBIC allocations totaling $5.6 million to finance small businesses in the AA.

- Four current period NMTC investments totaling $15.9 million. These NMTC investments helped to retain 149 jobs and create 21 new jobs in LMI tracts. Four contributions totaling $81,000 to support academic programs and student scholarships at a university that primarily educates LMI students.

- Seven contributions totaling $86,400 to a nonprofit that provides an array of social services to LMI families, including childcare, after-school and summer programs, and food for needy families.

- A $300,000 contribution to support a local public-private partnership aimed at revitalizing the AA's LMI neighborhoods.

The Houston AA also positively benefited from $1 million in investments and $65,300 in contributions benefiting a BSRA that includes the Houston AA. These investments and donations were previously described under the Investment Test heading for the state of Texas.

SERVICE TEST

Retail banking services are poor in Houston. Additionally, the bank provides a relatively high level of CD services in the AA.

Retail Banking Services

Retail service delivery systems are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels throughout the Houston AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories throughout the review period, with 8.3 percent of branches in low-income tracts and 12.5 percent of branches in moderate-income tracts in 2023. The percentage of branches in low-income tracts was less than the percentage of households (11.1 percent) and similar to the percentage of businesses (8.8 percent) in those tracts. The percentage of branches in moderate-income tracts was less than the percentage of households (23.4 percent) and the percentage of businesses (19.7 percent) in those tracts. There are concentrations of LMI tracts in the northern, western and southern portions of Harris County (where the city of Houston is located) that have limited access to retail branches. Branch accessibility in this market is a need discussed by a local community contact.

The bank closed eight branches during the review period that were all in middle- and upper-income tracts. As discussed earlier, the branch closures were guided by the bank's branch distribution planning process. The bank opened four branches during the review period, including one in a moderate-income tract. The remaining branch openings were in upper-income tracts. Overall, branch openings and closings have generally not adversely affected the accessibility of the bank's delivery systems.

Hours of operation are consistent across all branches in the AA. Branch lobby and drive-through hours are 9 a.m. to 5:00 p.m. Monday through Friday and the bank offers Saturday lobby hours from 9:00 a.m. to noon at most branches in the AA. The bank offers the same suite of products and services throughout the AA. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

TX Houston 0

Geographic Distribution of Branches & ATMS 2021
Assessment Area: TX Houston

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours		Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	3	5.9%	0	0	2	3	3	Total	3	4.9%	3	4.9%	0	0	0	0.0%	0	0	158	15.2%	11.7%	9.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	11	21.6%	1	0	5	11	11	Total	12	19.7%	12	19.7%	1	0	0	0.0%	0	0	302	29.1%	24.6%	18.9%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Middle	7	13.7%	0	1	5	7	7	Total	12	19.7%	12	19.7%	0	2	0	0.0%	0	0	258	24.8%	26.8%	23.6%
DTO	0		0	0	0			SA	5		5		0	1	0		0	0				
Upper	30	58.8%	3	4	19	30	28	Total	34	55.7%	34	55.7%	3	4	0	0.0%	0	0	312	30.0%	36.6%	47.3%
DTO	0		0	0	0			SA	4		4		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	9	0.9%	0.3%	0.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	51	100%	4	5	31	51	49	Total	61	100%	61	100%	4	6	0	0.0%	0	0	1,039	100%	100%	100%
DTO	0		0	0	0			SA	10		10		0	1	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

TX Houston

Geographic Distribution of Branches & ATMS 2022 - 2023

Assessment Area: TX Houston

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours		Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	4	8.3%	0	0	2	4	4	Total	4	8.3%	4	8.3%	0	0	0	0.0%	0	0	215	13.8%	11.1%	8.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	6	12.5%	0	0	2	6	6	Total	6	12.5%	6	12.5%	0	2	0	0.0%	0	0	385	24.6%	23.4%	19.7%
DTO	0		0	0	0			SA	0		0		0	2	0		0	0				
Middle	12	25.0%	0	1	11	12	6	Total	12	25.0%	12	25.0%	0	4	0	0.0%	0	0	408	26.1%	27.9%	25.9%
DTO	0		0	0	0			SA	0		0		0	3	0		0	0				
Upper	25	52.1%	0	2	13	25	21	Total	25	52.1%	25	52.1%	0	7	0	0.0%	0	0	505	32.3%	35.8%	44.1%
DTO	0		0	0	0			SA	0		0		0	5	0		0	0				
Unknown	1	2.1%	0	0	0	1	1	Total	1	2.1%	1	2.1%	0	0	0	0.0%	0	0	49	3.1%	1.8%	1.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	48	100%	0	3	28	48	38	Total	48	100%	48	100%	0	13	0	0.0%	0	0	1,562	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	10	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides a relatively high level of CD services in the AA. During the review period, bank employees provided 464 CD service activities totaling 2,451 hours to 66 organizations operating throughout the AA. Bank staff provided their financial expertise in a variety of ways, including providing financial and homebuyer education, service on board of directors, and other technical assistance.

Noteworthy and responsive CD services in the Houston AA include:

- Bank employees gave 637 hours of service on the board of directors for nine different organizations engaged in work related to CD.
- One bank employee gave 129 hours in board service to a nonprofit Community Housing Development Organization that specializes in providing affordable housing and support services for women leaving abusive situations.
- Bank staff provided 276 hours of service to a nonprofit community organization that offers a variety of services to LMI individuals, including programs for children, food assistance, activities for seniors and a financial opportunity center. Bank staff served on the board, provided financial education to clients of the center, and offered other forms of technical assistance.
- Bank staff provided 189 hours of their financial expertise in a variety of capacities for a nonprofit that supports primarily minority-owned small businesses, including service on the board of directors, and providing technical support to small businesses served by the organization.

The Houston AA also positively benefited from 33 hours of CD service benefiting the BSRA that includes the entire state of Texas. These services were previously described under the CD services write up for the state.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS MSA AAs

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Austin	Travis & Williamson	9	$670,249
Dallas	Collin, Dallas, Denton, & Rockwall	12	$1,670,661
Fort Worth	Tarrant	5	$422,561
Longview	Gregg	3	$156,584
Tyler	Smith	5	$249,560

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Texas.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Austin	Consistent	Consistent	Consistent
Dallas	Consistent	Consistent	Consistent
Fort Worth	Consistent	Consistent	Consistent
Longview	Not Consistent (Below)	Consistent	Not Consistent (Exceeds)
Tyler	Consistent	Consistent	Not Consistent (Exceeds)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was adequate in Longview and Tyler and poor in the remaining AAs. Borrower distribution was adequate in Longview and Tyler and poor in the remaining AAs. Qualifying amounts and conclusions for CD loans were as follows: $83.2 million in Austin (leader); $182 million in Dallas (leader); $181.5 million in Fort Worth (leader); and $4.9 million in Tyler (relatively high). The bank made no qualifying CD loans in the Longview AA.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: $103.9 million in Austin (excellent level), $166.6 million in Dallas (excellent level), $100 million in Fort Worth (excellent level), $5.2 million in Longview (excellent level), and $11 million in Tyler (excellent level).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: adequate in Austin, Longview and Tyler and poor in Dallas and Fort Worth. Qualifying hours and conclusions for CD services were as follows: 477 hours in Austin (relatively high level); 1,306 hours in Dallas (leader); 244 hours in Fort Worth (relatively high level); 429 hours in Longview (leader); and 426 hours in Tyler (leader). All MSA AAs reviewed under limited-scope procedures also positively benefited from 33 hours of CD service benefiting the BSRA that includes the entire state of Texas. These services were previously described under the CD services write up for the state of Texas.

Performance in the limited-scope MSA AAs did not impact overall performance for the state.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS NON-MSA AAs

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Cass	Cass	1	$43,091
Nacogdoches-Angelina-Anderson	Anderson, Angelina, & Nacogdoches	6	$364,490

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope non-MSA AA to overall performance for the state of Texas.

Performance in the Limited-Scope Review Non-MSA Assessment Areas			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Cass	Not Consistent (Below)	Not Consistent (Below)	Consistent
Nacogdoches-Angelina-Anderson	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic and borrower distribution of loans, performance was adequate in Nacogdoches-Angelina-Anderson and not rated for Cass (due to an absence of volume sufficient to conduct an analysis). The bank did not make any qualifying CD loans in either of these AAs.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA areas were as follows: $91,000 in Cass (few, if any) and $433,900 in Nacogdoches-Angelina-Anderson (few, if any).

The performance standards of the Service Test for limited-scope non-MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: adequate in Cass and good in Nacogdoches-Angelina-Anderson. Qualifying hours and conclusions for CD services were as follows: 14 hours in Cass (poor level) and 526 hours in Nacogdoches-Angelina-Anderson (leader). All non-MSA AAs reviewed under limited-scope procedures also positively benefited from 33 hours of CD service benefiting the BSRA that includes the entire state of Texas. These services were previously described under the CD services write up for the state of Texas.

Performance in the limited-scope non-MSA AAs did not impact overall performance for the state.

ARKANSAS

CRA RATING FOR ARKANSAS: SATISFACTORY
The Lending Test is rated: Low Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: Low Satisfactory

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout Arkansas AAs.
- The distribution of borrowers reflects good penetration throughout Arkansas AAs.
- The bank made a low level of CD loans in Arkansas.
- The bank made a significant level of qualified CD investments and grants in Arkansas.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank provides an adequate level of CD service activities in Arkansas.

SCOPE OF EXAMINATION

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

- Little Rock

Limited-scope reviews were conducted for the remaining eight AAs:

- Fayetteville
- Ft. Smith
- Hot Springs
- Jonesboro
- Northeast Arkansas
- Northwest Arkansas
- Southern Arkansas
- Union

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS

As of June 30, 2023, Regions Bank had $4.2 billion in deposits in Arkansas accounting for 3.3 percent of its total deposits. Regions Bank operated 52 branch offices in Arkansas as of December 31, 2023, representing 4.1 percent of its total branches. HMDA-reportable lending in Arkansas accounted for 3.7 percent of total institutional HMDA-reportable lending by number of loans and 3.1 percent by dollar volume. Small business lending in Arkansas accounted for 2.5 percent of the bank's total small business lending by number of loans and 3.1 percent

by dollar volume. Overall, the bank's HMDA-reportable and small business lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Arkansas
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	1,928	33.0%	512,943	52.7%
HMDA Refinance	1,335	22.9%	211,180	21.7%
HMDA Home Improvement	779	13.4%	46,682	4.8%
HMDA Multi-Family	2	0.0%	13,421	1.4%
HMDA Other Purpose LOC	256	4.4%	14,142	1.5%
HMDA Other Purpose Closed/Exempt	186	3.2%	15,537	1.6%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**4,486**	**76.9%**	**813,905**	**83.7%**
Total Small Business	**1,234**	**21.2%**	**145,241**	**14.9%**
Total Farm	**114**	**2.0%**	**13,814**	**1.4%**
Total Loans	**5,834**	**100%**	**972,960**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS

LENDING TEST

Overview

The Lending Test rating for the state of Arkansas is Low Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (adequate), Geographic Distribution (adequate), Borrower Distribution (good), and CD Lending (low level). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within the full-scope AA of the state.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of Arkansas AAs. The total number and dollar volume of HMDA-reportable and small business loans was considered in arriving at Lending Activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Little Rock AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects adequate dispersion throughout Arkansas AAs and the distribution of loans by borrower income and revenue size of businesses is

good. The analyses of HMDA-reportable and small business lending within the full-scope AA are discussed in detail later in this report.

CD Lending

The bank made a low level of CD loans in Arkansas. During the review period, the bank originated or renewed $11.7 million in qualifying CD loans across its Arkansas AAs. More information on CD loans can be found in the full-scope AA section of this report. In addition, the bank received consideration at the state level for four CD loans totaling $9.2 million benefiting multiple areas of the state, including three LOCs totaling $9 million to a nonprofit community organization serving LMI individuals in Northwest Arkansas and one LOC totaling $150,000 to a nonprofit offering free legal services to low-income residents across Central Arkansas.

INVESTMENT TEST

The Investment Test rating for Arkansas is High Satisfactory.

The bank made a significant level of qualified CD investments and grants in Arkansas with $110.9 million in qualified investments and $378,300 in qualified contributions directly benefiting its Arkansas AAs. The bank also received consideration at the state level for $6,000 in qualifying statewide contributions to support tornado disaster relief.

The bank made a significant level of qualified investments and contributions in the Little Rock full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report.

The bank was responsive to the needs of its AAs in the state of Arkansas. Therefore, the bank also received consideration for $9.8 million in qualified investments within the state that benefited geographies outside of the bank's AAs. This amount was comprised of 12 prior period LIHTCS totaling $9.8 million.

SERVICE TEST

The Service Test rating for Arkansas is Low Satisfactory.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in Arkansas. As of December 31, 2023, Regions operated 52 branches in the state, including one branch in a low-income tract and 11 branches in moderate-income tracts, representing 23.1 percent of total statewide branches.

A full array of personal and business banking products and services is offered at all locations in Arkansas AAs. Across the state, branch hours do not vary in a way that inconveniences individual AAs. Branches in the state offer lobby hours and drive-through hours beginning at 8:30 a.m. or 9 a.m. and closing between 4 p.m. and 5 p.m. Monday-Thursday, and all branches are open until 5 p.m. on Friday. Regions offers branch lobby hours from 9 a.m. to 12 p.m. on Saturday at approximately 15 branches across the state, including at three branches in moderate-income tracts. Delivery systems include full-service ATMs at most branches in the state. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed nine branches, including one branch in a low-income tract and one branch in a moderate-income tract. The bank closed four branches in middle-income tracts and three in upper-

income tracts. The bank did not open any branches in Arkansas during the review period. Changes to the bank's branch network in Arkansas did not generally adversely affect the accessibility of delivery systems, particularly to LMI geographies or LMI individuals.

Additional details on retail services can be found in the full-scope AA section of this report.

CD Services

Regions provides an adequate level of CD services in Arkansas. During the review period, the bank engaged in 2,582 hours of qualifying CD service activities benefiting the bank's AAs in Arkansas. Additional details of service hours are described later within each individual AA they benefit.

METROPOLITAN AREA – LITTLE ROCK MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LITTLE ROCK AA

Overview

The Little Rock AA includes Faulkner, Grant, Lonoke, Pulaski, and Saline counties, which are five of the six counties that comprise the Little Rock-North Little Rock-Conway, Arkansas MSA. As of December 31, 2023, the bank operated 20 branches in the AA, representing 38.5 percent of its branches in the state of Arkansas and 1.6 percent of its total branches. Of the branches in the AA, one is in a low-income census tract, three are in moderate-income census tracts, seven are in middle-income census tracts, and nine are in upper-income census tracts. As a percentage within the state of Arkansas, 48.5 percent of the bank's deposit volume and 42.8 percent of its HMDA-reportable and small business loans by number are located in the Little Rock AA.

The Little Rock AA is a competitive banking market. As of June 30, 2023, there were 39 financial institutions operating 291 branch locations in the AA. Regions Bank ranked 7th with a deposit market share of 6.1 percent ($2.1 billion). Bank Ozk had the largest deposit market share at 23.1 percent, followed by Simmons Bank and Bank of America with 15.1 percent and 12.5 percent, respectively.

HMDA-reportable lending in the AA is similarly competitive. Regions originated and/or purchased 2.4 percent of HMDA-reportable loans in the AA in 2021, 2.2 percent in 2022, and 2.0 percent 2023. Regions ranked 15th out of 442 reporters in 2021, 12th out of 442 reporters in 2022; and 13th out of 401 reporters in 2023. Rocket Mortgage was the top HMDA reporter in the market in 2021. Arkansas Federal Credit Union was the top HMDA reporter in 2022 and 2023.

Small business lending is also competitive. Regions Bank ranked 14th out of 128 reporters in 2021 with 2.3 percent of reported loans. In 2022, the bank ranked 29th out of 131 reporters with 0.4 percent and in 2023, Regions Bank ranked 21st out of 113 reporters with 0.7 percent of reported loans. From 2021 through 2023, small business lending in the AA was primarily dominated by American Express, Arvest Bank, Centennial Bank, JP Morgan Chase Bank, and Capital One Bank.

AA Demographics, Population, and Income Characteristics

The AA population increased 1.5 percent from 2020 to 2023, reaching 738,012 residents in 2023.[54] The majority of people reside in Pulaski County, home to Little Rock, but Saline County was one of the fastest growing counties in the state, growing 5.0 percent between 2020 and 2023. During this same period, the state's population grew by 1.9 percent.[55]

In 2021, the AA contained 161 census tracts: 11 low-income tracts (6.8 percent), 38 moderate-income tracts (23.6 percent), 62 middle-income tracts (38.5 percent), 48 upper-income tracts (29.8 percent), and two unknown-income tracts (1.2 percent). In 2022 and 2023, a census tract remapping increased the total number of census tracts to 188: 16 low-income tracts (8.5 percent), 38 moderate-income tracts (20.2 percent), 84 middle-income tracts (44.7 percent), 48 upper-income tracts (25.5 percent), and two unknown-income tracts (1.1 percent).

[54] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/AR,salinecountyarkansas,pulaskicountyarkansas,lonokecountyarkansas,grantcountyarkansas,faulknercountyarkansas/PST04522. Accessed 5 Dec. 2024.
[55] Ibid.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from $70,600 in 2021 to $83,100 in 2023.

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

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$70,600**	0 - $35,299	$35,300 - $56,479	$56,480 - $84,719	$84,720 - & above
2022	**$79,000**	0 - $39,499	$39,500 - $63,199	$63,200 - $94,799	$94,800 - & above
2023	**$83,100**	0 - $41,549	$41,550 - $66,479	$66,480 - $99,719	$99,720 - & above

There are 180,957 total families in the AA. Of these families, 22.7 percent were low-income, 16.4 percent were moderate-income, 19.5 percent were middle-income, and 41.4 percent were upper-income. Poverty is a concern in the AA. Of the total families, 10.2 percent had incomes below the poverty level, which is lower than the families below poverty for the state of Arkansas (11.8 percent). Poverty rates are higher in LMI tracts, with 38.7 percent of the families residing in low-income tracts living below the poverty level and 14.8 percent of the families residing in moderate-income tracts living below the poverty level. Additionally, 25.6 percent of low-income families and 26.6 percent of moderate-income families reside in moderate-income tracts.

Housing Characteristics

There are 322,604 total housing units in the AA, of which 56.5 percent were owner-occupied, 32.2 percent were rental units, and 11.3 percent were vacant. However, fewer home ownership opportunities exist in LMI tracts. Specifically, 26.3 percent of all housing units in low-income tracts and 44.4 percent of all housing units in moderate-income tracts were owner-occupied.

The median age of the housing stock in the AA was 39 years, which is older than that in the statewide median in Arkansas (36 years). The median age of housing units in LMI census tracts was higher at 57 years in low-income tracts and 46 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA was $158,489, which is higher than the statewide median housing value in Arkansas ($133,600). Median gross rent in the AA was $854 per month, which was higher than the median gross rent in the state of Arkansas ($760 per month). Additionally, the affordability ratio of the AA (35.4 percent) is lower than the affordability ratio for the state of Arkansas (37.0 percent). Housing cost burden is a challenge in the AA. Data shows that the percentage of renters with rent costs greater than 30 percent of income is 42.2 percent, which is slightly higher than the state of Arkansas at 38.4 percent. This data suggests housing affordability challenges in the AA.

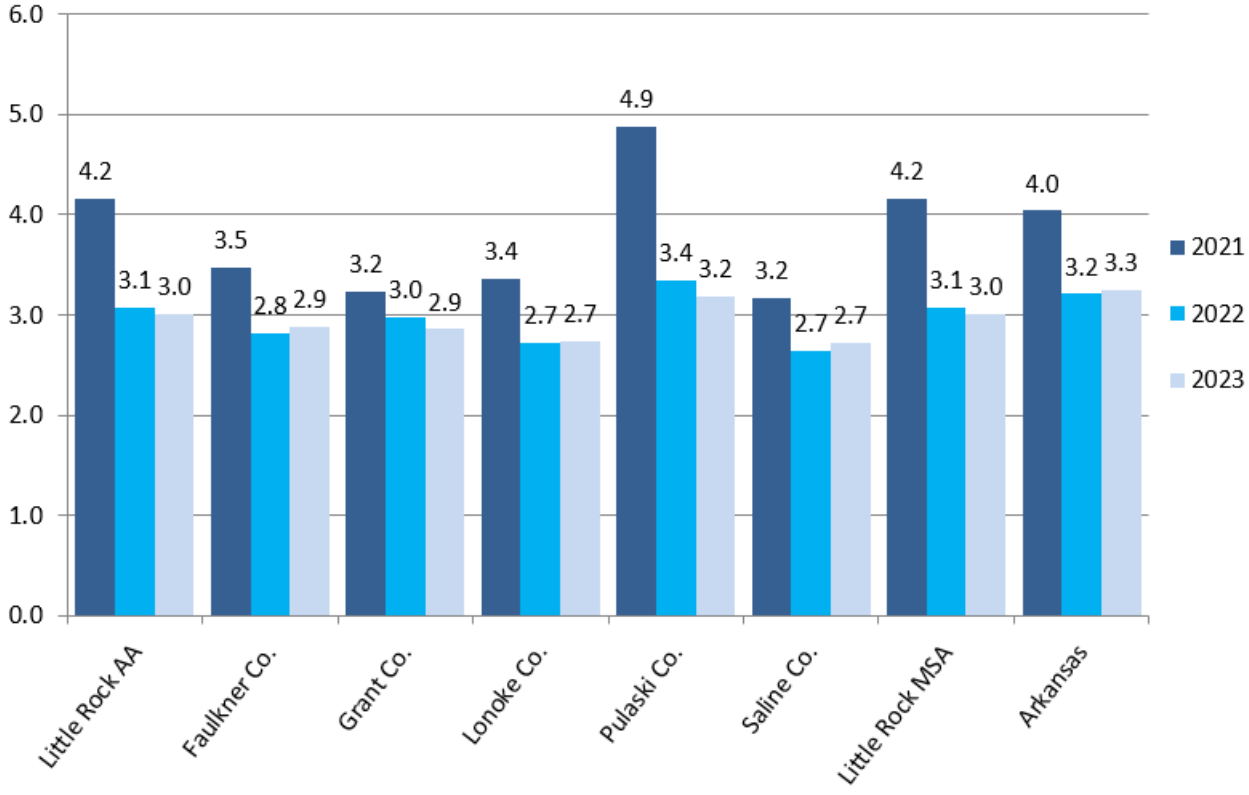
Economic Conditions

The AA is home to the city of Little Rock, which is the state capital of Arkansas and the state's most populous city. Little Rock is an economic engine and fuels much of the state's economic activity. The area has a diverse economy consisting of various sectors such as advanced manufacturing, aerospace, information technology,

healthcare, military, and nonprofit industries.[56] Little Rock has many major employers in the region. The federal, state, and local government are the largest employers in the region with 72,000 combined employees.[57] Outside the government sector, other major employers include the University of Arkansas for Medical Sciences, Baptist Health, Little Rock Air Force Base, Arkansas Children's Hospital, and the Little Rock School District.[58]

The following table shows the unemployment rate for the AA overall, the counties that comprise the AA, and the state of Arkansas for 2021, 2022, and 2023. The unemployment rate in the AA decreased from 4.2 percent in 2021 to 3.0 percent in 2023. The unemployment rate in the AA in 2021 was slightly higher at 4.2 percent than the state of Arkansas at 4.0 percent, with both rates decreasing in 2023.

Unemployment Rates - AR Little Rock



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

To better understand the CD and economic landscapes, two CD experts were contacted. These individuals discussed the various opportunities and challenges across the region as well as how financial institutions can be responsive to local CD needs.

One community contact engaged in affordable housing indicated that Little Rock has a mild economy when compared to other places the contact has worked. It does not have an extremely high cost of living. Market rates are generally affordable. The contact also stated that the rent capacity is equivalent to what is seen in other areas

[56] "Explore Our Region." *Little Rock Regional Chamber*, https:// www.littlerockchamber.com/o/lrrc/page/explore-our-region?openSearch=true 5 Dec. 2024.
[57] "Major Employers in the Little Rock Region." *Little Rock Regional Chamber*, https:// www.littlerockchamberweb.com/major-employers/. 5 Dec. 2024.
[58] Ibid.

where rent has gone up. It was also mentioned that with this being a soft market, an increase in the rent comparatively is not as bad as in other places. The contact also described the general banking and credit needs of Saline and Grant counties, noting that there are a number of construction projects occurring with interest in affordable housing but noted that the amount of public funding is low.

The contact mentioned that the largest area industries are healthcare & social assistance, retail trade and educational services. The contact added that financial services is also a large industry in the area, especially in the more urban areas. There are also many financial support services in the area, specifically, FIS has an accelerator program centered around financial services that brings in companies from all over. The largest employers are the University of Arkansas system which has several campuses and a large medical facility in the area, followed by public and state government positions given Little Rock is the state capital, and school systems.

With regards to personal banking needs, the contact mentioned that for the most part the AA is well banked. There appears to be enough institutions to support small business and consumer needs. Most recent investment and banking presence has been in the newer parts of Little Rock. While there are plenty of banks, access is more concentrated in higher income areas. General banking products are available, however, beyond that the products aimed at LMI, first time home buyers, or small businesses are generally institution specific and more often offered by CDFIs rather than traditional financial institutions.

In discussing small business and economic development, the contact stated that economic development in the area is good. There are many economic development activities and organizations to support and help attract organizations to the area. Further, the area also has several accelerator programs to help launch and promote small businesses. Arkansas was recently named one of the best states to start a small business. The biggest barrier many businesses and the community face is the labor market. Workforce readiness and the level of education have been a persistent, ongoing issue in Arkansas. The top two issues are access to capital and workforce. SBDCs in the area help with some of the capital access hardship faced by many businesses that don't meet underwriting criteria of traditional financial institutions. There is also an SBA guarantee program utilized by many businesses that helps meet this need. While there is a large network of lenders in the area, low credit scores and collateral issues often make traditional loans difficult to obtain.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LITTLE ROCK AA

LENDING TEST

Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made a low level of CD loans in the Little Rock AA.

The analysis included 1,818 HMDA-reportable loans and 629 CRA small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable loans received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 860 home purchase loans, 501 home refinance loans, and 303 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home purchase loans given its relative share of the total HMDA-reportable lending in this AA, followed by home refinance loans and, to a lesser extent, home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered adequate. Overall, 1.5 percent of HMDA-reportable loans and 1.7 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending is consistent the percentage of its area deposits.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is also adequate.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2021, the bank made 2.9 percent of its home purchase loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (2.5 percent) and above aggregate performance of 1.5 percent. In 2022 and 2023, the bank made 3.4 percent of its home purchase loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (3.5 percent). In 2022, the bank's lending (3.9 percent) was similar to aggregate performance (3.5 percent) and in 2023, the bank's lending (2.7 percent) was below aggregate performance (4.4 percent).

Home purchase lending in moderate-income tracts is adequate. In 2021, the bank made 11.7 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (16.4 percent) but similar to aggregate performance of 11.7 percent. In 2022 and 2023, the bank made 13.1 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (14.6 percent). In 2022, the bank's lending (15.1 percent) was above aggregate performance (12.1 percent) and in 2023, the bank's lending (10.3 percent) was below aggregate performance (12.9 percent).

Home Refinance Loans

Home refinance lending in low-income tracts is good. In 2021, the bank made 1.2 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (2.5 percent) but similar to aggregate performance of 0.9 percent. Bank performance improved in 2022 and 2023, with the bank making 3.5 percent of its home refinance loans in low-income tracts, which matched the percentage of owner-occupied units in these tracts (3.5 percent). In 2022, the bank's lending (1.9 percent) was similar to aggregate performance (2.7 percent) and in 2023, the bank's lending (6.1 percent) was nearly double aggregate performance (3.2 percent).

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made 10.3 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (16.4 percent) but above aggregate performance of 9.0 percent. In 2022 and 2023, the bank made 13.5 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (14.6 percent). In 2022, the bank's lending (13.5 percent) was above aggregate performance (12.3 percent) and in 2023, the bank's lending (13.6 percent) was similar to aggregate performance (12.7 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2021, the bank made 2.5 percent of its home improvement loans in low-income tracts, which matched the percentage of owner-occupied units in these tracts (2.5 percent) and was above aggregate performance of 1.5 percent. In 2022 and 2023, the bank made 2.7 percent of its home improvement loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (3.5 percent). In 2022, the bank's lending (3.2 percent) matched aggregate performance (3.2 percent) but in 2023, the bank's lending (1.7 percent) was below aggregate performance (4.1 percent).

Home improvement lending in moderate-income tracts is poor. In 2021, the bank made 11.7 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (16.4 percent) but similar to aggregate performance of 12.0 percent. Bank performance declined in 2022 and 2023, with the bank making 9.8 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (14.6 percent). In 2022, the bank's lending (9.7 percent) was below aggregate performance (12.3 percent) and in 2023, the bank's lending (10.2 percent) was below aggregate performance (15.3 percent).

Small Business Loans

Small business lending in low-income tracts is good. In 2021, the bank made 6.4 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (4.9 percent) and above aggregate performance of 4.6 percent. In 2022 and 2023, the bank made 6.7 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (7.0 percent). In 2022, the bank's lending (6.3 percent) was similar to aggregate performance (6.0 percent) and in 2023, the bank's lending (7.0 percent) was above aggregate performance of 5.6 percent.

Small business lending in moderate-income tracts is adequate. In 2021, the bank made 15.8 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (20.8 percent) and below aggregate performance of 18.3 percent. The bank's performance improved in 2022 and 2023, with the bank making 20.2 percent of its small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (20.0 percent). In 2022, the bank's lending (24.1 percent) was above aggregate performance (17.6 percent) and in 2023, the bank's lending (17.5 percent) was similar to aggregate performance of 17.3 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in approximately 87 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of borrowers based on customer income or gross annual revenues is good. As described in the following sections, overall performance for HMDA-reportable lending is good while small business lending performance is adequate.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. In 2021, the bank made 7.4 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (21.3 percent) but above aggregate performance of 6.2 percent. In 2022 and 2023, the bank made 6.3 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.7 percent). In 2022, the bank's lending (8.1 percent) was above aggregate performance (6.3 percent) while in 2023, the bank's lending (3.8 percent) was below aggregate performance (4.8 percent).

Home purchase lending to moderate-income borrowers is good. In 2021, the bank made 23.0 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.5 percent) and above aggregate performance of 18.8 percent. In 2022 and 2023, the bank made 19.9 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.4 percent). In 2022, the bank's lending (21.3 percent) was above aggregate performance (18.2 percent) and in 2023, the bank's lending (17.9 percent) was similar to aggregate performance (17.0 percent).

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2021, the bank made 6.0 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.3 percent) but above aggregate performance of 4.2 percent. In 2022 and 2023, the bank made 12.9 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.7 percent). In 2022, the bank's lending (11.5 percent) was above aggregate performance (7.2 percent) and in 2023, the bank's lending (15.2 percent) was more than double aggregate performance (6.5 percent).

Home refinance lending to moderate-income borrowers is good. In 2021, the bank made 18.1 percent of its home refinance loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (17.5 percent) and above aggregate performance of 12.1 percent. In 2022 and 2023, the bank made 26.5 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.4 percent). In 2022, the bank's lending (34.6 percent) was above aggregate performance (18.7 percent) while in 2023, the bank's lending (13.6 percent) was below aggregate performance (17.3 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2021, the bank made 5.8 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (21.3 percent) but similar to aggregate performance of 5.2 percent. In 2022 and 2023, the bank made 9.3 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (22.7 percent). In 2022, the bank's lending (10.5 percent) was above aggregate performance (6.7 percent) and in 2023, the bank's lending (6.8 percent) was nearly identical to aggregate performance (6.7 percent).

Home improvement lending to moderate-income borrowers is excellent. In 2021, the bank made 22.5 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.5 percent) and above aggregate performance of 14.0 percent. In 2022 and 2023, the bank made 19.1 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.4 percent). In 2022, the bank's lending (19.4 percent) was above aggregate performance (14.7 percent) and in 2023, the bank's lending (18.6 percent) was above aggregate performance (14.6 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 74.5 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.1 percent). The bank's performance is above aggregate performance of 42.0 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (91.1 percent) as aggregate lenders (95.2 percent). In 2022 and 2023, the bank made 49.7 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.3 percent). In 2022, bank lending (54.4 percent) was above aggregate performance (52.1 percent) while

in 2023, the bank's lending (46.5 percent) was below aggregate performance (51.9 percent). The majority of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank makes a low level of CD loans in the Little Rock AA. During the review period, the bank originated or renewed three qualified CD loans totaling $9.7 million in the AA. Specifically, the bank provided $9.7 million in affordable housing to LMI individuals and $27,000 in community services benefiting LMI individuals. The AA also benefits from a $150,000 LOC to a nonprofit serving Central Arkansas, which includes the Little Rock AA. This LOC was previously described under the *CD Lending* heading for the state of Arkansas.

The most impactful loans in this area were to fund a housing project in Cabot using LIHTCs. The LIHTC development created 64 new apartment units of affordable housing for LMI individuals and/or families. While the two LIHTC loans are impactful, the remaining loan demonstrates limited responsiveness to the area, and the bank's current lending by number of loans and dollar volume is below peers in this area.

INVESTMENT TEST

The bank made a significant level of qualified CD investments and grants in the Little Rock AA totaling $59 million. This amount included three current period investments totaling $49.8 million, 18 prior period investments totaling $8.9 million, and 43 donations totaling $203,700.

Investment types varied and addressed a range of CD needs. These include LIHTC projects to address affordable housing challenges, MBS supporting LMI borrowers, and Commercial MBS secured by multifamily affordable housing. The bank made occasional use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits good responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- An $11.4 current period LIHTC project. This LIHTC investment helped to build 64 new units of affordable housing for LMI individuals and families, which was responsive to the need for affordable housing in the AA.
- A $33.8 million current period Commercial MBS secured by a multifamily property which provides 384 units of affordable housing.
- Four donations totaling $26,000 to a nonprofit affordable housing organization.
- Three donations totaling $21,000 to an organization that provides counseling and healthcare to LMI youth and adults.
- Three donations totaling $12,500 to support an organization which provides free technical assistance services to early-stage small businesses.
- Two donations totaling $20,000 to support tornado disaster recovery efforts.

The Little Rock AA also positively benefited from $6,000 in contributions benefiting a BSRA that includes the Little Rock AA. These investments and donations were previously described under the *Investment Test* heading for the state of Arkansas.

SERVICE TEST

Retail banking services are adequate in Little Rock. Additionally, the bank provides an adequate level of CD services in its AA.

Retail Banking Services

Retail service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the Little Rock AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories throughout the review period, with 5.0 percent of branches in low-income tracts and 15.0 percent of branches in moderate-income tracts in 2023. The percentage of branches in low-income tracts is below the percentage of households (6.6 percent) and the percentage of businesses (7.0 percent) in those tracts. The percentage of branches in moderate-income tracts is below the percentage of households (19.1 percent) and the percentage of businesses (20.0 percent) in those tracts.

While the bank has a limited number of branches in LMI tracts in the Little Rock AA, it has maintained a bank branch in a moderate-income tract at the intersection of Baseline Road and Geyer Springs Road, which is in the southwest corner of Pulaski County. This is a commercial area that has seen a decline in bank branches, so the Regions branch provides important access to retail services in this area, which was a factor considered when assessing the accessibility of the bank's delivery systems.

The bank closed three branches during the review period in the Little Rock AA, including one in a low-income census tract, one in a middle-income tract, and one in an upper-income tract. The branch that was closed in the low-income tract was consolidated into another branch in a moderate-income tract. Overall, the branch opening and closings have generally not adversely affected the accessibility of the bank's delivery systems.

The hours of operation are consistent across all branches in the AA. Branch lobby most branches are 9 a.m. to 4 p.m. or 4:30 p.m. Monday through Thursday, and until 5:00 p.m. on Fridays. At a number of branches, the bank has longer hours for drive-through services, starting at 8:30 a.m. and closing at 5 p.m. each weekday. The bank offers Saturday lobby hours from 9:00 a.m. to noon in 8 branches in the AA, including two branches in moderate-income income tracts. The bank offers the same suite of products and services throughout the AA. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: AR Little Rock

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	1	4.8%	0	1	1	1	0	Total	2	6.5%	1	3.7%	0	1	1	25.0%	0	0	11	6.8%	4.5%	4.9%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Moderate	3	14.3%	0	0	2	3	2	Total	6	19.4%	5	18.5%	0	0	1	25.0%	0	0	38	23.6%	20.1%	20.8%
DTO	0		0	0	0			SA	3		2		0	0	1		0	0				
Middle	7	33.3%	0	0	6	7	3	Total	8	25.8%	8	29.6%	0	1	0	0.0%	0	2	62	38.5%	41.1%	33.1%
DTO	0		0	0	0			SA	1		1		0	1	0		0	2				
Upper	10	47.6%	0	1	9	10	4	Total	15	48.4%	13	48.1%	2	2	2	50.0%	0	1	48	29.8%	34.0%	41.0%
DTO	0		0	0	0			SA	5		3		2	1	2		0	1				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	1.2%	0.4%	0.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	21	100%	0	2	18	21	9	Total	31	100%	27	100%	2	4	4	100%	0	3	161	100%	100%	100%
DTO	0		0	0	0			SA	10		6		2	2	4		0	3				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: AR Little Rock

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	1	5.0%	0	0	1	1	0	Total	1	3.8%	1	4.3%	0	0	0	0.0%	0	0	16	8.5%	6.6%	7.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	3	15.0%	0	0	2	3	2	Total	5	19.2%	3	13.0%	0	1	2	66.7%	0	0	38	20.2%	19.1%	20.0%
DTO	0		0	0	0			SA	2		0		0	1	2		0	0				
Middle	7	35.0%	0	1	6	7	3	Total	9	34.6%	9	39.1%	0	2	0	0.0%	0	0	84	44.7%	45.1%	39.7%
DTO	0		0	0	0			SA	2		2		0	1	0		0	0				
Upper	9	45.0%	0	0	8	9	2	Total	11	42.3%	10	43.5%	0	1	1	33.3%	0	0	48	25.5%	29.2%	33.1%
DTO	0		0	0	0			SA	2		1		0	1	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	1	2	1.1%	0.0%	0.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	1				
Total	20	100%	0	1	17	20	7	Total	26	100%	23	100%	0	4	3	100%	0	1	188	100%	100%	100%
DTO	0		0	0	0			SA	6		3		0	3	3		0	1				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides an adequate level of CD services in the AA. During the review period, bank employees provided 335 CD service activities totaling 1,286 hours to 40 organizations operating throughout the AA. Bank staff provided their financial expertise in a variety of ways, but the majority of the banks qualified CD service hours were proving financial education to youth and adults.

Noteworthy and responsive CD services in the Little Rock AA include:

- 152 hours of service on the board of directors of nonprofit organizations that provide a range of community services targeting LMI individuals.
- One staff member provided 18 hours of service on the board of directors for a business council that primarily supports small businesses.
- One staff member provided 68 hours of service on the board for directors for a nonprofit affordable housing organization focused on developing homeownership opportunities for LMI individuals

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS MSA AAs

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Fayetteville	Benton & Washington	4	$299,156
Ft. Smith	Sebastian	3	$186,137
Hot Springs	Garland	6	$535,660
Jonesboro	Craighead	2	$232,628

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Arkansas.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Fayetteville	Not Consistent (Below)	Not Consistent (Exceeds)	Consistent
Ft. Smith	Consistent	Not Consistent (Exceeds)	Consistent
Hot Springs	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Exceeds)
Jonesboro	Consistent	Consistent	Not Consistent (Exceeds)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was poor in Hot Springs, good in Jonesboro, and adequate in the remaining AAs. Borrower distribution was good in all four of these AAs. The bank originated one qualifying CD loan totaling $2 million in the Jonesboro AA, which was a low level. While no qualifying CD loans were made in the remaining AAs, the Ft. Smith AA benefits from three LOCs totaling $9 million serving the BSRA of Northwest Arkansas, including Ft. Smith. No qualifying CD loans were originated in or benefited the Fayetteville or Hot Springs AAs.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: $34.5 million in Fayetteville (excellent level), $8.1 million in Ft. Smith (excellent level), $1 million in Hot Springs (few, if any), and $3.1 million in Jonesboro (significant level).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: very poor in Fayetteville, and adequate in Ft. Smith, Hot Springs, and Jonesboro. Qualifying hours and conclusions for CD services were as

follows: 317 hours in Fayetteville (leader); 128 hours in Ft. Smith (adequate); 485 hours in Hot Springs (leader); and 153 hours in Jonesboro (leader).

Performance in the limited-scope MSA AAs did not impact overall performance for the state.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS NON-MSA AAs

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Northeast AR	Cross, Greene, Jackson, Lawrence, Mississippi, St. Francis, & White	7	$409,683
Northwest AR	Boone, Conway, Johnson, Pope, & Van Buren	7	$387,666
Southern AR	Clark & Howard	2	$87,946
Union	Union	1	$49,715

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope non-MSA AA to overall performance for the state of Arkansas.

Performance in the Limited-Scope Review Non-MSA Assessment Areas			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Northeast AR	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Northwest AR	Consistent	Not Consistent (Below)	Consistent
Southern AR	Not Consistent (Below)	Consistent	Consistent
Union	Not Consistent (Below)	Not Consistent (Below)	Consistent

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was not rated in Southern Arkansas (due to the absence of LMI census tracts), adequate in Union, and good in the remaining AAs. Borrower distribution was good in Northeast Arkansas and Northwest Arkansas and adequate in the remaining AAs. The bank did not originate any qualifying CD loans directly in these AAs; however, the Northwest Arkansas AA benefits from three LOCs totaling $9 million serving the BSRA of Northwest Arkansas, including Ft. Smith.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA areas were as follows: $3.8 million in Northeast Arkansas (adequate level), $665,900 in Northwest Arkansas (few, if any), $1 million in Southern Arkansas (significant level), and $62,200 in Union (few, if any).

The performance standards of the Service Test for limited-scope non-MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: poor in Northeast Arkansas, adequate in Northwest Arkansas and Union, and good in Southern Arkansas. Qualifying hours and conclusions for CD

services were as follows: 117 hours in Northeast Arkansas (poor); 66 hours in Northwest Arkansas (poor); eight hours in Southern Arkansas (very poor); and 22 hours in Union (poor).

Performance in the limited-scope non-MSA AAs did not impact overall performance for the state.

INDIANA

CRA RATING FOR INDIANA: **SATISFACTORY**
The Lending Test is rated: **Low Satisfactory**
The Investment Test is rated: **Outstanding**
The Service Test is rated: **High Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects good penetration throughout Indiana AAs.
- The distribution of borrowers reflects good penetration throughout Indiana AAs.
- The bank made a low level of CD loans in Indiana.
- The bank made an excellent level of qualified CD investments and grants in Indiana.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank is a leader in providing CD service activities in Indiana, relative to the bank's presence in this state.

SCOPE OF EXAMINATION

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

Limited-scope reviews were conducted for the remaining eight assessment areas:
- Bloomington
- Clinton-Grant
- Evansville
- Kokomo*
- Lafayette
- Louisville
- Southwest Indiana
- Terre Haute*

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

*As of December 31, 2023, the bank operated no branch offices in these AAs. The bank exited the Kokomo AA in May 2021 and the Terre Haute AA in February 2022, early in the review periods. These AAs, therefore, were not included in the performance analysis.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANA

As of June 30, 2023, Regions Bank had $2.7 billion in deposits in Indiana accounting for 2.1 percent of its total deposits. Regions Bank operated 40 branch offices in Indiana as of December 31, 2023, representing 3.1 percent of its total branches. HMDA-reportable lending in Indiana accounted for 3.6 percent of total institutional HMDA-reportable lending by number of loans and 2.7 percent by dollar volume. Small business lending in Indiana accounted for 2.1 percent of the bank's total small business lending by number of loans and 2.4 percent by dollar volume. Overall, the bank's HMDA-reportable and small business lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Indiana
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	1,575	29.0%	379,237	45.5%
HMDA Refinance	1,312	24.2%	183,321	22.0%
HMDA Home Improvement	920	17.0%	60,899	7.3%
HMDA Multi-Family	4	0.1%	49,676	6.0%
HMDA Other Purpose LOC	340	6.3%	22,484	2.7%
HMDA Other Purpose Closed/Exempt	128	2.4%	9,971	1.2%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**4,279**	**78.9%**	**705,588**	**84.7%**
Total Small Business	**1,031**	**19.0%**	**113,225**	**13.6%**
Total Farm	**116**	**2.1%**	**14,084**	**1.7%**
Total Loans	**5,426**	**100%**	**832,897**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN INDIANA

LENDING TEST

Overview

The Lending Test rating for the state of Indiana is Low Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (good); Geographic Distribution (good); Borrower Distribution (good); and CD Lending (low level). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within the full-scope AA of the state.

Lending Activity

Lending levels reflect good responsiveness to the credit needs of Indiana AAs. The total number and dollar volume of HMDA-reportable and small business loans was considered in arriving at Lending Activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Indianapolis AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects good dispersion throughout Indiana AAs and the distribution of loans by borrower income and revenue size of businesses is good. The analyses of HMDA-reportable and small business lending within the full-scope AA are discussed in detail later in this report.

CD Lending

The bank made a low level of CD loans in Indiana. During the review period, the bank originated or renewed $12.8 million in qualifying CD loans across its Indiana AAs. More information on CD loans can be found in the full-scope AA section of this report.

INVESTMENT TEST

The Investment Test rating for Indiana is Outstanding. Regions made an excellent level of qualified CD investments and grants in Indiana, with $78.5 million in qualified investments and $1.2 million in qualified contributions directly benefiting its Indiana AAs. The bank also received consideration at the state level for $41,000 in qualifying statewide contributions. This included a $30,000 contribution to support a statewide career readiness program that primarily benefits LMI youth.

The bank made an excellent level of qualified investments and contributions in the Indianapolis full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report.

The bank was responsive to the needs of its AAs in the state of Indiana. Therefore, the bank received consideration for $3.6 million in qualified investments within the state that benefited geographies outside of the bank's AAs. This amount included a $1.6 million current period NMTC, a $1.2 million prior period LIHTC, and $785,300 in prior period LMI MBS.

SERVICE TEST

The Service Test rating for Indiana is High Satisfactory.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in Indiana. As of December 31, 2023, Regions operated 40 branches in the state, including two branches in low-income tracts and 13 branches in moderate-income tracts, representing 37.5 percent of total statewide branches.

A full array of personal and business banking products and services is offered at all locations in Indiana assessment areas. Across the state, branch hours do not vary in a way that inconveniences individual AAs. Most branches in the state offer lobby hours and drive-through hours beginning at 9 a.m. and closing at 5 p.m. each weekday. Regions also offers branch lobby hours from 9 a.m. to 12 p.m. on Saturday at most branches across the state, including at most of the branches in LMI tracts. Delivery systems include full-service ATMs at most branches in the state. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed 10 branches, including four branches in moderate-income tracts and opened one branch in a moderate-income tract. Changes to the bank's branch network in Arkansas did not

generally adversely affect the accessibility of delivery systems, particularly to LMI geographies or LMI individuals. Additional details on the bank's retail services can be found in the full-scope AA sections of this report.

CD Services

Regions is a leader in providing CD services in Indiana. During the review period, the bank engaged in 2,858 hours of qualifying CD service activities in Indiana. This total includes 2,671 hours directly benefiting individual AAs in Indiana and 187 hours benefiting a BSRA that includes all of the bank's AAs in the state. These hours include board of directors and committee representation for a statewide association focused on promoting partnerships between banks and CD organizations. Statewide hours also include providing technical assistance to an organization focused on workforce development and financial education for LMI youth, and service on a committee for an organization assisting small businesses at the state level. Additional details of service hours in Indiana are described later within each individual AA they benefit.

METROPOLITAN AREA – INDIANAPOLIS MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE INDIANAPOLIS AA

The Indianapolis AA consists of the following five counties in the Indianapolis-Carmel-Anderson, IN MSA: Boone, Hamilton, Johnson, Marion, and Morgan. As of December 31, 2023, the bank operated 24 branches in the AA, representing 60 percent of its branches in the state of Indiana and 1.9 percent of its total branches. Of the branches in the AA, seven are in a moderate-income tracts, nine are in middle-income tracts, and eight are in upper-income tracts. As a percentage within the state of Indiana, 62 percent of deposit dollar volume and 58.6 percent of HMDA-reportable and small business loans by number are located in the Indianapolis AA. As described, Indianapolis is the bank's primary AA in the state of Indiana.

The AA is a competitive banking market with local, regional, and national institutions operating in the area. According to the FDIC Summary of Deposits Report as of June 30, 2023, there were 39 depository institutions operating 372 branches in the AA. Regions ranked 12th in deposit market share with 2.3 percent of total deposits ($1.7 billion). JPMorgan Chase Bank had the largest deposit market share at 19.5 percent, followed by Merchants Bank of Indiana and PNC Bank at 15.2 percent and 12.4 percent, respectively.

For HMDA-reportable lending, Regions originated or purchased 1.0 percent, 1.1 percent, and 1.2 percent of total HMDA-reportable loans in the AA in 2021, 2022 and 2023, respectively. Regions was ranked 27th out of 663 reporters in 2021; 30th out of 642 reporters in 2022; and 25th out of 612 reporters in 2023. The top HMDA reporters in the market were Rocket Mortgage (formally known as Quicken Loans) in 2021 and The Huntington National Bank in 2022 and 2023.

For small business lending, Regions ranked 21st out of 179 reporters in 2021 with 1.4 percent of small business loans. In 2021, the bank ranked 36th out of 164 reporters with 0.2 percent of small business loans. In 2023, Regions ranked 27th out of 148 reporters with 0.4 percent of small business loans. JPMorgan Chase Bank was the top CRA reporter in the market for 2021, 2022, and 2023.

AA Demographics, Population, and Income Characteristics

The Indianapolis AA is in central Indiana, with a total population of 1,629,027 in 2020, having grown 8.7 percent since 2015. The five individual counties within the AA vary greatly in size. Marion County contains a significant portion of the population (977,203 residents) and is home to the city of Indianapolis. The second largest county in the AA is Hamilton County with a population of 347,467 people. There was significant population growth in three counties within the AA between 2015 and 2020. Boone County experienced 17 percent population growth, Hamilton County 17.1 percent population growth, and Johnson County 11.1 percent. This data indicates that population growth during the review period occurred primarily in suburbs of Indianapolis.

The Indianapolis assessment area contains 366 census tracts: 52 low-income census tracts (14.2 percent), 92 moderate-income census tracts (25.1 percent), 118 middle-income census tracts (32.2 percent), 96 upper-income census tracts (26.2 percent), and eight tracts with unknown income levels (2.2 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from $79,700 in 2021 to $97,300 in 2023.

Borrower Income Levels
Indianapolis-Carmel-Anderson, IN MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$79,700**	0 - $39,849	$39,850 - $63,759	$63,760 - $95,639	$95,640 - & above
2022	**$91,900**	0 - $45,949	$45,950 - $73,519	$73,520 - $110,279	$110,280 - & above
2023	**$97,300**	0 - $48,649	$48,650 - $77,839	$77,840 - $116,759	$116,760 - & above

There are 378,544 families in the AA, of which 21.3 percent are low-income, 17.7 percent are moderate-income, 19.9 percent are middle-income, and 41.1 percent are upper-income. Of the total families, 8.3 percent had incomes below the poverty level (compared to 8.9 percent in Indiana). Within the AA, families below poverty for Marion County was higher at 11.9 percent, while families below poverty in Hamilton County was lower at 3 percent. Across the AA, low-income families reside primarily in low- and moderate-income tracts and moderate-income families reside primarily in moderate-income and middle-income tracts.

Housing Characteristics

There are 672,067 housing units in the AA, of which 57.1 percent are owner-occupied, 33.8 percent are rental units, and 9.1 percent are vacant. As described, housing units in the AA are predominately owner-occupied, which indicates home lending opportunities available within the AA. However, fewer home lending opportunities exist in low-income tracts, where only 28.5 percent of housing units are owner-occupied.

The median age of the housing stock in the AA was 46 years, which is the same for the state of Indiana (46 years). Housing units in the LMI census tracts were older, with the median age of housing stock at 61 years for low-income tracts and 58 years for moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA was $176,297, which is higher than the median housing value in Indiana ($148,900). Hamilton County had the highest median housing value at $282,700 and Marion County had the lowest median housing value at $145,200. Median gross rent in the AA ($945 per month) is higher than the median gross rent of Indiana ($844 per month). As with median housing values, Hamilton County had the highest median gross rent at $1,188 per month. Additionally, the affordability ratio of the AA (35.4 percent) is lower than the affordability ratio for Indiana (39.1 percent). Affordability varied throughout the AA, with Hamilton County having the lowest affordability ratio at 35 percent and Johnson and Morgan counties having the highest affordability ratio at 40.9 percent. Families that are housing cost burdened are defined as renters or homeowners paying 30.0 percent or more of household income toward housing cost. Within the AA the percentage of renters with rent costs greater than 30 percent of income (42.8 percent) is higher than the state of Indiana at 40.4 percent. Within the AA, renters in Marion County are the most cost burdened with 45.4 percent of all renters classified as cost burdened. Overall, the data suggests that housing is less affordable in the AA relative to the state of Indiana.

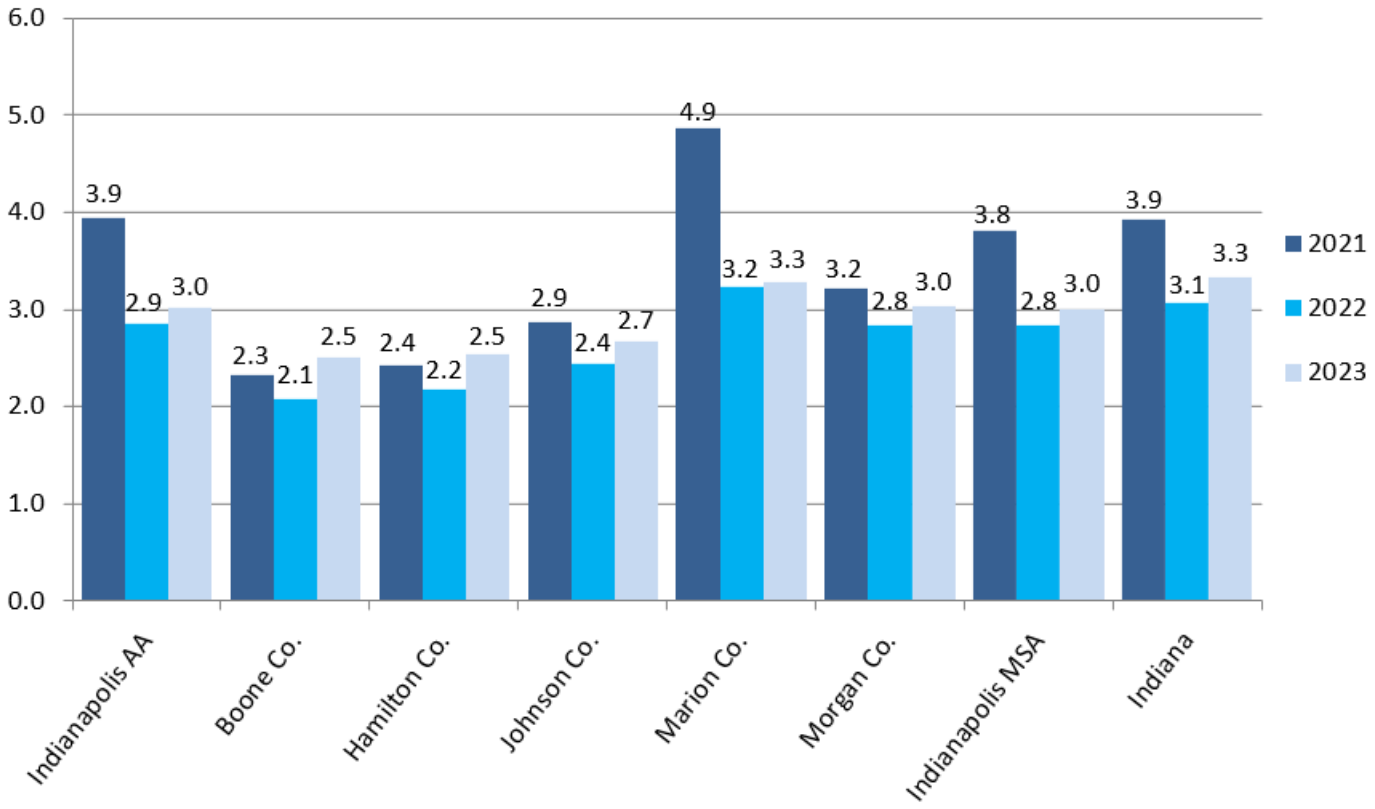
Economic Conditions

The AA includes the city of Indianapolis, which is the state capital and largest city in the state of Indiana. Indianapolis has access to four major interstate highways (I-65, I-69, I-74, and I-70), which combined with its

central mid-west location makes it a natural hub for transportation and distribution activities.[59] According to the Bureau of Labor Statistics during the first quarter of 2023, the largest industries in the AA by number of employees include healthcare and social assistance (130,150), retail trade (76,789), and manufacturing (74,929). Indianapolis is home to three Fortune 500 companies including health insurance provider Elavance Health, agricultural business Corteva, and pharmaceutical business Eli Lily.[60]

The following tables show the unemployment rate percentages for the bank's Indianapolis AA, the counties that comprise the AA, the MSA, and the state of Indiana. As shown, unemployment rates in the AA were similar to unemployment rates for the state of Indiana. The AA unemployment rate improved from 3.9 percent in 2021 to 3.0 percent in 2023 while the state's unemployment rate similarly dropped from 3.9 percent in 2021 to 3.3 percent in 2023. Boone County had the lowest unemployment rate in the AA during the review period while Marion County had the highest unemployment rate.

Unemployment Rates - IN Indianapolis



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information from a recently conducted interview was referenced with a contact engaged in Indianapolis-area small business and CD activities.

According to the contact, the local economy continues to move in a positive direction and unemployment remains low; however, inflation poses a significant challenge. The contact mentioned that credit access has become more

[59] "The top industries and employers in the Indy metro area". *Indy Today*. https://indytoday.6amcity.com/city-guide/work/most-influential-companies-indianapolis-in. Accessed December 11, 2024.
[60] "Fortune 500 Full List". 50Pros. https://www.50pros.com/fortune500. Accessed December 11, 2024.

restricted over time, and some institutions have stopped providing start-up lending entirely. Interest and need among entrepreneurs remain strong, however, with the end of many federal pandemic programs, institutions are increasingly denying small business loan applications if the applicant does not maintain a deposit relationship with the bank. It was also noted that there is not a large CDFI presence in the Indianapolis area to serve LMI customers trying to obtain financing.

The contact also noted that affordable housing remains a significant problem. Housing inventory in the Indianapolis area remains low, prices are high, and lenders are becoming more restrictive. Further, the contact noted that corporate buyers are pushing prices higher and can outbid individuals and families.

Based on conversations with these community contacts, opportunities are available in the AA for banks, such as engaging with nonprofit organizations, developers, and others in a wide range of CD activities, including affordable housing development, workforce development, neighborhood revitalization, small business lending, financial education, and technical assistance to nonprofit organizations and their constituencies.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE INDIANAPOLIS AA

LENDING TEST

Lending levels reflect good responsiveness to credit needs of the AA. The geographic distribution of loans reflects good penetration throughout the AA and the distribution of borrowers reflects good penetration among customers of different income levels and businesses of different revenue sizes. The bank made a low level of CD loans in the Indianapolis AA.

The analysis included 2,346 HMDA-reportable loans and 764 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight when determining conclusions. Additionally, during the review period the bank originated or purchased 869 home purchase loans, 657 home refinance loans, and 515 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home purchase loans, followed by home refinance loan, and home improvement loans.

Details of the bank’s mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered good. Overall, 1.8 percent of HMDA-reportable loans and 1.9 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending exceeds the percentage of its area deposits. In addition, the bank is an important contributor to HMDA-reportable lending in the area.

Geographic Distribution of Loans

The geographic distribution of loans reflects good penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is good and small business lending performance is adequate.

Home Purchase Loans

Home purchase lending in low-income tracts is good. In 2021, the bank made 5.1 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (7.7 percent) and below aggregate performance of 8.6 percent. Bank performance improved in 2022 and 2023, with the bank making 10.7 percent of its home purchase loans in low-income tracts, which was nearly double the percentage of owner-occupied units in these tracts (5.7 percent). In 2022, the bank's lending (7.3 percent) was above aggregate performance (6.3 percent) and in 2023, the bank's lending (15.2 percent) was more than double aggregate performance (7.2 percent).

Home purchase lending in moderate-income tracts is good. In 2021, the bank made 24.4 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (18.7 percent) and above aggregate performance of 18.1 percent. In 2022 and 2023, the bank made 20.7 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (17.2 percent). In 2022, the bank's lending (21.0 percent) was above aggregate performance (16.8 percent) and in 2023, the bank's lending (20.3 percent) was above aggregate performance (17.1 percent).

Home Refinance Loans

Home refinance lending in low-income tracts is good. In 2021, the bank made 6.4 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (7.7 percent) but nearly double aggregate performance of 3.6 percent. In 2022 and 2023, the bank made 6.0 percent of its home refinance loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (5.7 percent). In 2022, the bank's lending (6.4 percent) was above aggregate performance (4.9 percent) and in 2023, the bank's lending (5.5 percent) was below aggregate performance (6.2 percent).

Home refinance lending in moderate-income tracts is good. In 2021, the bank made 17.9 percent of its home refinance loans in moderate-income tracts, which was similar to the percentage of owner-occupied units in these tracts (18.7 percent) and above aggregate performance of 13.8 percent. In 2022 and 2023, the bank made 20.7 percent of its home refinance loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (17.2 percent). In 2022, the bank's lending (17.7 percent) was above aggregate performance (16.4 percent) and in 2023, the bank's lending (25.3 percent) was above aggregate performance (18.3 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2021, the bank made 5.4 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (7.7 percent) but similar to aggregate performance of 5.1 percent. In 2022 and 2023, the bank made 4.2 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.7 percent). In 2022, the bank's lending (4.4 percent) was similar to aggregate performance (4.0 percent) and in 2023, the bank's lending was identical to aggregate performance at 4.0 percent.

Home improvement lending in moderate-income tracts is adequate. In 2021, the bank made 15.1 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.7 percent) but above aggregate performance of 13.2 percent. In 2022 and 2023, the bank made 12.4 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (17.2 percent). In 2022, the bank's lending (9.8 percent) was below aggregate performance (12.5 percent) but in 2023, the bank's lending (16.7 percent) was above aggregate performance (13.7 percent).

Small Business Loans

Small business lending in low-income tracts is adequate. In 2021, the bank made 9.7 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (9.6 percent) and similar to aggregate performance of 9.1 percent. In 2022 and 2023, the bank made 6.3 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (6.8 percent). In 2022, the bank's lending (8.0 percent) was above aggregate performance (6.3 percent) and in 2023, the bank's lending (5.3 percent) was below aggregate performance of 6.2 percent.

Small business lending in moderate-income tracts is adequate. In 2021, the bank made 19.6 percent of its small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (19.8 percent) and above aggregate performance of 17.7 percent. In 2022 and 2023, the bank made 17.6 percent of its small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (18.1 percent). In 2022, the bank's lending (20.7 percent) was above aggregate performance (16.8 percent) and in 2023, the bank's lending matched aggregate performance at 15.8 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in over 80 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is good. As described in the following sections, overall performance for HMDA-reportable lending is good while small business lending performance is poor.

Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. In 2021, the bank made 23.4 percent of its home purchase loans to low-income borrowers, which was similar to the percentage of low-income families (23.2 percent) and more than double aggregate performance of 9.2 percent. In 2022 and 2023, the bank made 22.2 percent of its home purchase loans to low-income borrowers, which was similar to the percentage of low-income families (21.3 percent). In 2022, the bank's lending (26.0 percent) was more than double aggregate performance (9.3 percent) and in 2023, the bank's lending (17.3 percent) was more than double aggregate performance (7.9 percent).

Home purchase lending to moderate-income borrowers is excellent. In 2021, the bank made 28.8 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.0 percent) and above aggregate performance of 21.2 percent. Bank performance improved further in 2022 and 2023, with the bank making 33.8 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.7 percent). In 2022, the bank's lending (34.4 percent) was above aggregate performance (21.8 percent) and in 2023, the bank's lending (33.0 percent) was above aggregate performance (21.6 percent).

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2021, the bank made 20.2 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (23.2 percent) but more than double aggregate performance of 7.9 percent. In 2022 and 2023, the bank made 22.8 percent of its home refinance loans to low-income borrowers, which was above the percentage of low-income families (21.3 percent). In 2022, the bank's lending (21.3 percent) was above aggregate performance (14.9 percent) and in 2023, the bank's lending (25.3 percent) was nearly double aggregate performance (13.8 percent).

Home refinance lending to moderate-income borrowers is good. In 2021, the bank made 26.1 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.0 percent) and above aggregate performance of 17.1 percent. In 2022 and 2023, the bank made 27.6 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.7 percent). In 2022, the bank's lending (30.5 percent) was above aggregate performance (23.5 percent) and in 2023, the bank's lending (23.1 percent) was above aggregate performance (21.0 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2021, the bank made 13.5 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (23.2 percent) but above aggregate performance of 8.4 percent. In 2022 and 2023, the bank made 15.5 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (21.3 percent). In 2022, the bank's lending (15.7 percent) was above aggregate performance (10.1 percent) and in 2023, the bank's lending (15.1 percent) was above aggregate performance (10.8 percent).

Home improvement lending to moderate-income borrowers is adequate. In 2021, the bank made 17.3 percent of its home improvement loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (17.0 percent) and above aggregate performance of 15.0 percent. In 2022 and 2023, the bank made 20.0 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.7 percent). In 2022, the bank's lending (17.2 percent) was nearly identical to aggregate performance (17.1 percent) and in 2023, the bank's lending (24.6 percent) was above aggregate performance (17.7 percent).

Small Business Loans

Small business lending to businesses of different sizes is poor. In 2021, the bank made 66.7 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (90.6 percent). The bank's performance is above aggregate performance of 45.4 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made fewer loans of less than $250,000 to businesses (90.1 percent) compared to aggregate lenders (94.8 percent). Bank performance declined in 2022 and 2023, with the bank making 44.4 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (90.3 percent). In 2022, bank lending (42.5 percent) was below aggregate performance (50.1 percent) and in 2023, the bank's lending (45.4 percent) was below aggregate performance (53.4 percent).

CD Lending

The bank makes a low level of CD loans in the Indianapolis AA. During the review period, the bank originated or renewed eight qualified CD loans totaling $11.7 million in the AA. Specifically, the bank provided $6.7 million in affordable housing to LMI individuals, $3.6 million in economic development by financing small businesses, and $1.3 million in community services benefiting LMI individuals. The Indianapolis AA also benefited from two LOCs totaling $9.5 million to a national CDFI with prioritization in nine AAs, including Indianapolis. The CDFI LOCs were previously described under the *CD Lending* heading for the institution.

The most impactful loans in this area were two SBA 504 loans totaling $3.6 million and three loans totaling $316,000 made in conjunction with a local CDFI's loan fund. The loan fund is designed to allow the strategic acquisition and holding of transit-accessible properties for future development or to preserve existing affordable

housing. While these loans are impactful, the remaining loans demonstrate limited responsiveness to the area. The bank's current lending by number of loans and dollar volume is below its performance in previous examinations and below peers in the area.

INVESTMENT TEST

The bank made an excellent level of qualified CD investments and grants in the Indianapolis AA totaling $69.9 million. This amount included three current period investments totaling $41 million, 19 prior period investments totaling $27.8 million, and 108 donations totaling $1.1 million.

Investment types varied and addressed a range of CD needs. These include LIHTC projects to address affordable housing challenges, MBS supporting LMI borrowers, Commercial MBS secured by multifamily affordable housing, equity investments in CDFIs, and bonds to finance renovations at majority LMI schools. The bank made significant use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits excellent responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- A $1 million current period investment in a CDFI fund to provide financing for three affordable housing properties in the AA.
- A $15 million current period Commercial MBS secured by a multifamily property which provides 200 units of affordable housing.
- Two donations totaling $10,000 to a nonprofit affordable housing organization.
- Five donations totaling $117,900 to an academic and career readiness program for LMI youth.
- A $175,000 donation to support a tuition-free executive leadership program for entrepreneurs from under-resourced communities in the AA.

The Indianapolis AA also positively benefited from $41,000 in contributions benefiting a BSRA that includes the entire state of Indiana. These investments and donations were previously described under the *Investment Test* heading for the state of Indiana.

SERVICE TEST

Retail banking services are adequate in Indianapolis. Additionally, the bank provides an excellent level of CD services in its AA.

Retail Banking Services

Retail service delivery systems are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels throughout the Indianapolis AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories in 2021, but due to the U.S. Census changes in 2022, those tracts were reclassified to moderate-income, so the bank had no branches in low-income tracts after that time. In 2023, 29.2 percent of the bank's branches were in moderate-income tracts, which was greater than the percentage of

households (22.8 percent) and businesses (18.1 percent) in these tracts. While the branch distribution in moderate-income tracts compares favorably to the percentage of households and businesses in these tracts, there are concentrations of LMI tracts in the eastern and western portions of the AA that have limited access to retail branches. The limited accessibility to LMI tracts in these portions of the AA was an important factor considered in deriving the overall conclusion for delivery systems accessibility.

The bank closed four branches during the review period in the Indianapolis AA, including one branch in a moderate-income tract, two branches in middle-income tracts and one branch in an upper-income tract. The branch that was closed in the moderate-income tract was relocated to a newly opened branch in a moderate-income tract in close proximity to the closed branch. Overall, the branch opening and closings have not adversely affected the accessibility of the bank's delivery systems.

The hours of operation are consistent across all branches in the AA. Branch lobby and drive-through hours at all branches are 9 a.m. to 5 p.m. Monday through Friday. The bank also offers Saturday lobby hours from 9:00 a.m. to noon in nearly all branches in the AA. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: IN Indianapolis

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours		Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	2	7.7%	0	0	1	2	1	Total	2	8.0%	2	8.0%	0	0	0	0.0%	0	0	60	19.5%	12.9%	9.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	7	26.9%	1	1	5	7	6	Total	6	24.0%	6	24.0%	1	1	0	0.0%	0	0	89	28.9%	25.7%	19.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	7	26.9%	0	0	6	7	6	Total	7	28.0%	7	28.0%	0	0	0	0.0%	0	0	81	26.3%	28.3%	30.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	10	38.5%	0	1	8	10	10	Total	10	40.0%	10	40.0%	0	1	0	0.0%	0	0	77	25.0%	33.0%	40.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.3%	0.2%	0.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	26	100%	1	2	20	26	23	Total	25	100%	25	100%	1	2	0	0.0%	0	0	308	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: IN Indianapolis

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours		Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	52	14.2%	10.2%	6.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	7	29.2%	0	0	5	7	4	Total	7	29.2%	7	29.2%	0	0	0	0.0%	0	0	92	25.1%	22.8%	18.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	9	37.5%	0	1	8	9	6	Total	8	33.3%	8	33.3%	0	1	0	0.0%	0	0	118	32.2%	34.6%	34.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	8	33.3%	0	1	5	8	7	Total	9	37.5%	9	37.5%	1	1	0	0.0%	0	0	96	26.2%	30.8%	37.2%
DTO	0		0	0	0			SA	1		1		1	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	8	2.2%	1.6%	3.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	24	100%	0	2	18	24	17	Total	24	100%	24	100%	1	2	0	0.0%	0	0	366	100%	100%	100%
DTO	0		0	0	0			SA	1		1		1	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank is a leader in providing CD services in the AA. During the review period, bank employees provided 633 CD service activities totaling 2,232 hours to 59 organizations operating throughout the AA. Bank staff provided their financial expertise in a variety of ways, including financial literacy and homebuyer education; service on board of directors; and other technical assistance to CD programs and initiatives.

Noteworthy and responsive CD services in the Indianapolis AA include:

- Bank staff provided 146 hours of technical assistance to support an initiative that helps small businesses located in under-resources communities build the capacity needed to have sustainable growth and job creation.

- Bank staff provided 34 hours of service to a CDFI focused on homeownership by serving on the board and providing financial education to clients of the organization.

- One bank employee gave 127 hours to an organization working to address homelessness for children and families. The employee served on the board and provided financial education to clients of the organization.

- One bank employee gave 8 hours of legal services by providing estate planning assistance to LMI individuals.

- Bank staff provided 1,288 hours of financial education with nearly 30 organizations that serve primarily LMI youth and adults throughout the AA

The Indianapolis AA also positively benefited from 187 hours of CD service benefiting the BSRA that includes the entire state of Indiana. These services were previously described under the CD services section for the state.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANA MSA AAs

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Bloomington	Monroe	3	$111,903
Evansville	Vanderburgh	1	$36,890
Kokomo*	Howard	0	N/A
Lafayette	Carroll & Tippecanoe	5	$333,165
Louisville	Harrison & Washington	1	$130,952
Terre Haute*	Vigo	0	N/A

*As of December 31, 2023, the bank operated no branch offices in these AAs. The bank exited the Kokomo AA in May 2021 and the Terre Haute AA in February 2022. Therefore, no analysis was conducted in these markets.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Indiana.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Bloomington	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Evansville	Not Consistent (Below)	Consistent	Not Consistent (Below)
Lafayette	Consistent	Not Consistent (Below)	Not Consistent (Below)
Louisville	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was poor in Louisville and adequate in the remaining AAs. Borrower distribution was adequate in Bloomington and Evansville and good in the remaining AAs. The bank originated one qualifying CD loan totaling $1.1 million in the Lafayette AA, which was a low level. No qualifying CD loans were originated in the remaining AAs.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: $337,300 in Bloomington (few, if any), $6.5 million in Evansville (excellent level), $857,600 in Lafayette (few, if any), and $663,500 in Louisville (poor level).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: good in Lafayette; adequate in Bloomington;

poor in Evansville and Louisville. Qualifying hours and conclusions for CD services were as follows: 13 hours in Bloomington (poor level); 0 hours in Evansville (very poor level); 54 hours in Lafayette (poor); and two hours in Louisville (very poor level). All MSA AAs reviewed under limited-scope procedures also positively benefited from 187 hours of CD service benefiting the BSRA that includes the entire state of Indiana. These services were previously described under the CD services section for the state of Indiana.

Performance in the limited-scope MSA AAs did not impact overall performance for the state.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANA NON-MSA AAs

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Clinton-Grant	Clinton & Grant	2	$135,220
Southwest IN*	Gibson, Greene, & Knox	4	$242,157

*AA was modified during review period as follows: Lawrence County removed March 2021.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope non-MSA AA to overall performance for the state of Indiana.

Performance in the Limited-Scope Review Non-MSA Assessment Areas			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Clinton-Grant	Consistent	Not Consistent (Below)	Not Consistent (Below)
Southwest IN	Consistent	Not Consistent (Below)	Not Consistent (Below)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was adequate in Clinton-Grant and excellent in Southwest Indiana. Borrower distribution was good in both AAs. The bank made no qualifying CD loans in the AAs.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA areas were as follows: $438,300 in Clinton-Grant (few, if any) and $731,400 in Southwest Indiana (few, if any).

The performance standards of the Service Test for limited-scope non-MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: good in Southwest Indiana and poor in Clinton-Grant. Qualifying hours and conclusions for CD services were as follows: 181 hours in Clinton-Grant (leader) and 98 hours in Southwest Indiana (adequate level). All non-MSA AAs reviewed under limited-scope procedures also positively benefited from 187 hours of CD service benefiting the BSRA that includes the entire state of Indiana. These services were previously described under the CD services section for the state of Indiana.

Performance in the limited-scope non-MSA AAs did not impact overall performance for the state.

ILLINOIS

CRA RATING FOR ILLINOIS: **NEEDS TO IMPROVE**
The Lending Test is rated: **Low Satisfactory**
The Investment Test is rated: **Needs to Improve**
The Service Test is rated: **Low Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout Illinois AAs.
- The distribution of borrowers reflects good penetration throughout Illinois AAs.
- The bank made a low level of CD loans in Illinois.
- The bank made a poor level of qualified CD investments and grants in Illinois.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are good.
- The bank provides an adequate level of CD service activities in Illinois.

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AA in Illinois:
- Decatur

Limited-scope reviews were conducted for the remaining eight AAs:
- Carbondale
- Central Illinois
- Champaign*
- Peoria
- Southeast Illinois
- Southern Illinois
- Springfield

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

*As of December 31, 2023, the bank operated no branch offices in this AA. The bank exited the AA in May 2021, early in the retail review period and before the beginning of the CD review period. This AA, therefore, was not included in the performance analysis.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS

As of June 30, 2023, Regions Bank had $1.2 billion in deposits in Illinois accounting for 0.9 percent of its total deposits. Regions Bank operated 17 branch offices in Illinois as of December 31, 2023, representing 1.3 percent of its total branches. HMDA-reportable lending in Illinois accounted for 1.1 percent of total institutional HMDA-reportable lending by number of loans and 0.5 percent by dollar volume. Small business lending in Illinois accounted for 0.5 percent of the bank's total small business lending by number of loans and 0.5 percent by dollar volume. Overall, the bank's HMDA-reportable and small business lending activity in the state was equal to the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Illinois
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	573	35.5%	75,003	48.2%
HMDA Refinance	438	27.2%	36,418	23.4%
HMDA Home Improvement	209	13.0%	10,540	6.8%
HMDA Multi-Family	0	0.0%	0	0.0%
HMDA Other Purpose LOC	65	4.0%	4,684	3.0%
HMDA Other Purpose Closed/Exempt	46	2.9%	2,493	1.6%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**1,331**	**82.6%**	**129,138**	**83.0%**
Total Small Business	**249**	**15.4%**	**25,009**	**16.1%**
Total Farm	**32**	**2.0%**	**1,493**	**1.0%**
Total Loans	**1,612**	**100%**	**155,640**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

Overview

The Lending Test rating for Illinois is Low Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (adequate); Geographic Distribution (adequate); Borrower Distribution (good); and CD Lending (low level). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within the full-scope AA of the state.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of Illinois AAs. The total number and dollar volume of HMDA-reportable and small business loans was considered in arriving at Lending Activity

conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Decatur AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects adequate dispersion throughout the Illinois AAs, and the distribution of loans by borrower income and revenue size of businesses is good. The analyses of HMDA-reportable and small business lending within the full-scope AA are discussed in detail later in this report.

CD Lending

The bank made a low level of CD loans in Illinois. During the review period, the bank renewed $5.7 million in qualifying CD loans in one of its Illinois AAs, with no qualifying CD loans in the remaining seven AAs of the state. More information on CD loans can be found in the full-scope AA section of this report.

INVESTMENT TEST

The Investment Test rating for Illinois is Needs to Improve. The bank made a poor level of qualified CD investments and grants in Illinois, with $8.5 million in qualified investments and $239,800 in qualified contributions directly benefiting its Illinois AAs. The bank also received consideration at the state level for a $6,000 contribution to support statewide disaster recovery efforts.

The bank made a poor level of qualified investments and contributions in the Decatur full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report. The bank did not adequately meet the needs of its Illinois AAs. As such, investment and donation activity outside the bank's AAs in Illinois was not considered.

SERVICE TEST

The Service Test rating for Illinois is Low Satisfactory.

Retail Services

Delivery systems are readily accessible to the bank's geographies and individuals of different income levels in Illinois. As of December 31, 2023, Regions operated 17 branches in the state, including one branch in a low-income tract and six branches in moderate-income tracts, representing 41.2 percent of total statewide branches.

A full array of personal and business banking products and services is offered at all locations in Illinois AAs. Branch hours do not vary in a way that inconveniences individual AAs. Branches in the state offer lobby and drive-through hours beginning at 9 a.m. and most close at 5 p.m. Monday through Friday. Regions also offers branch lobby hours from 9 a.m. to 12 p.m. on Saturday at most branches across the state. Delivery systems include full-service ATMs at most branches in the state. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed one branch in a middle-income tract and opened no new branches in the state. Changes to the bank's branch network in Illinois did not generally adversely affect the accessibility of delivery systems, particularly to LMI geographies or LMI individuals. Additional details on the bank's retail services can be found in the full-scope AA sections of this report.

CD Services

Regions provides an adequate level of CD services in Illinois. During the review period, the bank engaged in 317 hours of qualifying CD service activities benefiting AAs in Illinois. Additional details of service hours in Illinois are described later within each individual AA they benefit.

METROPOLITAN AREA – DECATUR MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DECATUR AA

Overview

The Decatur AA is comprised of only one county: Macon County, Illinois. As of June 30, 2023, Regions operated three branches in the AA representing 17.6 percent of its branches in the state of Illinois. Of the three branches, there is one branch each in a low-income tract, moderate-income tract and middle-income tract. As a percentage within the state, 24.0 percent of deposit dollar volume and 24.4 percent of HMDA-reportable and small business loans by number are located in the Decatur AA.

The Decatur market has 13 financial institutions operating 35 total branches. Regions ranked 4th in total deposits in the AA, holding 11.9 percent of the market deposits with approximately $281 million. Busey Bank holds the largest deposit market share in the AA, followed by Hickory Point Bank and Trust and First Mid Bank and Trust.

For HMDA-reportable lending, Regions originated or purchased 4.1 percent, 5.2 percent, and 4.1 percent of total HMDA-reportable loans in the AA in 2021, 2022 and 2023, respectively. Regions was ranked 7th out of 185 reporters in 2021; 2nd out of 188 reporters in 2022; and 7th out of 167 reports in 2023. Region's ranking indicates that it is an important contributor for HMDA-reportable lending in the Decatur assessment area. Various banks such as Town & Country Banc Mortgage, Busey Bank and U. S Bank were the top HMDA lenders in 2021, 2022 and 2023, respectively.

For small business lending, Regions ranked 8th out of 55 reporters in 2021 with 3.3 percent of small business loans. In 2022, the bank ranked 14th out of 52 reporters with 0.8 percent of small business loans. In 2023, Regions ranked 15th out of 49 reporters with 0.6 percent of small business loans. First MidBank and Trust was the top small business reporter for 2021 and 2023, while American Express was the leading reporter in 2022.

AA Demographics, Population, and Income Characteristics

As of July 2023, the Decatur AA had a population of 100,591[61], which was a 3.3 percent decline in population since 2020. The city of Decatur, which is the largest city in the AA, had a population of 68,670[62], which was a 3.4 percent decline since 2020. During the same time period, the state of Illinois experienced a 2.1 percent decline in population[63]. A community contact also indicated the Decatur area is experiencing an outflow of residents.

In 2021, the Decatur AA contains 34 census tracts: eight low-income census tracts (23.5 percent), five moderate-income census tracts (14.7 percent), 11 middle-income census tracts (32.4 percent) and 10 upper-income census tracts (29.4 percent). In 2022, there was a census tract boundary change which resulted in the AA containing 37 census tracts: five low-income census tracts (13.5 percent), nine moderate-income census tracts (24.3 percent), 18 middle-income census tracts (48.6 percent), four upper-income census tracts (10.8 percent) and one census tract of unknown income (2.7 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from $68,700 in 2021 to $82,200 in 2023.

[61] "QuickFacts". *U.S. Census Bureau,* U.S. Census Bureau QuickFacts: Macon County, Illinois; Decatur city, Illinois; United States. Accessed 9 Dec. 2024
[62] Ibid.
[63] Ibid.

Borrower Income Levels
Decatur, IL MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$68,700**	0 - $34,349	$34,350 - $54,959	$54,960 - $82,439	$82,440 - & above
2022	**$84,100**	0 - $42,049	$42,050 - $67,279	$67,280 - $100,919	$100,920 - & above
2023	**$82,200**	0 - $41,099	$41,100 - $65,759	$65,760 - $98,639	$98,640 - & above

There are 26,176 families in the AA, of which 21.2 percent are low-income, 17.2 percent are moderate-income, 21.4 percent are middle-income, and 40.2 percent are upper-income. Of the total families, 11.3 percent had incomes below the poverty level. The largest percentage of families below the poverty level live in moderate-income tracts (36.7 percent) and middle-income tracts (30.2 percent). Moreover, low-income and moderate-income families reside primarily in moderate-income and middle-income tracts. The data indicates that lending challenges and opportunities exist for families residing in moderate-income and middle-income tracts.

Housing Characteristics

There are approximately 50,364 housing units in the AA, of which 60.1 percent are owner-occupied, 26.9 percent are rental units, and 13.0 percent are vacant. As described, housing units in the AA are predominately owner-occupied, which indicates a variety of home lending opportunities within the AA. Fewer home lending opportunities exist in low-income tracts where only 32.0 percent of housing units are owner-occupied and 44.0 percent of units are rentals.

The median age of the housing stock in the AA was 61 years, which is older than that of homes in Illinois (51 years). The median age of the housing units in the LMI census tracts was the same as the AA at 61 years. The older age of homes is an indicator of potential opportunity for home improvement loans throughout the AA, including in LMI tracts.

The median housing value in the AA was $103,080, which is approximately 51 percent of the median housing value in Illinois ($202,100). Moreover, median gross rent in the AA ($690 per month) is lower than the median gross rent of Illinois ($1,038 per month). Additionally, the affordability ratio of the AA (51.4 percent) is higher than the affordability ratio of Illinois (33.9 percent). Families that are housing cost-burdened are defined as renters or homeowners paying 30.0 percent or more of household income toward housing cost. Within the AA, the percentage of cost-burdened renters (41.4 percent) is slightly lower than the state of Illinois at 43.7 percent.

Overall, the data suggests that housing is more affordable in the AA relative to the state of Illinois.

Economic Conditions

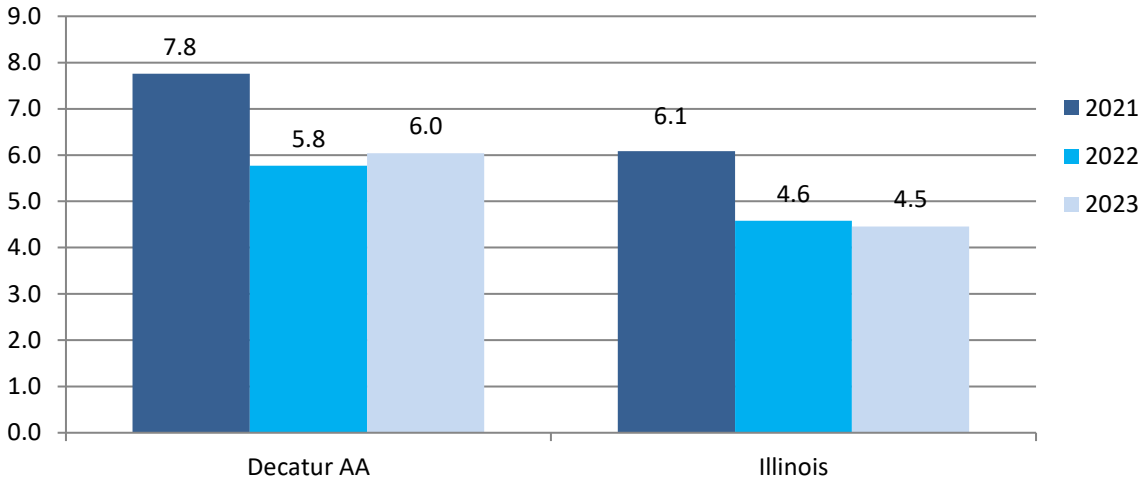
The assessment area of Decatur, IL is located in central Illinois[64]; Decatur city is the largest city in the AA.[65] The region is home to a diverse set of major industries and ancillary and supporting businesses.[66] The largest industries in Macon County are manufacturing, health care and social assistance, food and agriculture and

[64] "About Macon, IL." *Best Places*, Macon, IL. Accessed 9 Dec. 2024
[65] "Macon County, Illinois Cities (2024)." *World Population Review*, Macon County, Illinois Cities (2024). Accessed 9 Dec. 2024
[66] "Major Employers." *Economic Development Corporation*, Major Employers - Economic Development Corporation. Accessed 9 Dec. 2024

educational services.[67] Some of the major employers in the area include Archer Daniels Midland, Caterpillar, Decatur Memorial Hospital and Decatur Public Schools.[68] The importance of agriculture to the AA was also emphasized during discussions with a community contact.

The following tables show the unemployment rate percentages for the AA and the state of Illinois. As shown, unemployment rates in the AA were higher than the unemployment rates for the state of Illinois. The AA unemployment rate improved from 7.8 percent in 2021 to 6.0 percent in 2023 while the state's unemployment rate dropped from 6.1 percent in 2021 to 4.5 percent in 2023.

Unemployment Rates - IL Decatur



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information from one recently conducted interview with a contact from the Decatur AA engaged in the small farm area was referenced. According to the contact, agriculture is a vital part of the economy. Larger farming operations have had an increased need for loans and operating lines of credit. At the same time, smaller farmers are facing difficulty getting financed due to limited income and operating history. The Farm Credit System is an important alternative source of funding for small farmers. With funds from alternative funding sources and community banks, farm lending needs are currently being met. Based on information from the community contact, opportunities are available in the AA for banks to provide small business and small farm loans, including providing targeted programs for new farmers with limited operating history.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DECATUR AA

LENDING TEST

Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects good penetration among

[67] "Macon, IL." *Data USA*, Macon, IL | Data USA. Accessed 9 Dec. 2024
[68] "Major Employers." *Economic Development Corporation*, Major Employers - Economic Development Corporation. Accessed 9 Dec. 2024

borrowers of different income levels and businesses of different revenue sizes. The bank made a low level of CD loans in the Decatur AA.

The analysis included 327 HMDA-reportable loans and 59 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during the review period, the bank originated or purchased 209 home purchase loans, 67 home refinance loans, and 36 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home purchase loans given its relative share of the total HMDA-reportable lending in this AA, followed by home refinance loans and home improvement loans to a lesser extent.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered adequate. Overall, 0.1 percent of HMDA-reportable loans and 0.2 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending is consistent with the percentage of its area deposits.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is poor.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2021, the bank made 4.7 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (9.4 percent) but similar to aggregate performance of 5.2 percent. In 2022 and 2023, the bank made 2.4 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (4.3 percent). In 2022, the bank's lending (1.3 percent) was similar to aggregate performance (2.2 percent) but in 2023, the bank's lending (4.1 percent) was similar to aggregate performance (3.7 percent).

Home purchase lending in moderate-income tracts is good. In 2021, the bank made 7.1 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (9.5 percent) but above aggregate performance of 6.0 percent. In 2022 and 2023, the bank made 15.3 percent of its home purchase loans in moderate-income tracts, which was similar to the percentage of owner-occupied units in these tracts (15.6 percent). In 2022, the bank's lending (14.7 percent) was above aggregate performance (13.2 percent) and in 2023, the bank's lending (16.3 percent) was above aggregate performance (13.2 percent).

Home Refinance Loans

Home refinance lending in low-income tracts is poor. In 2021, the bank made 2.8 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (9.4 percent) but similar aggregate performance of 1.9 percent. However, the bank made no home refinance loans in low-income tracts in 2022 or 2023 despite opportunities for such lending as shown by demographic data (4.3 percent) and aggregate performance (1.7 percent in 2022 and 3.2 percent in 2023).

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made 5.6 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (9.5 percent) but above aggregate performance of 2.8 percent. In 2022 and 2023, the bank made 9.7 percent

of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.6 percent). In 2022, the bank's lending (4.8 percent) was below aggregate performance (12.8 percent) but in 2023, the bank's lending (20.0 percent) was above aggregate performance (18.0 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is poor. In both 2021 and 2023, the bank made no home improvement loans in low-income tracts despite opportunities for such lending as shown by demographic data and aggregate performance. In 2022, the bank made 6.3 percent of its home improvement loans in low-income tracts, which was above aggregate performance of 4.5 percent.

Home improvement lending in moderate-income tracts is poor. In both 2021 and 2023, the bank made no home improvement loans in moderate-income tracts despite opportunities for such lending as shown by demographic data and aggregate performance. In 2022, the bank made 12.5 percent of its home improvement loans in moderate-income tracts, which was below aggregate performance of 14.8 percent.

Small Business Loans

Small business lending in low-income tracts is adequate. In 2021, the bank made 23.3 percent of its small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts (27.3 percent) and below aggregate performance of 26.6 percent. In 2022 and 2023, the bank made 25.0 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (16.8 percent). In 2022, the bank's lending (30.0 percent) was above aggregate performance (20.1 percent), and in 2023, the bank's lending (16.7 percent) was similar to aggregate performance of 17.1 percent.

Small business lending in moderate-income tracts is poor. In 2021, the bank made 9.3 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (12.3 percent) and similar to aggregate performance of 8.6 percent. In 2022 and 2023, the bank made 12.5 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (22.8 percent). Furthermore, in 2022, the bank's lending (10.0 percent) was below aggregate performance (18.8 percent) and in 2023, the bank's lending (16.7 percent) was again below aggregate performance of 20.1 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in over 80 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is good. As described in the following sections, overall performance for HMDA-reportable lending is good while small business lending performance is poor.

Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. In 2021, the bank made 15.3 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.9 percent) but above aggregate performance of 10.4 percent. Bank performance improved further in 2022 and 2023, with the bank making 23.4 percent of its home purchase loans to low-income borrowers, which was above the percentage of low-income families (21.2 percent). In 2022, the bank's lending (25.3 percent) was above aggregate

performance (15.4 percent) and in 2023, the bank's lending (20.4 percent) was above aggregate performance (11.1 percent).

Home purchase lending to moderate-income borrowers is excellent. In 2021, the bank made 34.1 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.9 percent) and above aggregate performance of 24.6 percent. In 2022 and 2023, the bank made 40.3 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.2 percent). In 2022, the bank's lending (37.3 percent) was above aggregate performance (24.9 percent) and in 2023, the bank's lending (44.9 percent) was above aggregate performance (25.1 percent).

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2021, the bank made 8.3 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.9 percent) but above aggregate performance of 5.7 percent. In 2022 and 2023, the bank made 19.4 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.1 percent). In 2022, the bank's lending (19.0 percent) was above aggregate performance (13.4 percent) and in 2023, the bank's lending (20.0 percent) was above aggregate performance (12.2 percent).

Home refinance lending to moderate-income borrowers is good. In 2021, the bank made 25.0 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.9 percent) and above aggregate performance of 15.0 percent. In 2022 and 2023, the bank made 25.8 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.2 percent). In 2022, the bank's lending (28.6 percent) was above aggregate performance (26.7 percent) while in 2023, the bank's lending (20.0 percent) was below aggregate performance (25.4 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. In 2021, the bank made 7.7 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (22.9 percent) and below aggregate performance of 9.7 percent. In 2022 and 2023, the bank made 8.7 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (21.2 percent). In 2022, the bank's lending (12.5 percent) was below aggregate performance (13.6 percent) and in 2023, the bank did not make any home improvement loans to low-income borrowers.

Home improvement lending to moderate-income borrowers is adequate. In 2021, the bank made 15.4 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.9 percent) but nearly identical to aggregate performance of 15.3 percent. In 2022 and 2023, the bank made 21.7 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.2 percent). In 2022, the bank's lending (25.0 percent) was above aggregate performance (19.3 percent) and in 2023, the bank's lending (14.3 percent) was below aggregate performance (24.4 percent).

Small Business Loans

Small business lending to businesses of different sizes is poor. In 2021, the bank made 67.4 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (89.4 percent). The bank's performance is above aggregate performance of 50.2 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In

2021, the bank made fewer loans of less than $250,000 to businesses (83.7 percent) compared to aggregate lenders (92.4 percent). Bank performance declined in 2022 and 2023, with the bank making 31.3 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (89.6 percent). In 2022, bank lending (30.0 percent) was below aggregate performance (54.8 percent) and in 2023, the bank's lending (33.3 percent) was below aggregate performance (58.4 percent).

CD Lending

The bank makes a low level of CD loans in the Decatur AA. During the review period, the bank renewed three qualified CD loans totaling $5.7 million in the AA. The loans qualified as economic development by financing a small business and demonstrated limited responsiveness to the area.

INVESTMENT TEST

Based on the low volume, the bank made a poor level of qualified CD investments and grants in the Decatur AA totaling $831,100. This amount included one current period investment totaling $142,400, five prior period investments totaling $622,000, and 17 donations totaling $66,800.

Investment variety was limited to a SBA 504 debenture to finance small business development and MBS supporting LMI borrowers. The bank made rare use of innovative and/or complex investments to support community development initiatives.

Examples of noteworthy investments and grants provided during the review period include:

- A $142,400 current period LMI MBS pool.
- Two donations totaling $10,000 to an organization which provides pre-purchase education to LMI homebuyers.
- Two donations totaling $20,000 to a nonprofit that provides workforce development training and other supportive services to LMI individuals with intellectual and developmental disabilities.

The Decatur AA also positively benefited from $6,000 in contributions benefiting a BSRA that includes the entire state of Illinois. These donations were previously described under the *Investment Test* heading for the state of Illinois.

SERVICE TEST

Retail banking services are good in Decatur. Additionally, the bank provides an adequate level of CD services in its AA.

Retail Banking Services

Retail service delivery systems are readily accessible to the bank's geographies and individuals of different income levels throughout the Decatur AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operates three branches in this AA with one in a low-income branch (33.3 percent of total) and one in a moderate-income tract (33.3 percent of total). The percentage of branches in low-income tracts exceeds the percentage of households (7.1 percent) and the

percentage of businesses (16.8 percent) in those tracts. The percentage of branches in moderate-income tracts exceeds the percentage of households (23.6 percent) and the percentage of businesses (22.8 percent) in those tracts. The bank's branches are centrally located within the AA to provide access to all LMI tracts. The bank did not open or close any branches in the AA during the review period.

The hours of operation are consistent across all branches in the AA. Branch lobby and drive-through hours are 9 a.m. to 5 p.m. each weekday. The bank offers Saturday lobby hours from 9:00 a.m. to noon in two branches in the AA, including the one located in a moderate-income tract. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: IL Decatur

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		Households	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	1	33.3%	0	0	1	1	0	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	8	23.5%	18.7%	27.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	33.3%	0	0	1	1	1	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	5	14.7%	11.6%	12.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	11	32.4%	34.3%	28.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	1	33.3%	0	0	1	1	1	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	10	29.4%	35.4%	31.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	0	0	3	3	2	Total	3	100%	3	100%	0	0	0	0.0%	0	0	34	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: IL Decatur

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		Households	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	1	33.3%	0	0	1	1	0	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	5	13.5%	7.1%	16.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	33.3%	0	0	1	1	1	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	9	24.3%	23.6%	22.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	1	33.3%	0	0	1	1	0	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	18	48.6%	51.5%	41.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	10.8%	16.7%	18.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.7%	1.1%	0.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	0	0	3	3	1	Total	3	100%	3	100%	0	0	0	0.0%	0	0	37	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides an adequate level of CD services in the AA given the bank's limited presence. During the review period, bank employees provided 27 CD service activities totaling 67 hours to six organizations operating throughout the AA. Bank staff provided their financial expertise in several ways, including financial literacy and homebuyer education and service on board of directors.

Noteworthy CD services in the Decatur AA include:

- 34 hours of board service for a program that works with LMI students through high schools to teach them life skills and provides real world opportunities for students to learn the basics of entrepreneurship.

- 18 hours of board service for a nonprofit organization that works to improve the economic and education outcomes for LMI youth and families.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS MSA Aas

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Bloomington	McLean	1	$79,224
Carbondale	Jackson & Williamson	3	$238,299
Champaign*	Champaign	0	N/A
Peoria	Peoria & Tazewell	2	$80,674
Springfield	Sangamon	2	$74,620

*As of December 31, 2023, the bank operated no branch offices in this AA. The bank exited the AA in May 2021. Therefore, no analysis was conducted in this market.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Illinois.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Bloomington	Consistent	Not Consistent (Exceeds)	Not Consistent (Below)
Carbondale	Consistent	Not Consistent (Below)	Consistent
Peoria	Consistent	Not Consistent (Exceeds)	Consistent
Springfield	Consistent	Not Consistent (Exceeds)	Consistent

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was adequate in all AAs. Borrower distribution was good in all AAs. The bank made no qualifying CD loans in the AAs.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: $880,800 in Bloomington (adequate level), $272,700 in Carbondale (few if any), $2.7 million in Peoria (excellent level), and $2.0 million in Springfield (excellent level).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: poor in Bloomington and adequate in Carbondale, Peoria, and Springfield. Qualifying hours and conclusions for CD services were as follows: 23 hours in Bloomington (adequate level); 50 hours in Carbondale (poor level); 59 hours in Peoria (adequate level); and 18 hours in Springfield (poor level).

Performance in the limited-scope MSA AAs did not impact overall performance for the state.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS NON-MSA AAs

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Central IL	Christian & Logan	2	$91,617
Southeast IL	Crawford	1	$62,683
Southern IL	Marion, Perry, Randolph, & Washington	3	$239,685

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope non-MSA AA to overall performance for the state of Illinois.

Performance in the Limited-Scope Review Non-MSA Assessment Areas			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Central IL	Consistent	Consistent	Consistent
Southeast IL	Consistent	Not Consistent (Below)	Consistent
Southern IL	Consistent	Consistent	Not Consistent (Below)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was good in Southeast Illinois and adequate in the remaining AAs. Borrower distribution was adequate in Southeast Illinois and good in the remaining AAs. The bank made no qualifying CD loans in the AAs.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA areas were as follows: $381,500 in Central Illinois (poor level), $177,400 in Southeast Illinois (few, if any), and $1.5 million in Southern Illinois (poor level).

The performance standards of the Service Test for limited-scope non-MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: good in Central Illinois, adequate in Southeast Illinois, and poor in Southern Illinois. Qualifying hours and conclusions for CD services were as follows: 28 hours in Central Illinois (poor level); 24 hours in Southeast Illinois (adequate level); and 48 hours in Southern Illinois (poor level).

Performance in the limited-scope non-MSA AAs did not impact overall performance for the state.

SOUTH CAROLINA

CRA RATING FOR SOUTH CAROLINA: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: Low Satisfactory

Major factors contributing to this rating include:

- The geographic distribution of loans reflects poor penetration throughout South Carolina AAs.
- The distribution of borrowers reflects poor penetration throughout South Carolina AAs.
- The bank made an excellent level of CD loans in South Carolina.
- The bank made an excellent level of qualified CD investments and grants in South Carolina.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank provides a limited level of CD service activities in South Carolina.

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AA in South Carolina:

- Charleston

Limited-scope reviews were conducted for the remaining six AAs:

- Barnwell
- Columbia
- Greenville
- Hampton
- Hilton Head Island-Bluffton-Beaufort
- Spartanburg

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA

As of June 30, 2023, Regions Bank had $892 million in deposits in South Carolina, accounting for 0.7 percent of its total deposits. Regions Bank operated 14 branch offices in South Carolina as of December 31, 2023, representing 1.1 percent of its total branches. HMDA-reportable lending in South Carolina accounted for 1.3 percent of total institutional HMDA-reportable lending by number of loans and 1.9 percent by dollar volume. Small business lending in South Carolina accounted for 1.3 percent of the bank's total small business lending by number of loans and 1.5 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: South Carolina
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	620	28.8%	250,949	44.4%
HMDA Refinance	460	21.4%	128,283	22.7%
HMDA Home Improvement	255	11.8%	23,919	4.2%
HMDA Multi-Family	6	0.3%	68,974	12.2%
HMDA Other Purpose LOC	115	5.3%	11,875	2.1%
HMDA Other Purpose Closed/Exempt	57	2.6%	8,730	1.5%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**1,513**	**70.3%**	**492,730**	**87.2%**
Total Small Business	**635**	**29.5%**	**71,428**	**12.6%**
Total Farm	**4**	**0.2%**	**661**	**0.1%**
Total Loans	**2,152**	**100%**	**564,819**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH CAROLINA

LENDING TEST

Overview

The Lending Test rating for the state of South Carolina is Low Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (good); Geographic Distribution (poor); Borrower Distribution (poor); and CD Lending (excellent). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within the full-scope AA of the state.

Lending Activity

Lending levels reflect good responsiveness to the credit needs of South Carolina AAs. The total number and dollar volume of HMDA-reportable and small business loans was considered in arriving at Lending Activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Charleston AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects poor dispersion throughout South Carolina AAs and the distribution of loans by borrower income and revenue size of businesses is poor. The analyses of HMDA-reportable and small business lending within the full-scope AA are discussed in detail later in this report.

CD Lending

The bank made an excellent level of CD loans in South Carolina. During the review period, the bank originated or renewed $89 million in qualified CD loans directly benefiting South Carolina AAs. In addition, the bank received

consideration at the state level for one CD loan totaling $1.5 million benefiting all AAs in South Carolina. The statewide loan was to a nonprofit specializing in originating loans to small businesses that do not qualify for traditional financing. More information on CD loans can be found in the full-scope AA section of this report.

The bank was considered responsive to the CD needs of its AAs in the state. Therefore, the bank also received consideration for one loan totaling $7.5 million for the creation of 105 new units of affordable housing in Cherokee County using LIHTCs. This loan received consideration for the state of South Carolina because it benefits an area within the state but did not benefit any of the bank's AAs in the state.

INVESTMENT TEST

The Investment Test rating for South Carolina is Outstanding. The bank made an excellent level of qualified CD investments and grants in South Carolina, with $90.4 million in qualified investments and $100,800 in qualified contributions directly benefiting its South Carolina AAs.

The bank made a significant level of qualified investments and contributions in the Charleston full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report.

The bank was responsive to the needs of its AAs in the state of South Carolina. Therefore, the bank also received consideration for $17.7 million in qualified investments within the state that benefited geographies outside of the bank's AAs. This amount included two current period LIHTCs that helped create 201 total new units of affordable housing for LMI individuals and families. These investments, along with performance in the limited scope AAs, positively affected the statewide rating.

SERVICE TEST

The Service Test rating for South Carolina is Low Satisfactory.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in South Carolina. As of December 31, 2023, Regions operated 14 branches in the state, including one branch in a low-income tract and three branches in moderate-income tracts, representing 28.6 percent of total statewide branches.

A full array of personal and business banking products and services is offered at all locations in South Carolina AAs. Across the state, the bank offers branch lobby and drive-through hours beginning at 9 a.m. and closing at 5 p.m. each weekday. The bank only offers Saturday hours from 9 a.m. to 12 p.m. at one branch in the state, which is located in an upper-income tract. Therefore, branch hours do vary in a way that inconveniences portions of the bank's AAs, particularly LMI geographies and LMI individuals. The bank's delivery systems include full-service ATMs at all branches in the state. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed four branches in upper-income tracts and opened one branch in an upper-income tract. The branch closings were either relocations or consolidations. Changes to the bank's branch network in South Carolina did not generally adversely affect the accessibility of delivery systems, particularly to LMI geographies or LMI individuals. Additional details on the bank's retail services can be found in the full-scope AA area sections of this report.

CD Services

Regions provides a limited level of CD services in South Carolina. During the review period, the bank engaged in 369 hours of qualifying CD service activities that directly benefited individual AAs in South Carolina. The highest volume of CD service hours were in the Hilton Head Island-Bluffton AA at 198 qualified hours.

Additional details of CD service hours in South Carolina are described later within the section for the individual AA that they benefit.

METROPOLITAN AREA – CHARLESTON MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHARLESTON AA

Overview

The Charleston AA consists of Charleston and Dorchester counties, two of the three counties that comprise the Charleston-North Charleston, SC MSA. As of December 31, 2023, Regions Bank operated three branch offices in the AA, which represents 21.4 percent of its branches in the state of South Carolina and 0.2 percent of its total branches. As a percentage within the state of South Carolina, 27.6 percent of the bank's deposit volume and 30.5 percent of its total statewide HDMA-reportable and small business loans by number are located in the AA.

Regions operates in a competitive banking environment in the Charleston market, which has a large presence of national and regional banks. As of June 30, 2023, there were 32 financial institutions operating 157 total branch locations across the AA. Regions Bank ranked 15th in deposit market share with $246.3 million or 1.3 percent of total deposits. Wells Fargo Bank, Bank of America, and South State Bank were the leading banks in terms of deposit market share.

HMDA-reportable lending in the AA is similarly competitive. Regions originated and/or purchased approximately 0.5 percent of the total HMDA-reportable loans in the AA in 2021, 2022, and 2023. Regions was 53rd out of 676 reporters in 2021; 47th out of 641 reporters in 2022; and 43rd out of 556 reporters in 2023. Rocket Mortgage was the top HMDA reporter in the market in 2021 and 2022. PennyMac Loan Services was the top HMDA reporter in 2023.

Small business lending is also competitive. Regions Bank ranked 25th out of 157 reporters in 2021 with 0.6 percent of reported loans. In 2022, the bank ranked 38th out of 122 reporters with 0.1 percent of reported loans. In 2023, Regions ranked 26th out of 127 reporters with 0.2 percent of reported loans. From 2021 through 2023, top lenders in the market were American Express, Bank of America, JP Morgan Chase Bank, and Capital One.

AA Demographics, Population, and Income Characteristics

The Charleston AA has grown rapidly in the past several years. As of July 1, 2023, the AA had an estimated population of 594,200.[69] Charleston County has the highest population with approximately 424,367 residents; a 3.9 percent from 2020 to 2023.[70] Dorchester County has a population of 169,833; a 5.3 percent increase in population from 2020 to 2023.[71]

In 2021, the AA contained 111 census tracts: 14 low-income census tracts (12.6 percent), 21 moderate-income tracts (18.9 percent), 35 middle-income tracts (31.5 percent), 38 upper-income tracts (34.2 percent), and three unknown-income tracts (2.7 percent). In 2022 and 2023, census tract remapping increased the total number of census tracts to 130: nine low-income tracts (6.9 percent), 28 moderate-income tracts (21.5 percent), 41 middle-income tracts (31.5 percent), 48 upper-income tracts (36.9 percent), and four unknown-income tracts (3.1 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As shown, the median family income increased from $82,100 in 2021 to $101,300 in 2023.

[69] QuickFacts. U.S. Census Bureau, n.d. Web. 5 Dec. 2024
https://www.census.gov/quickfacts/fact/table/SC,dorchestercountysouthcarolina,charlestoncountysouthcarolina/PST045224
[70] Ibid.
[71] Ibid.

Borrower Income Levels
Charleston-North Charleston, SC MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$82,100**	0 - $41,049	$41,050 - $65,679	$65,680 - $98,519	$98,520 - & above
2022	**$96,400**	0 - $48,199	$48,200 - $77,119	$77,120 - $115,679	$115,680 - & above
2023	**$101,300**	0 - $50,649	$50,650 - $81,039	$81,040 - $121,559	$121,560 - & above

There are 133,377 total families in the AA. Of these families, 21.3 percent are low-income, 16.5 percent are moderate-income, 19.3 percent are middle-income, and 42.9 percent are upper-income. Poverty is a concern in the AA. In Charleston County, the poverty rate is 11.0 percent, which is greater than Dorchester County's 10.2 percent poverty rate.[72] Throughout the AA, 37.8 percent of families were considered LMI based on 2023 FFIEC census data.[73] Additionally, 30.3 percent of families in low-income tracts and 14.1 percent of families in moderate-income tracts have incomes below the poverty level.[74] The high poverty rates and the concentration of families living below the poverty level in LMI tracts may create challenges for lending in these tracts.

Housing Characteristics

There are 252,966 total housing units in the AA, of which 56.5 percent are owner-occupied, 30.6 percent are rental units and 12.9 percent are vacant. However, fewer home ownership opportunities exist in LMI tracts. Specifically, only 37.2 percent of all housing units in low-income tracts and 46.0 percent of all housing units in moderate-income tracts are owner-occupied.

The median age of the housing stock in the AA was 37 years, which is older than that of homes in South Carolina overall (31 years). Housing units in LMI census tracts were older, with a median age of 46 years in low-income tracts and 40 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA was $283,127 which is higher than the median housing value in South Carolina ($170,100). Median gross rent in the AA was $1,205 per month, which was higher than the median gross rent in the state of South Carolina ($918 per month). Additionally, the affordability ratio of the AA (23.2 percent) is lower than the affordability ratio for the state of South Carolina (32.3 percent). Housing cost-burden is a challenge in the AA. Data shows that the percentage of renters with rent costs greater than 30 percent of income is 48.1 percent, which is higher than the state of South Carolina at 43.7 percent.

Economic Conditions

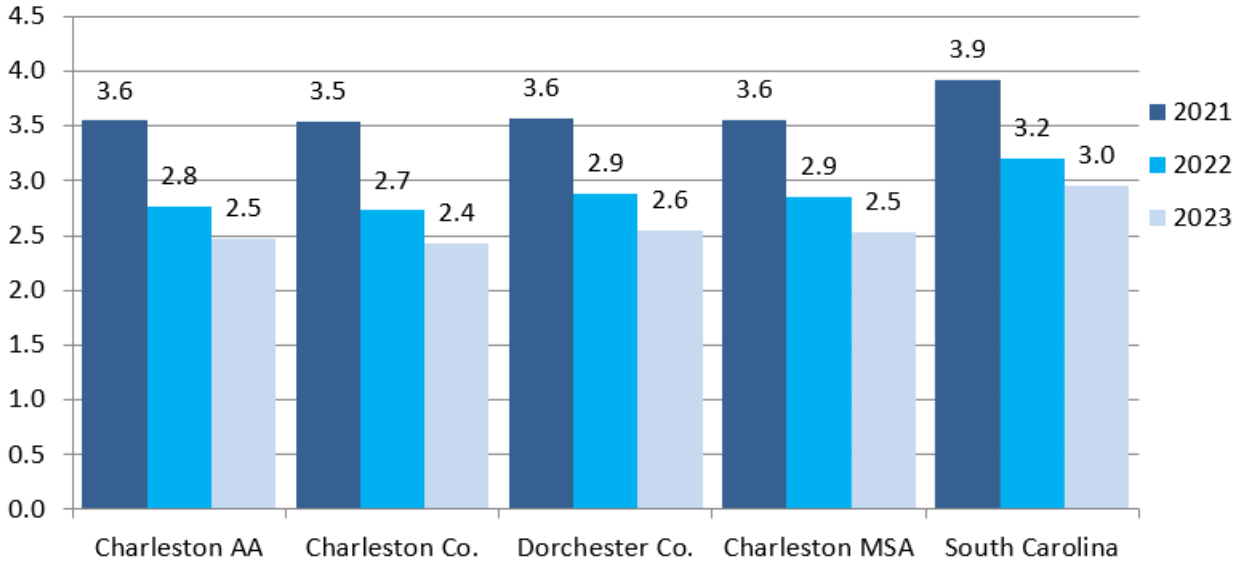
Charleston is the oldest and second-largest city in South Carolina. The city of Charleston is the primary economic driver for the region. Charleston began as a port city, and logistics and distribution remain important to its economy. According to the Charleston Regional Development Alliance, the target industries for the area include aerospace, automotive, information technology, life sciences, and logistics.[75]

[72] QuickFacts. U.S. Census Bureau, n.d. Web. 5 Dec. 2024 https://www.census.gov/quickfacts/fact/table/SC,berkeleycountysouthcarolina,dorchestercountysouthcarolina,charlestoncountysouthcarolina/PST045219
[73] FRB calculations of 2023 FFIEC census data.
[74] 2023 FFIEC Census Data.
[75] "Target Industries." Charleston Regional Development Alliance, n.d. Web 5 Dec. 2024. https://www.crda.org/target-industries/

The Charleston AA has a robust economy with the presence of many private, public, and multinational firms. The top regional industry-sectors, by employment, included: government; accommodation and food service; retail trade; health care and social assistance; manufacturing; professional, scientific, and technical services; administrative and support and waste management and remediation; construction; and transportation and warehousing.[76] The largest public sector employers in the Charleston area include Joint Base Charleston, Medical University of South Carolina, Charleston County School District, Dorchester County School District II, and the Berkeley County School District.[77]

The following chart shows the unemployment rates for the AA, the counties that comprise the AA, the MSA and the state. The MSA's unemployment rate decreased from 2021 through 2023. In 2021, the AA had an unemployment rate of 3.6 percent. The unemployment rate decreased to 2.5 percent in 2023. The two counties in the AA experienced similar unemployment rate levels and changes from 2021 to 2023.

Unemployment Rates - SC Charleston



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

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

According to a contact specializing in small business loans and economic development, the Chamber of Commerce noted that 27 people move to Charleston daily, but also mentioned that Charleston does not have the infrastructure for the additional traffic or commuting and this continues to be an issue for the city. Charleston had robust mom and pop businesses that were considered key institutions in the area that are now fading and leaving the area. The contact talked about how people are leaving the downtown area of Charleston, which includes

[76] "Economic Data." Charleston County Development, n.d. Web. 5 Dec. 2024. https://www.charlestoncountydevelopment.org/data-center/economic-data/
[77] Ibid.

services such as tourism, beverage service, and national retailers. These services and others are moving or are being pushed further north.

The contact mentioned that in 1993 the second or third largest naval base closed in Charleston. The naval base was located in the middle of the LMI neighborhoods. Since the closing of the naval base, the Port Authority has opened a large port based on the former naval base location, and it is interrupting these communities.

Lastly, the contact stated that the main obstacle to small business development in the Charleston area is access to capital. The contact stated that banks are reluctant to make loans to small businesses unless the loan amount is $350,000 or more.

A contact specializing in economic development stated that Dorchester County is one of the fastest growing counties within the state of South Carolina. The contact mentioned that with the growing population, there are new financial institutions and health care organizations coming into the area. Currently, elevated interest rates are the biggest hindrance of financial institutions to meeting the community credit needs. There is no limit to competition among financial institutions within the area because there is so much growth within Dorchester County. The contact mentioned that financial institutions seem to only be servicing their best customers and that the lending products could be more market driven.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHARLESTON AA

LENDING TEST

Lending levels reflect good responsiveness to credit needs of the AA. The geographic distribution of loans reflects poor penetration throughout the AA and the distribution of loans reflects poor penetration among borrowers of different income levels and businesses of different revenue sizes. In contrast, the bank made an excellent level of CD loans in the Charleston AA.

The analysis included 467 HMDA-reportable loans and 188 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during the review period, the bank originated or purchased 203 home purchase loans, 145 home refinance loans, and 80 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home purchase loans and home refinance loans given their relative share of the total HMDA-reportable lending in this AA, followed by home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered good. Overall, 0.7 percent of HMDA-reportable loans and 0.5 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending exceeds the percentage of its area deposits.

Geographic Distribution of Loans

The geographic distribution of loans reflects poor penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is poor and small business lending performance is poor.

Home Purchase Loans
Home purchase lending in low-income tracts is poor. In 2021 and 2023, the bank made no home purchase loans in low-income tracts despite opportunities for lending as reflected by demographic data and aggregate performance. In 2022, the bank made 4.0 percent of its home purchase loans in low-income tracts, which was similar to aggregate performance (3.5 percent).

Home purchase lending in moderate-income tracts is adequate. In 2021, the bank made 13.4 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (17.8 percent) but similar to aggregate performance of 13.6 percent. In 2022 and 2023, the bank made 17.0 percent of its home purchase loans in moderate-income tracts, which was similar to the percentage of owner-occupied units in these tracts (17.6 percent). In 2022, the bank's lending (16.0 percent) was similar to aggregate performance (15.1 percent) and in 2023, the bank's lending (17.9 percent) was above aggregate performance (15.8 percent).

Home Refinance Loans
Home refinance lending in low-income tracts is very poor. During the three-year period, the bank made no home refinance loans in low-income tracts despite opportunities for lending as reflected by demographic data and aggregate data throughout the review period.

Home refinance lending in moderate-income tracts is poor. In 2021, the bank made 7.8 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (17.8 percent) and below aggregate performance of 10.8 percent. In 2022 and 2023, the bank made 16.7 percent of its home refinance loans in moderate-income tracts, which was similar to the percentage of owner-occupied units in these tracts (17.6 percent). In 2022, the bank's lending (21.7 percent) was above aggregate performance (14.5 percent). However, in 2023, the bank made no home refinance loans in moderate-income tracts despite opportunities for lending as reflected by demographic data (17.6 percent) and aggregate performance (16.6 percent).

Home Improvement Loans
Home improvement lending in low-income tracts is adequate. In 2021 and 2023, the bank made no home improvement loans in low-income tracts. In 2022, the bank made 2.6 percent of its home improvement loans in low-income tracts, which was above aggregate performance (0.9 percent). However, as reflected by aggregate performance across the review period (1.9 percent in 2021, 0.9 percent in 2022, and 1.3 percent in 2023), challenges exist in low-income tracts for all banks and opportunities for home improvement loans are limited. Therefore, Regions Bank performance for the review period was deemed adequate.

Home improvement lending in moderate-income tracts is adequate. In 2021, the bank made no home improvement loans in moderate-income tracts despite opportunities for lending as reflected by demographic data and aggregate performance. In 2022 and 2023, the bank made 12.1 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (17.6 percent). However, in 2022, the bank's lending (10.3 percent) was above aggregate performance (7.8 percent) and in 2023, the bank's lending (15.8 percent) was above aggregate performance (10.1 percent).

Small Business Loans
Small business lending in low-income tracts is poor. In 2021, the bank made 7.3 percent of its small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts (9.4 percent) and below aggregate performance of 8.5 percent. In 2022 and 2023, the bank made 4.7 percent of its small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts

(6.9 percent). In 2022, the bank's lending (4.0 percent) was below aggregate performance (6.0 percent) and in 2023, the bank's lending (5.1 percent) was again below aggregate performance of 6.4 percent.

Small business lending in moderate-income tracts is adequate. In 2021, the bank made 16.1 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (18.8 percent) but similar to aggregate performance of 16.5 percent. In 2022 and 2023, the bank made 18.8 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (20.7 percent). In 2022, the bank's lending (16.0 percent) was below aggregate performance (17.8 percent) but in 2023, the bank's lending (20.5 percent) was above aggregate performance of 17.5 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed, particularly in light of the bank's limited presence in this AA. The bank had activity in over 60 percent of all census tracts throughout the review period, with most of that being in moderate- and upper-income areas surrounding the bank's three branches.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is poor. As described in the following sections, overall performance for HMDA-reportable lending is poor and small business lending performance is poor.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. In 2021, the bank made 1.0 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.4 percent) and below aggregate performance of 5.1 percent. In 2022, the bank made no home purchase loans to low-income borrowers despite opportunities for lending as reflected in demographic data and aggregate performance. In 2023, the bank made 1.8 percent of its home purchase loans to low-income borrowers, which was below aggregate performance of 3.0 percent.

Home purchase lending to moderate-income borrowers is adequate. In 2021, the bank made 11.3 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (15.5 percent) and below aggregate performance of 17.5 percent. Bank performance improved in 2022 and 2023, with the bank making 17.0 percent of its home purchase loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (16.5 percent). In 2022, the bank's lending (14.0 percent) was below aggregate performance (15.9 percent); however, the bank's lending (19.6 percent) was above aggregate performance (14.5 percent) in 2023.

Home Refinance Loans

Home refinance lending to low-income borrowers is poor. In 2021, the bank made 7.0 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.4 percent) but above aggregate performance of 4.7 percent. In 2022 and 2023, the bank made 3.3 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.3 percent). In 2022, the bank's lending (4.3 percent) was below aggregate performance (10.4 percent) and in 2023, the bank made no home refinance loans to low-income borrowers despite opportunities for lending as reflected in aggregate performance (10.2 percent).

Home refinance lending to moderate-income borrowers is adequate. In 2021, the bank made 13.0 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income

families (15.5 percent) and below aggregate performance of 14.3 percent. However, bank performance improved in 2022 and 2023, with the bank making 23.3 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.5 percent). In 2022, the bank's lending (17.4 percent) was below aggregate performance (18.7 percent); however, the bank's lending (42.9 percent) was more than double aggregate performance (17.8 percent) in 2023.

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. In 2021, the bank made no home improvement loans to low-income borrowers despite opportunities for lending as reflected in demographic data (22.4 percent) and aggregate performance (3.9 percent). In 2022 and 2023, the bank made 3.4 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (21.3 percent). In 2022, the bank's lending (2.6 percent) was below aggregate performance (4.2 percent) and in 2023, the bank's lending (5.3 percent) was similar to aggregate performance (5.0 percent).

Home improvement lending to moderate-income borrowers is adequate. In 2021, the bank made 22.7 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.5 percent) and more than double aggregate performance of 10.1 percent. In 2022 and 2023, the bank made 10.3 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.5 percent). In 2022, the bank's lending (10.3 percent) was below aggregate performance (12.3 percent) and in 2023, the bank's lending (10.5 percent) was below aggregate performance (15.0 percent).

Small Business Loans

Small business lending to businesses of different sizes is poor. In 2021, the bank made 56.5 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (92.7 percent). The bank's performance is above aggregate performance of 44.9 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made fewer loans of less than $250,000 to businesses (87.9 percent) compared to aggregate lenders (95.5 percent). Bank performance declined in 2022 and 2023, with the bank making 45.3 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (93.2 percent). In 2022, bank lending (40.0 percent) was below aggregate performance (49.2 percent) and in 2023, the bank's lending (48.7 percent) was below aggregate performance (51.0 percent).

CD Lending

The bank makes an excellent level of CD loans in the Charleston AA. During the review period, the bank originated or renewed five qualified CD loans totaling $30.6 million in the AA, all of which were for affordable housing to LMI individuals. Two of the loans were particularly impactful totaling $24.1 million for construction of apartments in the AA using LIHTCs, which are complex. The projects were designed to create 288 new units of affordable housing exclusively for low-income individuals and/or families. These loans are responsive given the affordable housing challenges and the need for additional affordable housing units in the AA, as noted by community contacts.

INVESTMENT TEST

The bank made a significant level of qualified CD investments and grants in the Charleston AA, totaling $7.8 million. This amount included one current period investment totaling $700,000, 11 prior period investments still outstanding with a balance of $7.1 million, and 12 donations totaling $58,800.

Investment types varied and addressed a range of CD needs. These include SBIC funds to address small business financing needs, LIHTC projects to address affordable housing challenges, and MBS supporting LMI borrowers. The bank made significant use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits good responsiveness to CD needs.

Some examples of noteworthy investments and grants provided during the review period include:

- A $700,000 current period SBIC allocation to finance a small business in the AA.
- One prior period LIHTC of $5 million, originally purchased in 2021. This LIHTC investment helped to build 108 new units of affordable housing for LMI individuals and families.
- A $30,000 contribution to support a technical college workforce development program that primarily serves LMI students.
- Three contributions totaling $7,500 to support a local nonprofit that provides financial literacy classes, employment search assistance, and emergency financial support to LMI individuals and families in the AA.

SERVICE TEST

Retail banking services are adequate in Charleston. Additionally, the bank provides a limited level of CD services in its AA.

Retail Banking Services

Retail service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the Charleston AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated three branches in the AA with one in a moderate-income tract (33.3 percent) and two in upper-income tracts (66.6 percent). By comparison, 22.1 percent of households live in moderate-income tracts and 20.7 percent of businesses are located in these tracts. The low number of total branches in this AA was taken into consideration when evaluating the accessibility of the bank's retail services.

The bank closed two branches and opened one branch in upper-income tracts during the review period. Specifically, the bank consolidated one branch and relocated another branch into a new branch. The bank's branch opening and closings have generally not adversely affected the accessibility of the bank's delivery systems.

The bank's weekday branch lobby and drive-through hours are consistent across all branches in the AA, opening at 9 a.m. and closing at 5 p.m. However, the bank offers Saturday hours at its branch in an upper income tract but does not offer similar hours at the branch located in a moderate-income tract. While the bank does offer the same suite of products and services throughout the AA, the branch hours vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

SC Charleston 0

Geographic Distribution of Branches & ATMS 2021
Assessment Area: SC Charleston

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	14	12.6%	8.8%	9.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	33.3%	0	0	1	1	0	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	21	18.9%	19.4%	18.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	35	31.5%	36.1%	29.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	2	66.7%	1	2	2	2	1	Total	2	66.7%	2	66.7%	1	2	0	0.0%	0	0	38	34.2%	34.8%	40.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	3	2.7%	0.9%	1.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	1	2	3	3	1	Total	3	100%	3	100%	1	2	0	0.0%	0	0	111	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

SC Charleston

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: SC Charleston

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	9	6.9%	6.2%	6.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	33.3%	0	0	1	1	0	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	28	21.5%	22.1%	20.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	41	31.5%	32.6%	28.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	2	66.7%	0	0	2	2	1	Total	2	66.7%	2	66.7%	0	0	0	0.0%	0	0	48	36.9%	37.9%	42.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	3.1%	1.2%	1.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	0	0	3	3	1	Total	3	100%	3	100%	0	0	0	0.0%	0	0	130	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides a limited level of CD services in the AA. During the review period, bank employees provided eight CD service activities totaling 31 hours to five organizations operating throughout the AA. Bank staff leveraged their financial expertise by providing financial education, primarily to LMI workers through their place of employment, and by serving on the board of directors for a nonprofit organization that provides assistance to LMI seniors.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA MSA Aas

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Columbia	Richland	1	$73,881
Greenville	Anderson & Greenville	3	$185,525
Hilton Head Island-Bluffton	Beaufort & Jasper	4	$256,032
Spartanburg	Spartanburg	1	$51,652

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of South Carolina.

Performance in the Limited-Scope Review Metropolitan Assessment Areas			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Columbia	Consistent	Consistent	Consistent
Greenville	Consistent	Consistent	Not Consistent (Below)
Hilton Head Island-Bluffton	Not Consistent (Exceeds)	Consistent	Consistent
Spartanburg	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was poor in Columbia, good in Hilton Head Island-Bluffton, and adequate in the remaining AAs. Borrower distribution was adequate in all AAs. Qualifying amounts and conclusions for CD loans were as follows: $5.6 million in Columbia (adequate); $38.7 million in Greenville (excellent); and $14.1 million in Hilton Head Island-Bluffton (excellent). The bank made no qualifying CD loans in Spartanburg.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: $43.5 million in Columbia (excellent level), $21 million in Greenville (excellent level), $14.6 million in Hilton Head Island-Bluffton (excellent level), and $1.1 million in Spartanburg (significant level).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: good in Columbia, adequate in Hilton Head Island-Bluffton, and poor in Greenville and Spartanburg. Qualifying hours and conclusions for CD services were as follows: 12 hours in Columbia (poor level); 86 hours in Greenville (adequate level); 198 hours in Hilton Head Island-Bluffton (relatively high level); and 11 hours in Spartanburg (poor level).

Performance in the limited-scope MSA AAs did impact overall performance for the state. See the *Investment Test* under the Conclusions with Respect to Performance Tests in South Caolina section for more details.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA NON-MSA Aas

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Barnwell	Barnwell	1	$45,378
Hampton	Hampton	1	$33,026

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope non-MSA AA to overall performance for the state of South Carolina.

Performance in the Limited-Scope Review Non-MSA Assessment Areas			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Barnwell	Not Consistent (Below)	Not Consistent (Below)	Consistent
Hampton	Not Consistent (Below)	Consistent	Consistent

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was not rated in either AA due to the absence of LMI tracts during the review period. Borrower distribution was adequate in both AAs. The bank made no qualifying CD loans in the AAs.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA areas were as follows: $12,500 in Barnwell (few, if any) and $2.5 million in Hampton (excellent level).

The performance standards of the Service Test for limited-scope non-MSA areas included retail banking and CD services. Retail banking services for both AAs were adequate. The bank had a poor level of CD services in each AA, with 14 hours of qualifying CD services in Barnwell and 17 hours in Hampton.

Performance in the limited-scope non-MSA AAs did impact overall performance for the state. See the *Investment Test* under the Conclusions with Respect to Performance Tests in South Caolina section for more details.

NORTH CAROLINA

CRA RATING FOR NORTH CAROLINA: SATISFACTORY

The Lending Test is rated: **Low Satisfactory**
The Investment Test is rated: **Outstanding**
The Service Test is rated: **Low Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects poor penetration throughout North Carolina AAs.
- The distribution of borrowers reflects poor penetration throughout North Carolina AAs.
- The bank made an excellent level of CD loans in North Carolina.
- The bank made an excellent level of qualified CD investments and grants in North Carolina.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are poor.
- The bank is a leader in providing CD service activities in North Carolina, given its presence in the AAs.

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AA in North Carolina:
• Charlotte

Limited-scope reviews were conducted for the remaining two AAs:
• Macon
• Raleigh

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH CAROLINA

As of June 30, 2023, Regions had $870 million in deposits in North Carolina accounting for 0.7 percent of its total deposits. Regions Bank operated seven branch offices in North Carolina as of December 31, 2023, representing 0.6 percent of its total branches. HMDA-reportable lending in North Carolina accounted for 1.0 percent of total institutional HMDA-reportable lending by number of loans and 3.1 percent by dollar volume. Small business lending in North Carolina accounted for 0.7 percent of the bank's total small business lending by number of loans and 1.0 percent by dollar volume. Overall, the bank's HMDA-reportable and small business lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: North Carolina
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	622	40.0%	417,148	48.0%
HMDA Refinance	346	22.3%	143,458	16.5%
HMDA Home Improvement	153	9.8%	15,014	1.7%
HMDA Multi-Family	9	0.6%	228,980	26.3%
HMDA Other Purpose LOC	65	4.2%	8,245	0.9%
HMDA Other Purpose Closed/Exempt	34	2.2%	8,366	1.0%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**1,229**	**79.0%**	**821,211**	**94.4%**
Total Small Business	**325**	**20.9%**	**48,522**	**5.6%**
Total Farm	**1**	**0.1%**	**100**	**0.0%**
Total Loans	**1,555**	**100%**	**869,833**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NORTH CAROLINA

LENDING TEST

Overview

The Lending Test rating for the state of North Carolina is Low Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (excellent); Geographic Distribution (poor); Borrower Distribution (poor); and CD Lending (excellent). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within the full-scope AA of the state.

Lending Activity

Lending levels reflect excellent responsiveness to the credit needs of North Carolina AAs. The total number and dollar volume of HMDA-reportable and small business loans was considered in arriving at Lending Activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Charlotte AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects poor dispersion throughout North Carolina AAs and the distribution of loans by borrower income and revenue size of businesses is poor. The analyses of HMDA-reportable and small business lending within the full-scope AA are discussed in detail later in this report.

CD Lending

The bank made an excellent level of CD loans in North Carolina. During the review period, the bank originated or renewed $214.3 million in qualified CD loans directly benefiting North Carolina AAs. More information on CD loans can be found in the full-scope AA section of this report.

The bank was considered responsive to the CD needs of its AAs in the state. Therefore, the bank also received consideration for three loans totaling $8.9 million for the construction of affordable housing units outside the bank's AAs in North Carolina. Two of the loans totaling $7.1 million were for the creation of 48 units of affordable multifamily housing in Lenoir County using LIHTCs and one loan was for the creation of mixed-income housing in Buncombe County, with 20 percent of units set aside for LMI individuals and/or families[78].

INVESTMENT TEST

The Investment Test rating for North Carolina is Outstanding. The bank made an excellent level of qualified CD investments and grants in North Carolina, with $45.4 million in qualified investments and $562,600 in qualified contributions directly benefiting its North Carolina AAs. The bank also received consideration at the state level for a $2,500 contribution to a nonprofit aimed at addressing hunger and food insecurity across North Carolina.

The bank made an excellent level of qualified investments and contributions in the Charlotte full-scope AA. Details regarding specific investments and contributions can be found in the full-scope AA section of this report.

The bank was responsive to the needs of its AAs in the state of North Carolina. Therefore, the bank also received consideration for $26.4 million in qualified investments and $1,700 in contributions within the state that benefited geographies outside of the bank's AAs. This included a $4.9 million current period LIHTC, a $3.9 million current period NMTC, and a $3.5 million current period SBIC allocation.

SERVICE TEST

The Service Test rating for North Carolina is Low Satisfactory.

Retail Services

Delivery systems are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in North Carolina. As of December 31, 2023, Regions operated seven branches in the state and none are in LMI tracts. The bank did not open or close any branches during the review period. The reasonableness of business hours and services was not evaluated given the lack of branches in LMI tracts across the state. The bank's limited presence in the state was a factor taken into consideration when evaluating retail services in North Carolina. Additional details on the bank's retail services can be found in the full-scope AA section of this report.

CD Services

Regions provides an excellent level of CD services in North Carolina given its limited presence in the state. During the review period, the bank engaged in 1,123 hours of qualifying CD service activities in the state. This total includes 1,079 hours directly benefiting individual AAs in North Carolina and 44 hours benefiting a BSRA that includes all of the bank's AAs in the state. These hours include board of directors' representation for a statewide CDFI that provides financing for small businesses as well as technical support and committee representation for several statewide organizations focused on financial education, access to banking, and improving partnerships between banks and CD organizations.

Additional details of service hours in North Carolina are described later within each individual AA they benefit.

[78] This mixed-income housing loan totaled $8.7 million. In accordance with the CRA Questions and Answers, .12(h)-8, the bank received pro rata consideration for 20 percent of that total, or $1.8 million.

METROPOLITAN AREA – CHARLOTTE MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHARLOTTE AA

Overview

The Charlotte AA consists of Mecklenburg County, one of the eleven counties that comprise the Charlotte-Concord-Gastonia, NC-SC MSA. As of December 31, 2023, the bank operated four branches in the AA, representing 57.1 percent of its branches in the state of North Carolina and 0.3 percent of the bank's total branches. Of the branches in the AA, two are in a middle-income census tract and two are in upper-income census tracts. As a percentage within the state of North Carolina, 79.8 percent of the bank's deposit volume and 61.8 percent of the bank's combined HMDA-reportable and small business loans by number are located in the Charlotte AA.

The AA is a highly competitive banking market, with a significant presence of national and regional banks. There are 35 financial institutions operating 242 branch locations in the AA. Regions Bank ranked 10th with deposit market share of 0.2 percent ($639.8 million). Bank of America had the largest deposit market share at 65.6 percent, followed by Truist Bank and Wells Fargo Bank with 21.1 percent and 9.6 percent deposit market share, respectively.

For HMDA-reportable lending, Regions originated and/or purchased 0.49 percent in 2021, 0.48 percent in 2022, and 0.46 percent 2023 of the total HMDA-reportable loans in the AA Regions was 39th out of 720 reporters in 2021; 43rd out of 672 reporters in 2022; and 48th out of 628 reporters in 2023. Rocket Mortgage was the top HMDA reporter in the market in 2021 and 2022. Bank of America was the top HMDA reporter in 2023.

For small business lending, Regions ranked 28th out of 185 reporters in 2021 with 0.29 percent of small business loans. In 2022, the bank ranked 53rd out of 162 reporters with 0.05 percent of total small business loans. In 2023, Regions ranked 35th out of 148 reporters with 0.19 percent of total small business loans. American Express was the top small business lender in the market for 2021, 2022 and 2023. As with HMDA-reportable lending, Regions is an active CRA small business lender in this AA.

AA Demographics, Population, and Income Characteristics

Mecklenburg County has grown in the past several years. Population in the AA was approximately 1.2 million as of 2023, representing an increase of 4.3 percent since 2020, which is above the state (3.8 percent) and national (1.0 percent) growth levels in the same timeframe. Charlotte is the principal city for the area with a population of 911,311 and has been a significant contributor to the growth in Mecklenburg County.[79]

In 2021 the AA contained 233 census tracts: 29 low-income tracts (12.4 percent), 50 moderate-income tracts (21.5 percent), 52 middle-income tracts (22.3 percent), 98 upper-income tracts (42.1 percent), and four unknown-income tracts (1.7 percent). In 2022 and 2023, census map changes increased the total number of census tracts to 305: 19 low-income tracts (6.2 percent), 77 moderate-income tracts (25.2 percent), 71 middle-income tracts (23.3 percent), 130 upper-income tracts (42.6 percent), and eight unknown-income tracts (2.6 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from $77,300 in 2021 to $98,700 in 2023.

[79] "QuickFacts: North Carolina; Mecklenburg County; Charlotte; United States." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/NC,mecklenburgcountynorthcarolina,charlottecitynorthcarolina,US/PST045221. Accessed 5 December 2025.

Borrower Income Levels
Charlotte-Concord-Gastonia, NC-SC MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2021	**$77,300**	0 - $38,649	$38,650 - $61,839	$61,840 - $92,759	$92,760 - & above
2022	**$91,700**	0 - $45,849	$45,850 - $73,359	$73,360 - $110,039	$110,040 - & above
2023	**$98,700**	0 - $49,349	$49,350 - $78,959	$78,960 - $118,439	$118,440 - & above

There are 256,164 total families in the AA. Of these families, 20.2 percent are low-income, 16.6 percent are moderate-income, 18.3 percent are middle-income, and 44.8 percent are upper-income. Of the total families, 7.8 percent have incomes below the poverty level, which is lower than the families below poverty for the state of North Carolina (10.0 percent). Additionally, poverty rates are higher in LMI tracts, with 28.8 percent of the families residing in low-income tracts living below the poverty level and 14.0 percent of the families residing in moderate-income tracts living below the poverty level. Moreover, 44.7 percent of low-income families and 38.0 percent of moderate-income families reside in moderate-income tracts. This indicates the importance of lending in moderate-income tracts in order to reach LMI borrowers.

Housing Characteristics

There are 455,602 total housing units in the AA, of which 52.2 percent are owner-occupied, 40.4 percent are rental units, and 7.4 percent are vacant. Fewer home ownership opportunities exist in LMI tracts. Specifically, 25.2 percent of all housing units in low-income tracts and 43.6 percent of all housing units in moderate-income tracts are owner-occupied.

The median age of the housing stock in the AA was 35 years, which is older than that of homes in North Carolina (32 years). Housing units in LMI census tracts were older, with the median age of housing stock being 49 years in low-income tracts and 43 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA was $253,540, which is higher than the median housing value in North Carolina ($182,100). Median gross rent in the AA was $1,194 per month, which was higher than the median gross rent in the state of North Carolina ($932 per month). Additionally, the affordability ratio of the AA (27.2 percent) is lower than the affordability ratio for the state of North Carolina (31.1 percent). Housing cost burden is also a challenge in the AA. Data shows that the percentage of renters with rent costs greater than 30 percent of income is 43.5 percent, which is slightly higher than the state of North Carolina at 42.7 percent.

Economic Conditions

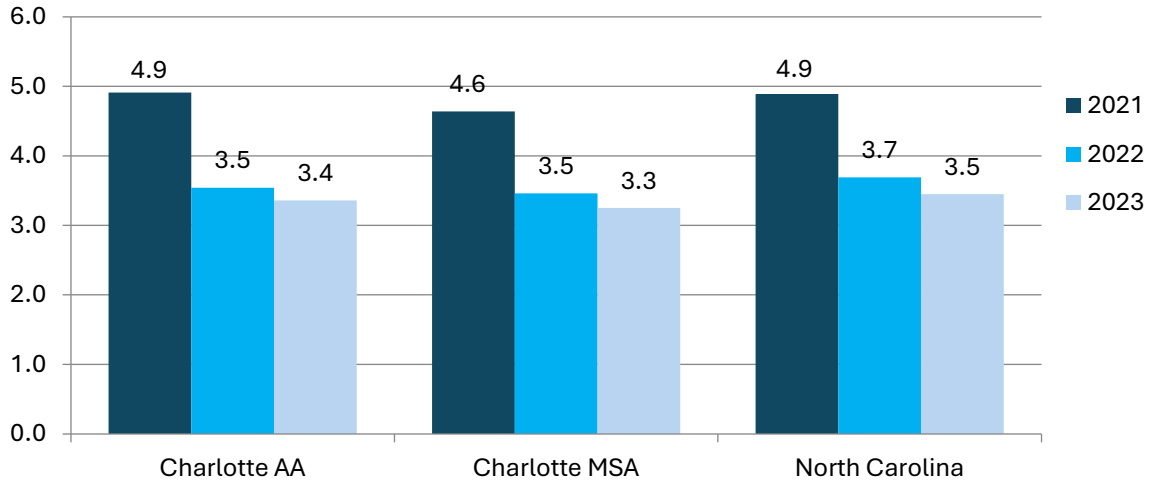
Charlotte is recognized as one of the largest banking centers in the nation. Other leading industries in the area include trade, transportation, education, healthcare, professional/business services, government, and utilities.[80] The area has experienced relatively good strong growth in the last several years. Between January 2020 and December 2023, total nonfarm payrolls in the Charlotte MSA increased 5.1 percent from 1.265 million to

[80] "Charlotte, NC-SC, Area Economic Summary." *Bureau of Labor Statistics*, 5 Dec 2024, https://www.bls.gov/regions/southeast/summary/blssummary_charlotte.pdf. Accessed 14 March 2022.

1.329 million.[81] Atrium Health, Wells Fargo, Bank of America, Novant Health, Duke Energy, and Spectrum are among the top employers in the region.[82] The Charlotte area serves as the headquarters for eight Fortune 500 companies, including Bank of America, Lowe's, Honeywell, Truist, Duke Energy, Nucor, Sonic Automotive, and Albemarle.[83]

The following table shows the unemployment rate for the AA, the MSA, and the state of North Carolina for 2021, 2022 and 2023. The unemployment rate in the AA decreased from 4.9 percent in 2021 to 3.4 percent in 2023. The North Carolina unemployment rate similarly decreased from 4.9 percent in 2021 to 3.5 percent in 2023.

Unemployment Rates - NC Charlotte



Credit and CD Needs

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

For small businesses, the contact discussed challenges and credit needs in the area. The contact stated that access to capital for the underserved communities is a key challenge. The contact also mentioned that access to capital is a challenge for small businesses, which is why partnerships with banks and CDFIs are crucial. The importance of technical assistance and business education was also emphasized. There are still underserved communities and unmet demand for accessible capital, technical assistance, and strong partnerships between banks and community organizations. Overall, the contact suggested there is room for improvement in the performance and engagement of local financial institutions in supporting CD initiatives through donations, investments, and services.

A second community contact engaged in affordable housing was interviewed. In discussing the economic conditions of Charlotte, the contact stated that affordable housing continues to be a major challenge with developers needing more flexible and longer-term financing options to make deals feasible. Small business development and support is another priority identified by the community as an area needing more investment

[81] "All Employees: Total Nonfarm in Charlotte-Concord-Gastonia, NC-SC (MSA)." *Federal Reserve Economic Data (FRED), St. Louis Fed*. https://fred.stlouisfed.org/series/CHAR737NA. Accessed 5 Dec 2024.
[82] "Charlotte Area Major Employers" *Charlotte Regional Business Alliance*. https://charlotteregion.com/charlotte-nc/. Accessed 5 Dec 2024.
[83] "Fortune 500 Companies in the Charlotte Region." *Charlotte Regional Business Alliance.* https://charlotteregion.com/fortune-500-1000/. Accessed 5 Dec 2024.

from banks and partners. Food insecurity and ensuring basic needs, like access to healthy food options, has risen as an issue, especially during and following the pandemic. Programs to address this issue needs funding. Home repair assistance and support for seniors and low-income homeowners to stay in their homes was also highlighted as important by community members. Workforce development and job training opportunities are ongoing needs, though not discussed in detail in this context. The pandemic created additional economic hardship over the past several years, increasing demand for CD resources and partnerships. The contact mentioned multiple CD loan, investment, and donation opportunities in the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHARLOTTE AA

LENDING TEST

Lending levels reflect excellent responsiveness to credit needs of the AA. The geographic distribution of loans reflects poor penetration throughout the AA and the distribution of loans reflects poor penetration among borrowers of different income levels and businesses of different revenue sizes. The bank made an excellent level of CD loans in the Charlotte AA.

The analysis included 733 HMDA-reportable loans and 228 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023 the bank originated or purchased 403 home purchase loans, 215 home refinance loans, and 59 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home purchase loans given its relative share of the total HMDA-reportable lending in this AA, followed by home refinance loans, and to a lesser extent, home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered excellent. Overall, 1.9 percent of HMDA-reportable loans and 0.8 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable lending, which is the most heavily weighted product in the AA, exceeds the percentage of its area deposits. Additionally, the percentage of small business lending is consistent with the percentage of its area deposits.

Geographic Distribution of Loans

The geographic distribution of loans reflects poor penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is poor and small business lending performance is adequate.

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2021, the bank made 2.4 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (4.3 percent) and below aggregate performance of 5.2 percent. In 2022 and 2023, the bank made 3.8 percent of its home purchase loans in low-income tracts, which was above the percentage of owner-occupied units in these tracts (2.9 percent). In 2022, the bank's lending (4.3 percent) was similar to aggregate performance (4.1 percent) but in 2023, the bank's lending (3.2 percent) was below aggregate performance (5.0 percent).

Home purchase lending in moderate-income tracts is poor. In 2021, the bank made 6.0 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (16.1 percent) and below aggregate performance of 16.3 percent. In 2022 and 2023, the bank made 15.3 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.6 percent). In 2022, the bank's lending (10.0 percent) was less than half aggregate performance (21.2 percent) and in 2023, the bank's lending (23.2 percent) was above aggregate performance (21.9 percent).

Home Refinance Loans

Home refinance lending in low-income tracts is poor. In 2021, the bank made 1.1 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (4.3 percent) and below aggregate performance of 3.3 percent. In 2022 and 2023, the bank made 2.7 percent of its home refinance loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (2.9 percent). In 2022, the bank's lending (4.0 percent) was above aggregate performance (2.6 percent). However, in 2023, the bank made no home refinance loans in low-income tracts despite opportunities for lending as reflected by demographic data (2.9 percent) and aggregate performance (3.4 percent).

Home refinance lending in moderate-income tracts is poor. In 2021, the bank made 6.7 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (16.1 percent) and below aggregate performance of 12.9 percent. In 2022 and 2023, the bank made 21.6 percent of its home refinance loans in moderate-income tracts, which matched the percentage of owner-occupied units in these tracts (21.6 percent). In 2022, the bank's lending (28.0 percent) was above aggregate performance (21.9 percent) but in 2023, the bank's lending (8.3 percent) was below aggregate performance (23.8 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2021 and 2023, the bank made no home improvement loans in low-income tracts. In 2022, the bank made 7.4 percent of its home improvement loans in low-income tracts, which was above the percentage of owner-occupied units in these tracts (2.9 percent) and more than triple aggregate performance (2.1 percent). However, as reflected by aggregate performance across the review period, challenges exist in low-income tracts for all banks and opportunities for home improvement loans are limited. Therefore, Regions' performance for the review period was deemed adequate.

Home improvement lending in moderate-income tracts is poor. In 2021, the bank made 13.3 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (16.1 percent) but above aggregate performance of 11.7 percent. Bank performance declined in 2022 and 2023, with the bank making 9.1 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (21.6 percent). In 2022, the bank's lending (11.1 percent) was below aggregate performance (14.4 percent) and in 2023, the bank's lending (5.9 percent) was below aggregate performance (16.4 percent).

Small Business Loans

Small business lending in low-income tracts is good. In 2021, the bank made 12.2 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (9.1 percent) and above aggregate performance of 9.0 percent. In 2022 and 2023, the bank made 7.2 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (5.4 percent). In 2022, the bank's lending (8.7 percent) was above aggregate performance (5.2 percent) and in 2023, the bank's lending (6.8 percent) was above aggregate performance of 4.9 percent.

Small business lending in moderate-income tracts is adequate. In 2021, the bank made 19.8 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (15.9 percent) and above aggregate performance of 16.4 percent. In 2022 and 2023, the bank made 29.9 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (23.9 percent). In 2022, the bank's lending (17.4 percent) was below aggregate performance (23.7 percent), but in 2023, the bank's lending (33.8 percent) was above aggregate performance of 23.7 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in less than half of all census tracts throughout the review period. However, the bank has only four branches in this AA. Moreover, lending data and maps did not indicate an absence of loans across groups of LMI tracts, but instead, show that the majority of census tracts without loans are middle- and upper-income. Additionally, the bank had activity in approximately 40 percent of low-income census tracts and approximately 40 percent of moderate-income census tracts throughout the review period, further demonstrating its efforts to lend in LMI areas across the AA.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is poor. As described in the following sections, overall performance for HMDA-reportable lending is poor while small business lending performance is adequate.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. In 2021, the bank made no home purchase loans to low-income borrowers despite opportunities for lending as reflected by demographic data and aggregate performance. In 2022 and 2023, the bank made 1.3 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (20.2 percent). In 2022, the bank's lending (0.7 percent) was below aggregate performance (2.7 percent) and in 2023, the bank's lending (2.1 percent) was similar to aggregate performance (2.3 percent).

Home purchase lending to moderate-income borrowers is poor. In 2021, the bank made 4.8 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (15.1 percent) and below aggregate performance of 13.5 percent. In 2022 and 2023, the bank made 8.5 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.6 percent). In 2022, the bank's lending (8.6 percent) was below aggregate performance (13.3 percent) and in 2023, the bank's lending (8.4 percent) was below aggregate performance (12.3 percent).

Home Refinance Loans

Home refinance lending to low-income borrowers is poor. In 2021, the bank made 1.1 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.5 percent) and below aggregate performance of 4.4 percent. In 2022 and 2023, the bank made 5.4 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (20.2 percent). In 2022, the bank's lending (8.0 percent) was below aggregate performance (10.2 percent) and in 2023, the bank made no home refinance loans to low-income borrowers despite opportunities for lending as reflected by demographic data and aggregate performance.

Home refinance lending to moderate-income borrowers is adequate. In 2021, the bank made 10.1 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (15.1 percent) and below aggregate performance of 12.5 percent. Bank performance improved in 2022

and 2023, with the bank making 21.6 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.6 percent). In 2022, the bank's lending (28.0 percent) was above aggregate performance (20.1 percent) and in 2023, the bank's lending (8.3 percent) was below aggregate performance (18.9 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. In 2021, the bank made 6.7 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (21.5 percent) but above aggregate performance of 3.2 percent. However, the bank made no home improvement loans to low-income borrowers in 2022 or 2023 despite opportunities for lending as reflected by demographic data and aggregate performance.

Home improvement lending to moderate-income borrowers is poor. In 2021, the bank made 6.7 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (15.1 percent) and below aggregate performance of 8.6 percent. In 2022 and 2023, the bank made 6.8 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.6 percent). In 2022, the bank's lending (7.4 percent) was below aggregate performance (11.5 percent) and in 2023, the bank's lending (5.9 percent) was again below aggregate performance (13.8 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 63.4 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.7 percent). The bank's performance is above aggregate performance of 45.5 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made fewer loans of less than $250,000 to businesses (81.7 percent) compared to aggregate lenders (96.5 percent). In 2022 and 2023, the bank made 53.6 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.8 percent). However, in 2022, bank lending (56.5 percent) was above aggregate performance (51.2 percent) and in 2023, the bank's lending (52.7 percent) was similar to aggregate performance (53.8 percent). Moreover, the majority of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank makes an excellent level of CD loans in the Charlotte AA, particularly when considering the bank's limited presence in a highly competitive market. During the review period, the bank originated or renewed six qualified CD loans totaling $46.6 million. Specifically, the bank provided $32.7 million in affordable housing to LMI individuals and $13.9 million in economic development by financing small businesses. Two of the qualifying CD loans were impactful and/or responsive to AA needs as described below.

- One loan totaling $11.7 million for construction of apartments in the AA using LIHTCs, which are complex. The projects were designed to create 132 new units of affordable housing for LMI individuals and/or families, with at least 26 of those units being set aside for low-income individuals and/or families. These loans are responsive given the affordable housing challenges and the need for additional affordable housing units in the AA, as noted by community contacts.

- One new SBA 504 loan totaling $5.8 million that provided financing to a small business.

The Charlotte AA also positively benefited from two LOCs totaling $9.5 million to a national CDFI with prioritization in nine AAs, including Charlotte. The CDFI LOCs were previously described under the *CD Lending* heading for the institution.

INVESTMENT TEST

The bank made an excellent level of qualified CD investments and grants in the Charlotte AA, totaling $28.3 million. This amount included two current period investments totaling $20.9 million, six prior period investments totaling $6.9 million, and 76 donations totaling $509,900.

Investment types varied and addressed a range of CD needs. These include SBIC funds to address small business financing needs, LIHTC projects to address affordable housing challenges, and MBS supporting LMI borrowers. The bank made significant use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits excellent responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- A $15.9 million current period LIHTC project. This LIHTC investment helped to build 132 new units of affordable housing for LMI individuals and families, which was responsive to the need for affordable housing in the AA.

- A $5 million current period SBIC allocation to finance a small business in the AA.

- A $100,000 donation to a local affordable housing developer to help fund the construction of 104 new units of affordable housing for LMI individuals and families.

- A $50,000 donation to a local nonprofit that offers financial workshops, 1:1 financial counseling, and interest-free loans to LMI individuals.

- A $7,500 donation to support a local CDFI focused on small business growth and development.

The Charlotte AA also positively benefited from a $2,500 donation benefiting a BSRA that includes the entire state of North Carolina. This donation was previously described under the *Investment Test* heading for the state of North Carolina.

SERVICE TEST

Retail banking services are poor in the Charlotte AA. The bank is a leader in providing CD service activities in the AA.

Retail Banking Services

Retail service delivery systems are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels throughout the Charlotte AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated four branches in the AA, with two in a middle-income tracts and two in upper-income tracts. The bank does not operate any branches in LMI tracts. By comparison, 5.8 percent of households live in low-income tracts and 5.4 percent of businesses are

located in these tracts; 25.8 percent of households live in moderate-income tracts and 23.9 percent of businesses are located in these tracts. The concentration of households and businesses in LMI tracts indicates that there is demand for retail banking services in these tracts.

The bank did not open or close any branches during the review period. The reasonableness of business hours and services was not evaluated given the lack of branches in LMI tracts in the AA.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

NC Charlotte 0

Geographic Distribution of Branches & ATMS 2021
Assessment Area: NC Charlotte

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours		Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	29	12.4%	10.2%	9.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	50	21.5%	20.5%	15.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	1	25.0%	0	0	1	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	52	22.3%	24.3%	23.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	3	75.0%	0	0	2	3	1	Total	4	80.0%	4	80.0%	0	0	0	0.0%	0	0	98	42.1%	44.9%	50.4%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	1.7%	0.1%	1.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	4	100%	0	0	3	4	1	Total	5	100%	5	100%	0	0	0	0.0%	0	0	233	100%	100%	100%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

NC Charlotte

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: NC Charlotte

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours		Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	19	6.2%	5.8%	5.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	77	25.2%	25.8%	23.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	2	50.0%	0	0	1	2	0	Total	3	60.0%	3	60.0%	0	0	0	0.0%	0	0	71	23.3%	24.1%	20.8%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Upper	2	50.0%	0	0	2	2	0	Total	2	40.0%	2	40.0%	0	0	0	0.0%	0	0	130	42.6%	42.8%	47.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	8	2.6%	1.5%	2.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	4	100%	0	0	3	4	0	Total	5	100%	5	100%	0	0	0	0.0%	0	0	305	100%	100%	100%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank is a leader in providing CD services in the AA, given their limited branch presence in Charlotte. During the review period, bank employees provided 235 CD service activities totaling 899 hours to 24 organizations operating throughout the AA. Bank staff provided their financial expertise in a variety of ways, including financial literacy and homebuyer education; service on board of directors; and other technical assistance.

Noteworthy and responsive CD services in the Charlotte AA include:

- 77 hours of board service to a regional nonprofit organization that provides transitional housing for LMI women and youth, and afterschool literacy training.

- 4 hours of legal services, provided by a bank attorney, with an organization that provides legal assistance to LMI youth and their families facing educational challenges.

- 29 hours of board service to a nonprofit organization that provides financial coaching, homebuyer education and low-interest loans targeted to LMI individuals to help them build assets.

- 76 hours of board service for an organization that provides workforce development training and job placement assistance in the food service industry, particularly for adults who face barriers to employment.

The Charlotte AA also positively benefited from 44 hours of CD service benefiting the BSRA that includes the entire state of North Carolina. These services were previously described under the CD services write up for the state.

METROPOLITAN AREA
LIMITED-SCOPE REVIEW

The following MSA AA was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding the AA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH CAROLINA MSA AA

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Raleigh	Wake	2	$120,989

CONCLUSION WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in the limited-scope MSA AA to overall performance for the state of North Carolina.

Performance in the Limited-Scope Review Metropolitan Assessment Area			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Raleigh	Consistent	Consistent	Consistent

The key performance standards of the Lending Test for the limited-scope area included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was poor in Raleigh, and the borrower distribution was also poor. However, the bank made an excellent level of CD loans in Raleigh, totaling $167.8 million.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA area was as follows: $17.3 million in Raleigh (excellent level).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Retail banking services in Raleigh were adequate. The bank had a relatively high level of qualifying CD services (143 hours). The Raleigh AA also positively benefited from 44 hours of CD service benefiting the BSRA that includes the entire state of North Carolina. These services were previously described under the CD services section for the state of North Carolina.

Performance in the limited-scope MSA AAs did not impact overall performance for the state.

NONMETROPOLITAN STATEWIDE AREA
LIMITED-SCOPE REVIEW

The following non-MSA AA was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding the AA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH CAROLINA NON-MSA AA

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Macon	Macon	1	$54,713

CONCLUSION WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in the limited-scope non-MSA AA to overall performance for the state of North Carolina.

Performance in the Limited-Scope Review Non-MSA Assessment Area			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Macon	Not Consistent (Below)	Not Consistent (Below)	Consistent

The key performance standards of the Lending Test for the limited-scope area included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was not rated due to an absence of LMI tracts and borrower distribution was poor. Additionally, the bank made no qualifying CD loans in the Macon AA.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA area was as follows: $292,800 in Macon (poor level).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Retail banking services in Macon were adequate. The bank had an adequate level of qualifying CD services (19 hours). The Macon AA also positively benefited from 44 hours of CD service benefiting the BSRA that includes the entire state of North Carolina. These services were previously described under the CD services section for the state of North Carolina.

Performance in the limited-scope non-MSA AAs did not impact overall performance for the state.

MISSOURI

CRA RATING FOR MISSOURI: NEEDS TO IMPROVE
The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Needs to Improve
The Service Test is rated: Low Satisfactory

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout Missouri AAs.
- The distribution of borrowers reflects good penetration throughout Missouri AAs.
- The bank made a low level of CD loans in Missouri.
- The bank made a poor level of qualified CD investments and grants in Missouri.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank provides an adequate level of CD service activities in Missouri.

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AA in Missouri:
- Cape Girardeau

Limited-scope reviews were conducted for the remaining seven AAs:
- Columbia
- Gasconade*
- Jefferson City
- Southeast Missouri
- Springfield
- St. Genevieve-Perry
- Taney

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

*As of December 31, 2023, the bank operated no branch offices in this AA. The bank exited the AA in May 2021, early in the retail review period and before the beginning of the CD review period. This AA, therefore, was not included in the performance analysis.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSOURI

As of June 30, 2023, Regions Bank had $686 million in deposits in Missouri accounting for 0.5 percent of its total deposits. Regions Bank operated 13 branch offices in Missouri as of December 31, 2023, representing 1.0 percent of its total branches. HMDA-reportable lending in Missouri accounted for 0.9 percent of total institutional HMDA-reportable lending by number of loans and 0.6 percent by dollar volume. Small business lending in Missouri accounted for 0.4 percent of the bank's total small business lending by number of loans and 0.2 percent by dollar volume. Overall, the bank's HMDA-reportable and small business lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Missouri
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	320	24.8%	64,318	41.1%
HMDA Refinance	392	30.4%	46,222	29.5%
HMDA Home Improvement	193	14.9%	11,521	7.4%
HMDA Multi-Family	6	0.5%	16,069	10.3%
HMDA Other Purpose LOC	114	8.8%	6,005	3.8%
HMDA Other Purpose Closed/Exempt	56	4.3%	3,730	2.4%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**1,081**	**83.7%**	**147,865**	**94.4%**
Total Small Business	**177**	**13.7%**	**8,370**	**5.3%**
Total Farm	**33**	**2.6%**	**358**	**0.2%**
Total Loans	**1,291**	**100%**	**156,593**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

Overview

The Lending Test rating for Missouri is Low Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (adequate); Geographic Distribution (adequate); Borrower Distribution (good); and CD Lending (low level). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within the full-scope AA of the state.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of Missouri AAs. The total number and dollar volume of HMDA-reportable and small business loans were considered in arriving at Lending Activity

conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Cape Girardeau AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects adequate dispersion throughout Missouri AAs and the distribution of loans by borrower income and revenue size of businesses is good. The analyses of HMDA-reportable and small business lending within the full-scope AA are discussed in detail later in this report.

CD Lending

The bank made a low level of CD loans in Missouri. During the review period, the bank originated $500,000 in qualifying CD loans in two of its Missouri AAs, with no qualifying CD loans found in the remaining AAs of the state. More information on CD loans can be found in the full-scope AA section of this report.

INVESTMENT TEST

The Investment Test rating for Missouri is Needs to Improve. The bank made a poor level of qualified CD investments and grants in Missouri, with $6.0 million in qualified investments and $106,500 in qualified contributions directly benefiting its Missouri AAs.

The bank made a poor level of qualified investments and contributions in the Cape Girardeau full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report. The bank did not adequately meet the needs of its Missouri AAs. As such, investment and donation activity outside the bank's AAs in Missouri was not considered.

SERVICE TEST

The Service Test rating for Missouri is Low Satisfactory.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in Missouri. As of December 31, 2023, Regions operated 13 branches in the state, including one branch in a low-income tract and three branches in moderate-income tracts, representing 30.8 percent of total statewide branches.

A full array of personal and business banking products and services is offered at all locations in Missouri AAs. Across the state, branch hours do not vary in a way that inconveniences individual AAs. Most of the branches in the state offer lobby hours from 9 a.m. to 4:30 p.m. or 5 p.m. Monday-Thursday, and all branches are open until 5 p.m. on Friday. A number of branches have drive-through hours that open at 8:30 a.m. and close at 5 p.m. Regions offers branch lobby hours on Saturday from 9 a.m. to 12 p.m. at nine branches across the state, including one branch in a low-income tract and two on moderate-income tracts. Delivery systems include full-service ATMs at most branches in the state. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed three branches, including one branch in a moderate-income tract and two branches in middle-income tracts. The bank did not open any branches in Missouri during the review period. Changes to the bank's branch network in Missouri generally did not adversely affect the accessibility of delivery

systems, particularly to LMI geographies or LMI individuals. Additional details on the bank's retail services can be found in the full-scope AA section of this report.

CD Services

Regions provides an adequate level of CD services in Missouri. During the review period, the bank engaged in 562 hours of qualifying CD service activities in Missouri. This total includes 532 hours directly benefiting individual AAs in Missouri and 30 hours benefiting a BSRA that includes all of the bank's AAs in Missouri. These BSRA hours include service on the board of directors for an organization that supports a statewide network of programs focused on workforce development and educational programming for LMI youth.

Additional details of CD service hours in Missouri are described later within the section for the individual AA that they benefit.

METROPOLITAN AREA – CAPE GIRARDEAU MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CAPE GIRARDEAU AA

Overview

The Cape Girardeau AA includes only Cape Girardeau County, which is one of the three counties that comprise the Cape Girardeau-Jackson, MO-IL MSA. As of December 31, 2023, the bank operated two branches in the AA. This accounts for 15.4 percent of the bank's branches in the state of Missouri. Furthermore, 25.0 percent of the bank's statewide deposits and 16.0 percent of its statewide combined HMDA-reportable and small business lending by dollar volume are located the Cape Girardeau AA.

The AA is a small yet competitive banking market. While local community banks account for most of the deposits, several national and regional banks maintain a presence. According to the FDIC Summary of Deposits Report as of June 30, 2023, there were 15 financial institutions operating 37 branches inside the AA with a total of $3.0 billion in deposits.[84] Banks with the largest deposit market share in the AA include: The Bank of Missouri (13.9 percent), Montgomery Bank (11.5 percent), and Wood & Huston Bank (11.5 percent).[85] Regions Bank ranked 9th in market share at 5.6 percent.[86]

HMDA-reportable lending in the AA is also competitive. Regions Bank originated and/or purchased 2.1 percent, 2.7 percent, and 3.4 percent of total HMDA-reportable loans in the AA in 2021, 2022, and 2023, respectively. The bank ranked 17th out of 189 reporters in 2021, 12th out of 152 reporters in 2022, and 9th out of 138 reporters in 2023. The top HMDA reporters in the AA include First State Community Bank, The Bank of Missouri, and Montgomery Bank.

Regions Bank is a smaller player in the small business lending space in the AA. Regions originated and/or purchased 1.2 percent, 0.0 percent, and 0.1 percent of total reported small business loans in the AA in 2021, 2022, and 2023, respectively. The bank ranked 14th out of 54 reporters in 2021, had no market share in 2022, and ranked 23rd out of 58 reporters in 2023. The top small business lenders in the AA include The Bank of Missouri, U.S. Bank, and First State Community Bank.

AA Demographics, Population, and Income Characteristics

The AA population was 82,984 as of July 1, 2023.[87] This represented a 1.6 percent increase since the 2020 census.[88] During the same period, the statewide population in Missouri increased by 0.7 percent.[89]

In 2021, the AA contained 16 census tracts: one low-income tracts (6.3 percent), three moderate-income tracts (18.8 percent), nine middle-income tracts (56.3 percent), and three upper-income tracts (18.8 percent). For 2022 and 2023, there was a census tract remapping that changed this distribution. The total census tracts in the AA increased to 19: 0 low-income tracts (0.0 percent), three moderate-income tracts (15.8 percent), 12 middle-income tracts (63.2 percent), and four upper-income tracts (21.1 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Cape Girardeau, MO-IL MSA. The table below provides a breakdown of the estimated annual family income

[84] "Summary of Deposits – Market Share Reports." *Federal Deposit Insurance Corporation*, 30 June 2023, https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare. Accessed 11 Dec. 2024.
[85] Ibid.
[86] Ibid.
[87] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/US,MO,capegirardeaucountymissouri/PST045223. Accessed 11 Dec. 2024.
[88] Ibid.
[89] Ibid.

for each income category (low, moderate, middle, and upper) in the MSA. As shown, estimated median family income increased 35.2 percent during the review period, from $62,800 in 2021 to $84,900 in 2023.

Borrower Income Levels
Cape Girardeau, MO-IL MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$62,800**	0 - $31,399	$31,400 - $50,239	$50,240 - $75,359	$75,360 - & above
2022	**$78,400**	0 - $39,199	$39,200 - $62,719	$62,720 - $94,079	$94,080 - & above
2023	**$84,900**	0 - $42,449	$42,450 - $67,919	$67,920 - $101,879	$101,880 - & above

There were 18,717 total families in the AA as of 2023. Of these families, 16.9 percent were low-income, 18.9 percent were moderate-income, 22.4 percent were middle-income, and 41.9 percent were upper-income. 8.2 percent of families had income below the poverty level, which was slightly lower than the 8.9 percent statewide level for Missouri.

Housing Characteristics

2023 FFIEC census data indicates that there are 34,398 total housing units in the AA. Of these, 57.9 percent are owner-occupied, 29.9 percent are rental units, and 12.2 percent are vacant. However, owner-occupied rates in moderate-income tracts are much lower at 27.2 percent.

The median age of housing stock across the AA was 46 years, which was similar to the Missouri statewide median at 44 years. The median age of housing stock was oldest in moderate-income tracts (53 years) and youngest in upper-income tracts (40 years). The relatively old age of housing stock in moderate-income tracts indicates opportunity for home improvement loans in these areas.

The median housing value in the AA increased sharply during the review period. In January 2021, the median home listing price in Cape Girardeau County was $179,900.[90] By December 2023, it increased to $272,450.[91] This represents a 51.4 percent increase during the three-year review period. Under the assumption that a borrower can obtain a mortgage for approximately three times their annual income and using the 2023 FFIEC median family income for LMI families in the MSA, affordable homes would be less than $127,347 for low-income families and less than $203,757 for moderate-income families.[92] As such, the recent increases in AA home prices have resulted in reduced housing affordability for LMI families.

Economic Conditions

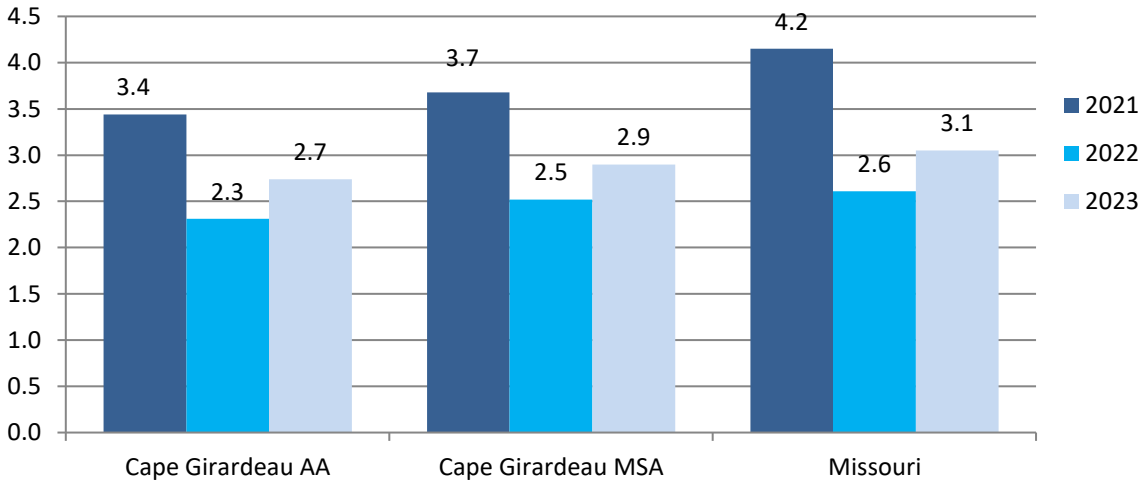
The AA has a stable economy with various employment opportunities for local residents. As of Q1 2023, total employment in the AA was 41,259.[93] Industries employing the most residents included healthcare/social assistance (9,912), retail trade (5,910), government (5,541), accommodation/food services (4,224), and

[90] "Housing Inventory: Median Listing Price in Cape Girardeau County, MO." *Federal Reserve Bank of St. Louis*, https://fred.stlouisfed.org/series/MEDLISPRI29031. Accessed 12 Dec. 2024.
[91] Ibid.
[92] This calculation uses 2023 FFIEC income classifications for the assessment area. Incomes for low-income families range from $0-$42,449 and incomes for moderate-income families range from $42,450-$67,919.
[93] "Quarterly Census of Employment and Wages." *Bureau of Labor Statistics(BLS)*

manufacturing (3,901).[94] The largest employers in Cape Girardeau include Saint Francis Healthcare System, SoutheastHEALTH, Procter & Gamble, Southeast Missouri State University, and Isle Casino Cape Girardeau.[95]

The following table shows the unemployment rate percentages for the bank's Cape Girardeau AA, the MSA, and the state of Missouri. As shown, the unemployment rate in the AA was lower than the overall unemployment rate in the state of Missouri during the three-year review period. The AA's unemployment rate dropped from 3.4 percent to 2.7 percent from 2021 to 2023. During the same period, Missouri's unemployment rate dropped from 4.2 percent to 3.1 percent.

Unemployment Rates - MO Cape Girardeau



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

To better understand the local landscape, information from a recently conducted interview with an individual engaged in Cape Girardeau-area CD was referenced. This individual discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local CD needs.

The contact stated that the local economy is strong. The healthcare, education, and manufacturing industries serve as the backbone of the region's economy. These local industries have created significant job growth in recent years. The region also has a healthy start-up and small business scene. Access to labor is the primary barrier to further economic expansion, as many young residents tend to leave the region for larger metropolitan areas after graduating from high school or college.

The contact explained that there is a limited supply of affordable housing. The affordable homes that are available are typically older and in need of repairs. Very few new construction homes are within an affordable price range for LMI individuals. The contact mentioned that local banks have mortgage products for LMI and first-time homebuyers; however, the lack of affordable housing inventory limits the use of these mortgage products.

[94] Ibid.
[95] "Opportunities: Top 5 Employers in the Cape Area." *Cape Is Home*, https://www.capeishome.com/opportunities/. Accessed 12 Dec. 2024.

The contact also mentioned that there is a development project occurring in the South Cape neighborhood. This initiative's goal is to increase agricultural production of food crops, add a grocery store, and develop affordable housing (including townhomes, multifamily, and single-family homes) targeted to the LMI population. This CD initiative should create numerous opportunities for bank involvement, including loans, grants, and services.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CAPE GIRARDEAU AA

LENDING TEST

Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made a low level of CD loans in the Cape Girardeau AA.

The analysis included 209 HMDA-reportable loans and 27 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during the review period the bank originated or purchased 80 home refinance loans, 59 home purchase loans, and 22 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home refinance loans given its relative share of the total HMDA-reportable lending in this AA, followed by home purchase loans and, to a lesser extent, home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered adequate. Overall, 0.1 percent of HMDA-reportable loans and 0.1 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending is the same as the percentage of its area deposits.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is poor. As previously stated, there were no low-income tracts in this AA in 2022 or 2023; therefore, this analysis focused on performance in moderate-income tracts.

Home Refinance Loans

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made no home refinance loans in moderate-income tracts despite opportunities for lending as reflected by demographic data and aggregate performance. In 2022 and 2023, the bank made 10.5 percent of its home refinance loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (5.9 percent). In 2022, the bank's lending (11.1 percent) was above aggregate performance (5.3 percent) and in 2023, the bank's lending (9.1 percent) was above aggregate performance (5.8 percent).

Home Purchase Loans

Home purchase lending in moderate-income tracts is good. In 2021, the bank made 10.0 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (6.4 percent) and above aggregate performance of 6.7 percent. In 2022, the bank made no home purchase loans

in moderate-income tracts despite opportunities for lending as reflected by demographic data and aggregate performance. However, in 2023, the bank made 23.5 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (5.9 percent) and above aggregate performance (8.3 percent).

Home Improvement Loans
Home improvement lending in moderate-income tracts is adequate. In 2021, the bank made no home improvement loans in moderate-income tracts despite opportunities for lending as reflected by demographic data and aggregate performance. In 2022 and 2023, the bank made 10.5 percent of its home improvement loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (5.9 percent). In 2022, the bank's lending (11.1 percent) was above aggregate performance (2.5 percent) and in 2023, the bank's lending (10.0 percent) was above aggregate performance (5.5 percent).

Small Business Loans
Small business lending in moderate-income tracts is poor. In 2021, the bank made 11.5 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (9.9 percent) and above aggregate performance of 9.5 percent. However, the bank made no small business loans in moderate-income tracts for 2022 or 2023 despite opportunities for lending as reflected by demographic data and aggregate performance.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in over 80 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes
The distribution of loans based on borrower income or gross annual revenues is good. As described in the following sections, overall performance for HMDA-reportable lending is good while small business lending performance is adequate.

Home Refinance Loans
Home refinance lending to low-income borrowers is excellent. In 2021, the bank made 9.5 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (19.6 percent) but more than double aggregate performance of 3.6 percent. In 2022 and 2023, the bank made 21.1 percent of its home refinance loans to low-income borrowers, which was above the percentage of low-income families (16.9 percent). In 2022, the bank's lending (25.9 percent) was above aggregate performance (8.1 percent) and in 2023, the bank's lending (9.1 percent) was above aggregate performance (7.7 percent).

Home refinance lending to moderate-income borrowers is good. In 2021, the bank made 23.8 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.9 percent) and above aggregate performance of 13.6 percent. In 2022 and 2023, the bank made 21.1 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (18.9 percent). In 2022, the bank's lending (22.2 percent) was above aggregate performance (20.6 percent) and in 2023, the bank's lending (18.2 percent) was above aggregate performance (16.1 percent).

Home Purchase Loans
Home purchase lending to low-income borrowers is excellent. In 2021, the bank made 20.0 percent of its home purchase loans to low-income borrowers, which was similar to the percentage of low-income families (19.6 percent) and nearly triple aggregate performance of 6.8 percent. In 2022 and 2023, the bank made

13.8 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (16.9 percent). In 2022, the bank's lending (16.7 percent) was above aggregate performance (9.7 percent) and in 2023, the bank's lending (11.8 percent) was above aggregate performance (9.3 percent).

Home purchase lending to moderate-income borrowers is adequate. In 2021, the bank made 26.7 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.9 percent) and above aggregate performance of 18.5 percent. Bank performance declined in 2022 and 2023, with the bank making 17.2 percent of its home purchase loans to moderate-income borrowers, which was below the percentage of moderate-income families (18.9 percent). In 2022, the bank's lending (8.3 percent) was below aggregate performance (19.5 percent) while in 2023, the bank's lending (23.5 percent) was above aggregate performance (18.8 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2021, the bank made 33.3 percent of its home improvement loans to low-income borrowers, which was above the percentage of low-income families (19.6 percent) and above aggregate performance of 7.5 percent. In 2022, the bank made no home improvement loans to low-income borrowers despite opportunities for lending as reflected by demographic data and aggregate performance. However, in 2023, the bank made 50.0 percent of its home improvement loans to low-income borrowers, which was above both the percentage of low-income families (16.9 percent) and aggregate performance of 11.7 percent.

Home improvement lending to moderate-income borrowers is poor. The bank made no home improvement loans to moderate-income borrowers in 2021 or 2023 despite opportunities for lending as reflected by demographic data and aggregate performance. In 2022, the bank made 22.2 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (18.9 percent) and above aggregate performance (17.5 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 96.2 percent of its small business loans to businesses with revenues of $1 million or less, which was above the percentage of total businesses with revenues of $1 million or less (89.1 percent). The bank's performance was above aggregate performance of 54.8 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made all of its loans for amounts of less than $250,000 to businesses compared to aggregate lenders (95.2 percent). However, the bank made no small business loans in 2022 despite opportunity for lending as reflected by demographic data and aggregate performance. In 2023, the bank made one small business loan to a business with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (89.4 percent) but above aggregate performance (60.3 percent). While the overall volume is low, all of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank makes a low level of CD loans in the Cape Girardeau AA. During the review period, the bank originated one qualified CD loan totaling $250,000 in the AA. The loan qualified as economic development by financing a CDFI's microloan program for small businesses. While the loan was responsive to AA credit needs of businesses, CD performance is at a low level due to the volume relative to the bank's presence in the AA and the additional needs and opportunities present in the area, as noted by community contacts.

INVESTMENT TEST

The bank made a poor level of qualified CD investments and grants in the Cape Girardeau AA totaling $538,100. This amount included two current period investments totaling $333,000, three prior period investments totaling $185,100, and three donations totaling $20,000.

Investment variety was limited to MBS supporting LMI borrowers and one prior period LIHTC originated in 2011. The bank made rare use of innovative and/or complex investments to support CD initiatives.

Examples of noteworthy investments and grants provided during the review period include:

- Two current period LMI MBS pools totaling $333,000.
- Two donations totaling $15,000 to an organization that provides free technical assistance and consulting services to local small businesses.
- A $5,000 donation to a nonprofit that provides various LMI services, including a food pantry and emergency financial assistance for families in need.

SERVICE TEST

Retail banking services are adequate in Cape Girardeau and the bank provides an adequate level of CD services in its AA.

Retail Banking Services

Retail service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the Cape Girardeau AA, particularly given the bank's limited branch presence. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank only operates two branches in the AA and neither are located in LMI tracts. In 2021, there was only one low-income tract in the AA, and with the U.S. Census changes in 2022, there were no low-income tracts in 2022 or 2023. There are three moderate-income tracts in the AA, where 11.4 percent of households lived and 7.2 percent of businesses are located. The bank's two branches are located near major roads or highways, which makes them more accessible to residents across the AA, including those in moderate-income tracts.

The bank did not open or close any branches in Cape Girardeau during the review period. Additionally, given the bank's lack of branches in LMI tracts, the reasonableness of business hours and services was not evaluated for this assessment area.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

MO Cape Girardeau 0

Geographic Distribution of Branches & ATMS 2021
Assessment Area: MO Cape Girardeau

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours		Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	6.3%	3.7%	3.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	3	18.8%	10.6%	9.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	2	100.0%	0	0	2	2	2	Total	2	100.0%	2	100.0%	0	0	0	0.0%	0	0	9	56.3%	64.7%	65.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	3	18.8%	21.0%	20.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	2	100%	0	0	2	2	2	Total	2	100%	2	100%	0	0	0	0.0%	0	0	16	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

MO Cape Girardeau

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: MO Cape Girardeau

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours		Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	3	15.8%	11.4%	7.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	2	100.0%	0	0	2	2	1	Total	2	100.0%	2	100.0%	0	0	0	0.0%	0	0	12	63.2%	59.0%	59.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	21.1%	29.6%	33.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	2	100%	0	0	2	2	1	Total	2	100%	2	100%	0	0	0	0.0%	0	0	19	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

Regions provides an adequate level of CD services given the bank's limited presence in the AA. During the review period, bank employees provided 62 hours of qualified CD service hours to one organization operating in the AA. Bank staff provided technical assistance to a small business development center that serves small businesses across the AA.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSOURI MSA Aas

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Columbia	Boone	2	$87,464
Jefferson City	Cole	1	$47,163
Springfield	Christian & Greene	3	$140,954

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Missouri.

Performance in the Limited-Scope Review Metropolitan Assessment Area			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Columbia	Not Consistent (Below)	Not Consistent (Exceeds)	Not Consistent (Exceeds)
Jefferson City	Not Consistent (Below)	Not Consistent (Exceeds)	Consistent
Springfield	Consistent	Consistent	Not Consistent (Below)

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was not rated in Jefferson City due to an absence of LMI tracts and poor in the remaining AAs. Borrower distribution was good in Springfield and adequate in the remaining AAs. The bank originated one CD loan totaling $250,000 in Springfield (low level). The bank made no qualifying CD loans in the remaining AAs.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope MSA areas were as follows: $2.8 million in Columbia (excellent level), $801,000 in Jefferson City (significant level), and $1 million in Springfield (poor level).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: excellent in Jefferson City, good in Columbia, and poor in Springfield. Qualifying hours and conclusions for CD services were as follows: 193 hours in Columbia (leader); 27 hours in Jefferson City (adequate level); and 68 hours in Springfield (adequate level). All MSA AAs reviewed under limited-scope procedures also positively benefited from 30 hours of CD service benefiting the BSRA that includes the entire state of Missouri. These services were previously described under the CD services section for the state of Missouri.

Performance in the limited-scope MSA AAs did not impact overall performance for the state.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The following non-MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSOURI NON-MSA Aas

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Gasconade*	Gasconade	0	N/A
Southeast MO	Scott & Stoddard	2	$101,132
St. Genevieve-Perry	Perry & St. Genevieve	2	$73,646
Taney	Taney	1	$42,615

*As of December 31, 2023, the bank operated no branch offices in this AA. The bank exited the AA in May 2021. Therefore, no analysis was conducted in this market.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope non-MSA AA to overall performance for the state of Missouri.

Performance in the Limited-Scope Review Non-MSA Assessment Areas			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Southeast MO	Not Consistent (Below)	Consistent	Consistent
St. Genevieve-Perry	Not Consistent (Below)	Not Consistent (Below)	Consistent
Taney	Not Consistent (Below)	Not Consistent (Exceeds)	Consistent

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was poor in Taney and not rated in the remaining AAs due to an absence of LMI tracts. Borrower distribution was adequate in all AAs. The bank originated no CD loans in any of the AAs.

Qualifying amounts and conclusions for the bank's investment and grant activity in limited-scope non-MSA areas were as follows: $431,100 in Southeast Missouri (poor level), $140,600 in St. Genevieve-Perry (few, if any), and $335,800 in Taney (adequate level).

The performance standards of the Service Test for limited-scope non-MSA areas included retail banking and CD services. Conclusions for retail banking services were as follows: good in St. Genevieve-Perry, adequate in Southeast Missouri, and poor in Taney. Qualifying hours and conclusions for CD services were as follows: 12 hours in Southeast Missouri (poor level); 23 hours in St. Genevieve-Perry (poor level); and 147 hours in Taney (leader). All non-MSA AAs reviewed under limited-scope procedures also positively benefited from 30 hours of CD service benefiting the BSRA that includes the entire state of Missouri. These services were previously described under the CD services section for the state of Missouri.

Performance in the limited-scope non-MSA AAs did not impact overall performance for the state.

KENTUCKY

CRA RATING FOR KENTUCKY: NEEDS TO IMPROVE

The Lending Test is rated: Needs to Improve
The Investment Test is rated: Low Satisfactory
The Service Test is rated: High Satisfactory

Major factors contributing to this rating include:

- The geographic distribution of loans reflects poor penetration throughout Kentucky AAs.
- The distribution of borrowers reflects good penetration throughout Kentucky AAs.
- The bank made no CD loans in Kentucky.
- The bank made an adequate level of qualified CD investments and grants in Kentucky.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are good.
- The bank is a leader in providing CD service activities in Kentucky.

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AA in Kentucky:
• Southwest Kentucky

A limited-scope review was conducted for the following AA:
• Simpson

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KENTUCKY

As of June 30, 2023, Regions Bank had $596 million in deposits in Kentucky accounting for 0.5 percent of its total deposits. Regions operated nine branch offices in Kentucky as of December 31, 2023, representing 0.7 percent of its total branches. HMDA-reportable lending in Kentucky accounted for 0.7 percent of total institutional HMDA-reportable lending by number of loans and 0.3 percent by dollar volume. Small business lending in Kentucky accounted for 0.2 percent of the bank's total small business lending by number of loans and 0.2 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was equal to the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Kentucky
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	246	26.3%	43,681	44.6%
HMDA Refinance	274	29.3%	27,312	27.9%
HMDA Home Improvement	206	22.0%	10,621	10.8%
HMDA Multi-Family	0	0.0%	0	0.0%
HMDA Other Purpose LOC	77	8.2%	3,666	3.7%
HMDA Other Purpose Closed/Exempt	29	3.1%	1,930	2.0%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**832**	**88.9%**	**87,210**	**89.0%**
Total Small Business	**83**	**8.9%**	**8,351**	**8.5%**
Total Farm	**21**	**2.2%**	**2,399**	**2.4%**
Total Loans	**936**	**100%**	**97,960**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KENTUCKY

LENDING TEST

Overview

The Lending Test rating for Kentucky is Needs to Improve. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (adequate); Geographic Distribution (poor); Borrower Distribution (good); and CD Lending (few, if any). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within the full-scope AA of the state.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of Kentucky AAs. The total number and dollar volume of HMDA-reportable and small business loans were considered in arriving at Lending Activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Southwest Kentucky AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects poor dispersion throughout the Kentucky AAs and the distribution of loans by borrower income and revenue size of businesses is good. The analyses of HMDA-reportable and small business lending within the full-scope AA are discussed in detail later in this report.

CD Lending

The bank made no qualifying CD loans in Kentucky.

INVESTMENT TEST

The Investment Test rating for Kentucky is Low Satisfactory. The bank made an adequate level of qualified CD investments and grants in Kentucky, with $1.9 million in qualified investments and $539,100 in qualified contributions directly benefiting its Kentucky AAs. The bank also received consideration at the state level for a $1,000 contribution to a nonprofit that develops affordable housing across Kentucky.

The bank made an adequate level of qualified investments and contributions in the Southwest Kentucky full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report.

The bank was responsive to the needs of its AAs in the state of Kentucky. Therefore, the bank also received consideration for $17 million in qualified investments and $3,500 in contributions within the state that benefited geographies outside of the bank's AAs. This included a $10 million current period commercial MBS backed by multifamily affordable housing, a $1 million CDFI investment to finance affordable housing, and a $3,500 donation to provide take-home meals to food insecure students.

SERVICE TEST

The Service Test rating for Kentucky is High Satisfactory.

Retail Services

Delivery systems are accessible to the bank's geographies and individuals of different income levels in Kentucky. As of December 31, 2023, Regions operated nine branches in the state, including two branches in moderate-income tracts, representing 22.2 percent of total statewide branches.

A full array of personal and business banking products and services is offered at all locations in the two Kentucky AAs. Across the state, branch hours do not generally vary in a way that inconveniences individual AAs. Most of the branches in the state offer lobby hours from 9 a.m. to 4:30 p.m. Monday-Thursday, and all branches are open until 5 p.m. on Friday. Most of the branches have drive-through hours from 8:30 a.m. to 4 p.m. Monday-Thursday, and until 5 p.m. on Friday. Regions offers branch lobby hours on Saturday from 9 a.m. to 12 p.m. at four branches, including one branch in a moderate-income tract. Delivery systems include full-service ATMs at most branches in the state. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed two branches in upper-income tracts and did not open any branches. Changes to the bank's branch network in Kentucky did not generally adversely affect the accessibility of delivery systems, particularly to LMI geographies or LMI individuals. Additional details on the bank's retail services can be found in the full-scope AA sections of this report.

CD Services

Regions provides an excellent level of CD services in Kentucky, given the bank's limited presence in the state. During the review period, staff engaged in 632 hours of qualifying CD service activities that directly benefited the bank's AA in the state. Additional details of service hours in Kentucky are described later within each individual AA they benefit.

NONMETROPOLITAN AREA – SOUTHWEST KENTUCKY
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHWEST KENTUCKY AA

Overview

The Southwest Kentucky AA is a nonmetropolitan area consisting of the following five counties: Ballard, Calloway, Graves, McCracken, and Marshall. As of December 31, 2023, Regions operated eight branches in the AA, which represented 88.9 percent of the bank's branches and 91.1 percent of its deposits in Kentucky. In addition, the market accounts for 93.4 percent of Regions' combined HMDA-reportable and CA small lending in Kentucky.

Southwest Kentucky is a competitive banking market in which multiple community and regional banks have an active presence. According to the FDIC Summary of Deposits Report as of June 30, 2023, there were 15 financial institutions operating 67 branches inside the AA with a total of $5.2 billion in deposits.[96] Regions Bank is ranked 3rd in market share with 10.4 percent ($543.0 million).[97] Community Financial Services Bank had the largest deposit market share at 23.5 percent and The Paducah Bank and Trust Company ranked 2nd in deposit market share (13.3 percent).[98]

HMDA-reportable lending in the AA is competitive. In 2021, Regions originated or purchased 5.1 percent of HMDA-reportable loans in the AA, ranking 5th out of 259 reporters. In 2022, Regions Bank originated or purchased 7.3 percent of HMDA-reportable loans in the AA, ranking 2nd out of 237 reporters. In 2023, Regions Bank originated or purchased 7.5 percent of HMDA-reportable loans in the AA, ranking 1st out of 202 reporters. Other leading HMDA reporters during the review period included U.S. Bank, Independence Bank of Kentucky, The Paducah Bank and Trust Company, and Rocket Mortgage.

Small business lending in the AA is also competitive. Regions Bank ranked 10th out of 86 reporters in 2021 with 2.2 percent of reported loans. In 2022, Regions Bank fell to 25th out of 76 reporters with 0.2 percent of reported loans. In 2023, Regions Bank ranked 21st out of 74 reporters with 0.3 percent of reported loans. Leading small business lenders during the review period included Synchrony Bank, American Express, J.P. Morgan Chase, U.S. Bank, and Independence Bank of Kentucky.

AA Demographics, Population and Income Characteristics

The AA population was 181,495 as of July 1, 2023.[99] This represented a 0.3 percent increase since the 2020 census.[100] During the same period, the statewide population in Kentucky increased by 0.4 percent while the national population increased by 1.0 percent.[101]

The AA consists of 53 census tracts. Per 2023 FFIEC census data, one tract is low-income (1.9 percent), seven tracts are moderate-income (13.2 percent), 17 are middle-income (32.1 percent), 26 tracts are upper-income (49.1 percent), and two tracts have an unknown income level (3.8 percent).[102]

[96] "Summary of Deposits – Market Share Reports." *Federal Deposit Insurance Corporation*, 30 June 2023, https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare. Accessed 10 Dec. 2024.
[97] Ibid.
[98] Ibid.
[99] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/marshallcountykentucky,mccrackencountykentucky,gravescountykentucky,callowaycountykentucky,ballardcountykentucky/PST045223. Accessed 10 Dec. 2024.
[100] Ibid.
[101] Ibid.
[102] FRB Atlanta calculations of 2023 FFIEC Census Data

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for Kentucky non-metro areas. As shown, the median family income increased from $52,600 in 2021 to $64,900 in 2023.

Borrower Income Levels
Kentucky State Non-metro

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$52,600**	0 - $26,299	$26,300 - $42,079	$42,080 - $63,119	$63,120 - & above
2022	**$61,700**	0 - $30,849	$30,850 - $49,359	$49,360 - $74,039	$74,040 - & above
2023	**$64,900**	0 - $32,449	$32,450 - $51,919	$51,920 - $77,879	$77,880 - & above

As of 2023, 16.6 percent of families in the AA were low-income, 15.5 percent were moderate-income, 18.0 percent were middle-income, and 50.0 percent were upper-income.[103] 10.8 percent of families in the AA lived below the poverty level during the review period.[104] This was slightly lower than the Kentucky statewide level of 12.3 percent.

Housing Characteristics

2023 FFIEC Census Data indicates that there were 88,167 housing units in the AA, of which 58.6 percent were owner-occupied, 25.1 percent were rental units, and 16.2 percent were vacant. Home ownership rates were lower in low-income tracts at 10.5 percent and 37.1 percent in moderate-income tracts. This indicates limited opportunity for generating home purchase loan applications and originations in LMI tracts.

The median age of housing stock across the AA was 45 years, which is older than the median for the state of Kentucky (40 years). The median age of housing stock in low-income tracts was slightly younger at 35 years, while the median age of housing stock in moderate-income tracts was older at 61 years. This indicates potential opportunities for home improvement loans in moderate-income tracts.

The median housing value in the AA increased during the review period, consistent with trends seen in many other regions of the country. As of January 2021, the median home listing price in McCracken County, the largest county in the AA, was $199,900.[105] By December 2023, the median listing price for a home increased to $299,900. This represents a cumulative increase of 50.0 percent during the review period.

According to 2023 FFIEC Census data, the median rent in the AA was $710 per month. The data also indicates that 40.9 percent of AA renters were cost-burdened, which is defined as spending more than 30 percent of gross income on rent. In the state of Kentucky overall, 38.3 percent of AA renters were cost-burdened. Home prices and rental prices present affordability challenges to AA residents, especially LMI residents.

Economic Conditions

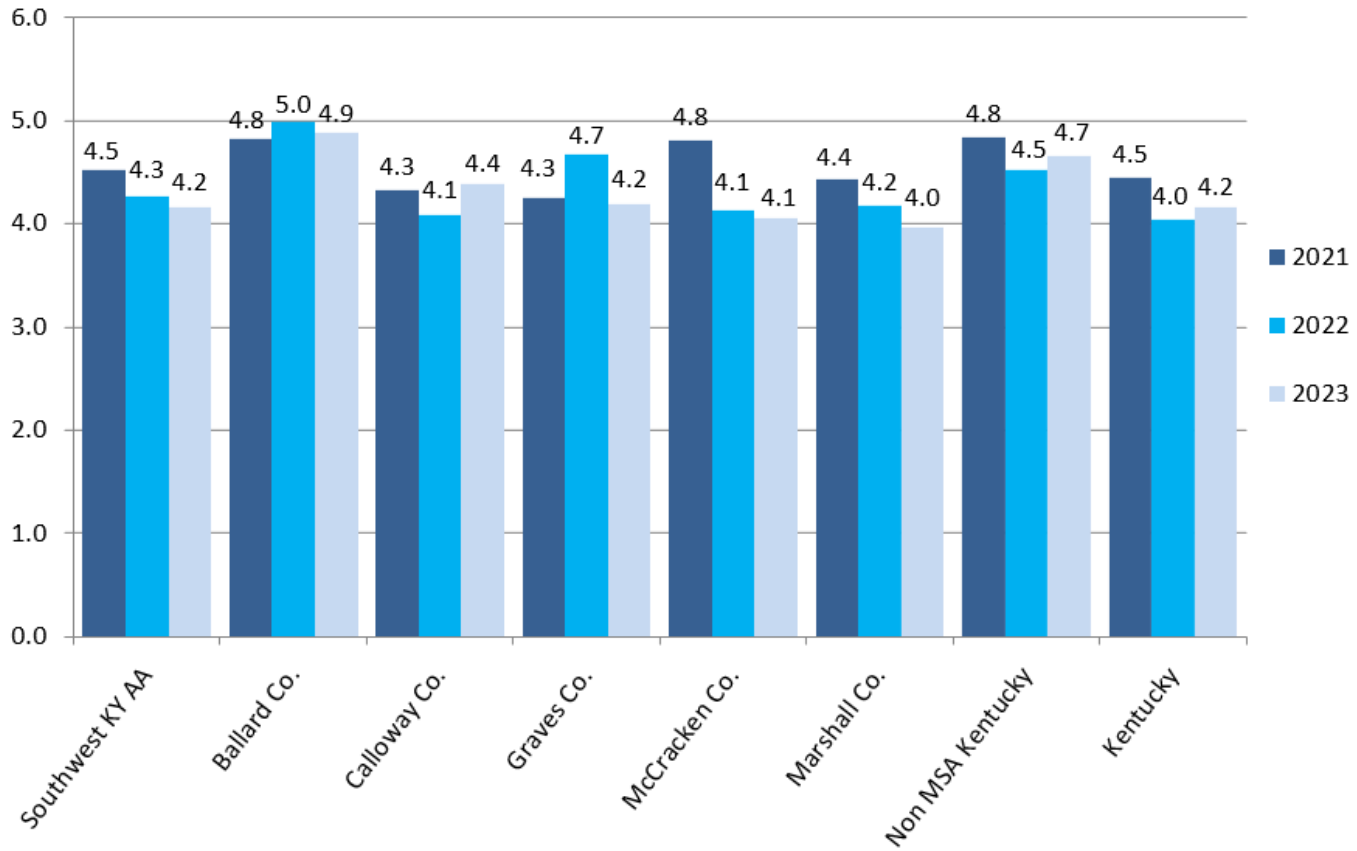
The southwest Kentucky AA has a diverse economy with a variety of employment opportunities for local residents. The AA's largest industries by number of employees as of Q1 2023 included retail (10,980),

[103] Ibid.
[104] Ibid.
[105] "Housing Inventory: Median Listing Price in McCracken County, KY." *Federal Reserve Bank of St. Louis*, https://fred.stlouisfed.org/series/MEDLISPRI21145. Accessed 10 Dec. 2024.

healthcare/social assistance (9,540), and manufacturing (9,067).[106] Due to its access to the Mississippi River, several Class I railroads, and Interstate-24, the region also serves as a logistics hub.[107] The largest employers in the region include Ingram Barge, Baptist Health Paducah, Mercy Health, Murray State University, and Marquette Transportation.[108]

The following tables show the unemployment rate percentages for the AA, the counties that comprise the AA, the MSA, and the state. As shown, unemployment rates in the AA were similar to overall unemployment rates in the state of Kentucky during the review period. The AA unemployment rate improved from 4.5 percent in 2021 to 4.2 percent in 2023. Within the AA, Ballard County had the highest unemployment rate during the review period while Marshall County had the lowest.

Unemployment Rates - KY Southwest KY



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

To better understand the local landscape, information from a recently conducted interview with an individual engaged in Southwest Kentucky-area community and economic development was referenced. This individual discussed the various opportunities and challenges in the AA and how financial institutions can be responsive to local CD needs.

[106] *Bureau of Labor Statistics*, Quarterly Census of Employment and Wages
[107] "Logistics." *Greater Paducah Economic Development*, https://epaducah.com/site-selection/logistics/. Accessed 10 Dec. 2024.
[108] "Facts and Figures." *Paducah Area Chamber of Commerce*, https://www.paducahchamber.org/relocate/facts-and-figures/. Accessed 10 Dec. 2024.

The contact stated that the AAs economy has experienced healthy growth during the review period. This contact described several large development initiatives in recent years, including a $20 million hotel, a $12 million riverfront development project, $45 million in airport upgrades, and a $40 million sports complex. Moreover, the contact mentioned that local manufacturing employment is up 20 percent compared to pre-pandemic levels. This contact also stated that there are continued opportunities for financial institution involvement in local economic development initiatives, including loans, grants, and services.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHWEST KENTUCKY AA

LENDING TEST

Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects poor penetration throughout the AA and the distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made no CD loans in the AA.

The analysis included 765 HMDA-reportable loans and 80 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during the review period, the bank originated or purchased 251 home refinance loans, 233 home purchase loans, and 181 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, all three categories received equal weight in determining conclusions.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered adequate. Overall, 0.3 percent of HMDA-reportable loans and 0.2 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending is consistent with the percentage of its area deposits. In addition, the bank is an important contributor to HMDA-reportable lending in the area, ranking second in originations in 2022 and first in 2023.

Geographic Distribution of Loans

The geographic distribution of loans reflects poor penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is poor and small business lending performance is adequate. There is only one low-income tract in this AA and opportunities for lending are limited as reflected by demographic data and aggregate performance. Thus, lending in low-income tracts was not rated.

Home Purchase Loans

Home purchase lending in moderate-income tracts is poor. In 2021, the bank made 10.3 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (6.1 percent) and above aggregate performance of 7.1 percent. Bank performance declined in 2022 and 2023, with the bank making 2.6 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (5.3 percent). In 2022, the bank's lending (2.2 percent) was below aggregate performance (5.7 percent) and in 2023, the bank's lending (3.1 percent) was below aggregate performance (6.6 percent).

Home Refinance Loans
Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made 3.6 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (6.1 percent) and below aggregate performance of 5.2 percent. In 2022 and 2023, the bank made 4.5 percent of its home refinance loans in moderate-income tracts, which was similar to the percentage of owner-occupied units in these tracts (5.3 percent). In 2022, the bank's lending (2.9 percent) was similar to aggregate performance (3.5 percent) and in 2023, the bank's lending (7.0 percent) was above aggregate performance (5.4 percent).

Home Improvement Loans
Home improvement lending in moderate-income tracts is poor. In 2021, the bank made 2.3 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (6.1 percent) and below aggregate performance of 5.9 percent. In 2022 and 2023, the bank made 3.6 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (5.3 percent). In 2022, the bank's lending (5.1 percent) was below aggregate performance (6.8 percent) and in 2023, the bank's lending (1.7 percent) was below aggregate performance (4.4 percent).

Small Business Loans
Small business lending in moderate-income tracts is adequate. In 2021, the bank made 10.4 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (13.7 percent) and below aggregate performance of 12.4 percent. The bank made no small business loans in moderate-income tracts in 2022 despite opportunities for lending as reflected by demographic data and aggregate performance. In 2023, the bank's lending (25.0 percent) was above both the percentage of total businesses located in these tracts (12.6 percent) and aggregate performance of 10.6 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in over 92 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes
The distribution of loans based on borrower income or gross annual revenues is good. As described in the following sections, overall performance for HMDA-reportable lending is good while small business lending performance is poor.

Home Purchase Loans
Home purchase lending to low-income borrowers is good. In 2021, the bank made 9.0 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (16.6 percent) but more than double aggregate performance of 4.0 percent. In 2022 and 2023, the bank made 4.5 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (16.6 percent). In 2022, the bank's lending (6.7 percent) was above aggregate performance (3.9 percent) while in 2023, the bank's lending (1.5 percent) was below aggregate performance (3.5 percent).

Home purchase lending to moderate-income borrowers is excellent. In 2021, the bank made 29.5 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (14.1 percent) and above aggregate performance of 15.7 percent. In 2022 and 2023, the bank made 21.9 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.5 percent). In 2022, the bank's lending (25.6 percent) was above aggregate performance (15.5 percent) and in 2023, the bank's lending (16.9 percent) was above aggregate performance (15.2 percent).

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2021, the bank made 8.6 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (16.6 percent) but more than triple aggregate performance of 2.8 percent. In 2022 and 2023, the bank made 11.7 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (16.6 percent). In 2022, the bank's lending (11.8 percent) was more than double aggregate performance (5.5 percent) and in 2023, the bank's lending (11.6 percent) was nearly double aggregate performance (6.2 percent).

Home refinance lending to moderate-income borrowers is good. In 2021, the bank made 15.0 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (14.1 percent) and above aggregate performance of 10.0 percent. In 2022 and 2023, the bank made 22.5 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.5 percent). In 2022, the bank's lending (23.5 percent) was above aggregate performance (16.6 percent) and in 2023, the bank's lending (20.9 percent) was above aggregate performance (16.7 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. In 2021, the bank made 14.0 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (16.6 percent) but above aggregate performance of 8.1 percent. In 2022 and 2023, the bank made 11.6 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (16.6 percent). In 2022, the bank's lending (11.4 percent) was above aggregate performance (6.8 percent) and in 2023, the bank's lending (11.9 percent) was above aggregate performance (6.7 percent).

Home improvement lending to moderate-income borrowers is adequate. In 2021, the bank made 4.7 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (14.1 percent) and below aggregate performance of 8.9 percent. Bank performance improved in 2022 and 2023, with the bank making 20.3 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.5 percent). In 2022, the bank's lending (22.8 percent) was above aggregate performance (16.4 percent) and in 2023, the bank's lending (16.9 percent) was above aggregate performance (15.0 percent).

Small Business Loans

Small business lending to businesses of different sizes is poor. In 2021, the bank made 76.1 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (90.9 percent). The bank's performance is above aggregate performance of 58.9 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made fewer loans of less than $250,000 to businesses (94.0 percent) compared to aggregate lenders (96.0 percent). Additionally, in 2022 and 2023, the bank made 38.5 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.2 percent). In 2022, bank lending (40.0 percent) was below aggregate performance (61.9 percent) and in 2023, the bank's lending (37.5 percent) was below aggregate performance (62.7 percent).

CD Lending

The bank makes few, if any CD loans in the Southwest Kentucky AA. During the review period, the bank made no qualifying CD loans in the AA despite opportunities for CD lending in the area.

INVESTMENT TEST

The bank made an adequate level of qualified CD investments and grants in the Southwest Kentucky AA totaling $2.2 million. This amount included three current period investments totaling $734,800, eight prior period investments totaling $932,100, and 30 donations totaling $525,100.

Investment types varied and addressed a range of CD needs. These include SBIC funds to address small business financing needs and MBS supporting LMI borrowers. The bank made rare use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits adequate responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- Three current period MBS pools totaling $734,800 to support LMI borrowers in the AA.
- A $733,383 prior period SBA 504 security to finance a small business in the AA.
- A $15,000 contribution to support tornado disaster relief efforts.
- Three contributions totaling $421,300 to support the operations of a nonprofit that provides financial literacy training and counseling to LMI individuals in the AA.
- A $3,500 donation to a local nonprofit that provides utility and housing assistance to LMI households.
- Two donations totaling $4,000 to support a local food kitchen that serves LMI individuals in the AA.

The Southwest Kentucky AA also positively benefited from a $1,000 donation benefiting a BSRA that includes the entire state of Kentucky. This donation was previously described under the Investment Test heading for the state of Kentucky.

SERVICE TEST

Retail banking services were good in the Southwest Kentucky AA and the bank provided an excellent level of CD services.

Retail Banking Services

The bank's retail service delivery systems are accessible to the geographies and individuals of different income levels throughout the Southwest Kentucky AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank had no branches in low-income tracts, though there was only one low-income census tract in the AA. In 2021, the bank operated one branch in a moderate-income tract; with the U.S. Census changes in 2022, a branch that was previously in a middle-income tract was reclassified to moderate-income, resulting in two bank branches (25 percent of total branches) in moderate-income tracts in 2023. By comparison, 8.2 percent of households and 12.6 percent of businesses were located in moderate-income tracts. The bank also had one branch in an upper-income tract in Paducah that was in close proximity to moderate-income tracts. Thus, delivery systems are considered accessible in the AA.

The bank closed two branches in upper-income tracts in Southwest Kentucky during the review period and opened no new branches. The bank's branch opening and closings have generally not adversely affected the accessibility of its delivery systems.

Weekday branch lobby hours are consistent across all branches in the AA, opening at 9 a.m. and closing at 4:30 p.m. All branches are open until 5 p.m. on Fridays. The bank offers drive-through hours starting at 8:30 AM each weekday. The bank offers Saturday hours from 9:00 a.m. to 12:00 p.m. on Saturdays at four branches, including one branch in a moderate-income census tract. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: KY Southwest KY

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours		Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		Households	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.3%	0.9%	1.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	10.0%	0	0	1	1	1	Total	1	11.1%	1	11.1%	0	0	0	0.0%	0	0	6	13.6%	12.0%	13.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	6	60.0%	0	0	5	6	1	Total	5	55.6%	5	55.6%	0	0	0	0.0%	0	0	19	43.2%	41.2%	39.7%
DTO	1		0	0	1			SA	0		0		0	0	0		0	0				
Upper	3	30.0%	0	0	3	3	2	Total	3	33.3%	3	33.3%	0	0	0	0.0%	0	0	18	40.9%	45.9%	45.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	10	100%	0	0	9	10	4	Total	9	100%	9	100%	0	0	0	0.0%	0	0	44	100%	100%	100%
DTO	1		0	0	1			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: KY Southwest KY

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours		Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		Households	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	1.9%	2.3%	1.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	2	25.0%	0	0	2	2	0	Total	2	25.0%	2	25.0%	0	0	0	0.0%	0	0	7	13.2%	8.2%	12.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	2	25.0%	0	0	2	2	1	Total	2	25.0%	2	25.0%	0	0	0	0.0%	0	0	17	32.1%	31.8%	28.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	4	50.0%	0	2	4	4	1	Total	4	50.0%	4	50.0%	0	1	0	0.0%	0	0	26	49.1%	56.2%	55.1%
DTO	0		0	1	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	3.8%	1.5%	2.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	8	100%	0	2	8	8	2	Total	8	100%	8	100%	0	1	0	0.0%	0	0	53	100%	100%	100%
DTO	0		0	1	0			SA	0		0		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank is a leader in providing CD services in the AA. During the review period, bank employees provided 81 CD service activities totaling 605 hours to 22 organizations operating throughout the AA. Bank staff provided their financial expertise primarily by serving on the board of directors for organizations engaged in CD and providing financial education. Of particular note, bank staff engaged in 354 hours of service for an organization focused on increasing homeownership opportunities for LMI individuals by serving on the board of directors and providing homebuyer education to clients of the organization. Additionally, bank staff dedicated 55 hours of board and committee service to the organization that leads long-term recovery efforts for areas in the region that have been impacted by three recent natural disasters.

NONMETROPOLITAN STATEWIDE AREA
LIMITED-SCOPE REVIEW

The following non-MSA AA was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Refer to the tables in *Appendices G and H* for additional information regarding the AA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KENTUCKY NON-MSA AA

Non-MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Simpson	Simpson	1	$53,157

CONCLUSION WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in the limited-scope non-MSA AA to overall performance for the state of Kentucky.

Performance in the Limited-Scope Review Non-MSA Assessment Area			
Non-MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Simpson	Consistent	Not Consistent (Below)	Consistent

The key performance standards of the Lending Test for the limited-scope area included geographic distribution, borrower distribution, and CD loans. For the geographic distribution of loans, performance was not rated due to an absence of LMI tracts. Borrower distribution was adequate, and the bank made no qualifying CD loans.

Qualifying amounts and conclusions for the bank's investment and grant activity in the limited-scope non-MSA area was as follows: $213,200 in Simpson (poor level).

The performance standards of the Service Test for limited-scope non-MSA areas included retail banking and CD services. The bank's retail banking services were good in the Simpson AA. Additionally, the bank had 27 hours of qualified CD service activities (adequate).

Performance in the limited-scope non-MSA AA did not impact overall performance for the state.

IOWA

CRA RATING FOR IOWA: **SATISFACTORY**
The Lending Test is rated: **Low Satisfactory**
The Investment Test is rated: **High Satisfactory**
The Service Test is rated: **Low Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout Iowa AAs.
- The distribution of borrowers reflects adequate penetration throughout Iowa AAs.
- The bank made a low level of CD loans in Iowa.
- The bank made a significant level of qualified CD investments and grants in Iowa.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank provides a limited level of CD service activities in Iowa.

SCOPE OF EXAMINATION

A full-scope review was conducted for the following AA in Iowa:
- Waterloo

Limited-scope reviews were conducted for the remaining three AAs:
- Cedar Rapids*
- Des Moines
- Fayette*

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

*As of December 31, 2023, the bank operated no branch offices in these AAs. The bank exited the AAs in May 2021, early in the retail review period and before the beginning of the CD review period. These AAs, therefore, were not included in the performance analysis.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN IOWA

As of June 30, 2023, Regions had $351 million in deposits in Iowa accounting for 0.3 percent of its total deposits. Regions Bank operated five branch offices in Iowa as of December 31, 2023, representing 0.4 percent of the bank's total branches. HMDA-reportable lending in Iowa accounted for 0.2 percent of total institutional HMDA-reportable lending by number of loans and 0.1 percent by dollar volume. Small business lending in Iowa accounted for 0.1 percent of the bank's total small business lending by number of loans and 0.1 percent by dollar volume. Overall, the bank's HMDA-reportable and small business lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2021 through December 31, 2023.

Statewide Summary of Lending Activity
Assessment Areas Located in: Iowa
2021-2023

Loan Type	#	%	$(000s)	%
HMDA Home Purchase	56	19.5%	12,670	36.8%
HMDA Refinance	85	29.6%	9,781	28.4%
HMDA Home Improvement	38	13.2%	1,902	5.5%
HMDA Multi-Family	1	0.3%	2,861	8.3%
HMDA Other Purpose LOC	10	3.5%	344	1.0%
HMDA Other Purpose Closed/Exempt	6	2.1%	351	1.0%
HMDA Loan Purpose NA	0	0.0%	0	0.0%
Total HMDA	**196**	**68.3%**	**27,909**	**81.2%**
Total Small Business	**72**	**25.1%**	**5,081**	**14.8%**
Total Farm	**19**	**6.6%**	**1,398**	**4.1%**
Total Loans	**287**	**100%**	**34,388**	**100%**

Originations & Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN IOWA

LENDING TEST

Overview

The Lending Test rating for Iowa is Low Satisfactory. The rating is a result of performance in each characteristic of the Lending Test applicable to the state, including Lending Activity (poor); Geographic Distribution (adequate); Borrower Distribution (adequate); and CD Lending (low level). Highlights of each characteristic are found in the sections that follow, with additional descriptions and details within the full-scope AA of the state.

Lending Activity

Lending levels reflect poor responsiveness to the credit needs of Iowa AAs. The total number and dollar volume of HMDA-reportable and small business loans was considered in arriving at Lending Activity conclusions, as well as competitive factors and the bank's overall importance to each AA. Statewide conclusions are derived from conclusions within each AA as detailed in the *Lending Activity* section of the Waterloo AA.

Geographic and Borrower Distribution

The geographic distribution of HMDA-reportable and small business loans reflects adequate dispersion throughout Iowa AAs and the distribution of loans by borrower income and revenue size of businesses is adequate. The analyses of HMDA-reportable and small business lending within the full-scope AA are discussed in detail later in this report.

CD Lending

The bank made a low level of CD loans in Iowa. During the review period, the bank originated one loan totaling $2.6 million in the Des Moines AA, with no qualifying CD loans in the Waterloo AA of the state. In addition, the

bank received consideration at the state level for two CD loans totaling $150,000 that benefited multiple AAs throughout the state. Of the statewide loans, one was an LOC to a statewide CDFI operating in the Waterloo AA and the other was a loan to a nonprofit serving LMI clients throughout central Iowa. More information on CD loans can be found in the full-scope AA section of this report.

INVESTMENT TEST

The Investment Test rating for Iowa is High Satisfactory. The bank made a significant level of qualified CD investments and grants in Iowa, with $27.8 million in qualified investments and $40,600 in qualified contributions directly benefiting its Iowa AAs. The bank also received consideration at the state level for a $4,100 investment in a statewide certified business development company (CBDC). The bank also received consideration for $265,000 in statewide contributions. These contributions included $225,000 to support a statewide organization that provides job training and career readiness training that primarily benefits LMI students.

The bank made a significant level of qualified investments and contributions in the Waterloo full-scope AA. Additional details regarding specific investments and contributions can be found in the full-scope AA section of this report.

The bank was responsive to the needs of its AAs in the state of Iowa. Therefore, the bank also received consideration for $3.9 million in qualified investments and $5,000 in qualified contributions within the state that benefited geographies outside of the bank's AAs. This included a $1.8 million prior period LIHTC, a $1 million CDFI investment to finance affordable housing, and a $5,000 donation to support tornado disaster relief efforts.

SERVICE TEST

The Service Test rating for Iowa is Low Satisfactory.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in Iowa, particularly given the bank's limited presence in the state. As of December 31, 2023, Regions operated five branches in the state, including two branches in moderate-income tracts, representing 40.0 percent of total statewide branches.

A full array of personal and business banking products and services is offered at all locations in the two Iowa AAs. Across the state, branch hours do not vary in a way that inconveniences individual AAs. All branches in the state offer lobby and drive-through hours from 9 a.m. to 5:00 p.m. Monday-Friday. The bank offers Saturday hours from 9 a.m. to 12 p.m. at most branches. Delivery systems include full-service ATMs at all branches in the state. In addition to those ATMs, the bank compliments its traditional service delivery methods with alternative delivery systems that provide increased access to banking services, as previously discussed in the *Institution, Retail Banking Services* section of this report.

During the review period, the bank closed two branches in moderate-income tracts and one in a middle-income tract. The branch closures were the result of the bank exiting two markets (Cedar Rapids and Fayette) in 2021. The bank did not open any branches in Iowa. Given the bank's limited branch presence in this state, including the two markets it exited, changes to the bank's branch network in Iowa did not generally adversely affect the accessibility of delivery systems, particularly to LMI geographies or LMI individuals. Additional details on the bank's retail services can be found in the full-scope AA sections of this report.

CD Services

Regions provides a limited level of CD services in Iowa. During the review period, staff engaged in 121 hours of qualifying CD service activities that directly benefited individual AAs in the state. The bank had the highest volume of CD service hours in the Des Moines AA with 86 qualified hours.

Additional details of CD service hours in Iowa are described later within the section for the individual AA that they benefit.

METROPOLITAN AREA – WATERLOO MSA
(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE WATERLOO AA

Overview

The Waterloo AA includes Black Hawk County, which is one of the three counties that comprise the Waterloo-Cedar Falls, IA MSA. As of December 31, 2023, the bank operated three branches in the AA. This accounts for 60.0 percent of the bank's branches in the state of Iowa and 0.2 percent of its total branches. Furthermore, 59.8 percent of the bank's statewide deposits and 19.0 percent of statewide combined HMDA-reportable and small business lending by dollar volume are located in the Waterloo AA.

The Waterloo AA is a small, moderately competitive banking market where national, regional, and local banks have a presence. According to the FDIC Summary of Deposits Report as of June 30, 2023, there were 13 financial institutions operating 34 branch offices inside the AA with a total of $2.8 billion in deposits.[109] Banks with the largest deposit market share in the AA include Farmers State Bank (32.4 percent), U.S. Bank (15.0 percent), and Lincoln Savings Bank (9.9 percent).[110] Regions ranked 5th in market share at 7.6 percent.[111]

Regions originated and/or purchased 0.4 percent, 0.4 percent, and 0.2 percent of total HMDA-reportable loans in the AA in 2021, 2022, and 2023, respectively. The bank ranked 27th out of 170 reporters in 2021, 26th out of 144 reporters in 2022, and 31st out of 128 reporters in 2023. The top HMDA reporters in the AA included Veridian Credit Union, Greenstate Credit Union, and Farmers State Bank.

For small business lending, Regions originated and/or purchased 0.7 percent, 0.3 percent, and 0.2 percent of total reported small business loans in the AA in 2021, 2022, and 2023, respectively. The bank ranked 20th out of 77 reporters in 2021, 27th out of 66 reporters in 2022, and 24th out of 68 reporters in 2023. The top small business reporters in the AA included Lincoln Savings Bank, U.S. Bank, J.P. Morgan Chase, and American Express.

AA Demographics, Population, and Income Characteristics

The AA population was 130,471 as of July 1, 2023.[112] This represented a 0.5 percent decrease since the 2020 census.[113] During the same time period, the statewide population in Iowa increased by 0.5 percent.[114]

During 2021, the AA contained 38 census tracts: four low-income tracts (10.5 percent), nine moderate-income tracts (23.7 percent), 18 middle-income tracts (47.4 percent), six upper-income tracts (15.8 percent), and one unknown income tract (2.6 percent). For 2022 and 2023, there was a census tract remapping that changed this distribution slightly. The total census tracts in the AA increased to 39: five low-income tracts (12.8 percent), eight moderate-income tracts (20.5 percent), 20 middle-income tracts (51.3 percent), and six upper-income tracts (15.4 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Waterloo-Cedar Falls, IA MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper) in the MSA. As shown, median family income increased 16.8 percent during the review period from $78,000 in 2021 to $91,100 in 2023.

[109] "Summary of Deposits – Market Share Reports." *Federal Deposit Insurance Corporation*, 30 June 2023, https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare. Accessed 4 Dec. 2024.
[110] Ibid.
[111] Ibid.
[112] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/blackhawkcountyiowa,US/PST045223. Accessed 4 Dec. 2024.
[113] Ibid.
[114] Ibid.

Borrower Income Levels
Waterloo-Cedar Falls, IA MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2021	**$78,000**	0 - $38,999	$39,000 - $62,399	$62,400 - $93,599	$93,600 - & above
2022	**$90,100**	0 - $45,049	$45,050 - $72,079	$72,080 - $108,119	$108,120 - & above
2023	**$91,100**	0 - $45,549	$45,550 - $72,879	$72,880 - $109,319	$109,320 - & above

There were 31,329 total families in the AA as of 2023; 23.3 percent were low-income, 18.0 percent were moderate-income, 20.6 percent were middle-income, and 38.1 percent were upper-income. Of these families, 9.9 percent had incomes below the poverty level, which was higher than the 7.1 percent statewide level for Iowa. Poverty rates were further elevated in LMI tracts, with 29.6 percent of families in low-income tracts and 21.7 percent of families in moderate-income tracts living below the poverty level.

Housing Characteristics

There are 58,187 housing units in the AA, of which 60.1 percent are owner-occupied, 31.5 percent are rental units, and 8.4 percent are vacant. Homeownership rates in low-income tracts and moderate-income tracts are lower at 33.2 percent and 48.5 percent, respectively.

The median age of housing stock across the AA was 61 years, which was 11 years older than the median Iowa statewide housing stock age. This age was consistent across low-, moderate-, and middle-income tracts, with only upper-income tracts displaying slightly newer housing stock at 53 years. The relatively old age of homes is an indicator of opportunity for home improvement loans in the AA, including in LMI tracts.

The median housing value in the AA increased during the review period. In January 2021, the median home listing price in Black Hawk County was $174,450.[115] By December 2023, the median home listing price had increased to $270,676.[116] This represented a 55.2 percent increase during the three-year review period. Using the assumption that a borrower can obtain a mortgage for approximately three times their annual income and using the 2023 FFIEC median family income for LMI families in the MSA, affordable homes would be less than $136,647 for low-income families and less than $218,637 for moderate-income families.[117] As such, the recent increases in AA home prices have put further affordability pressure on LMI families.

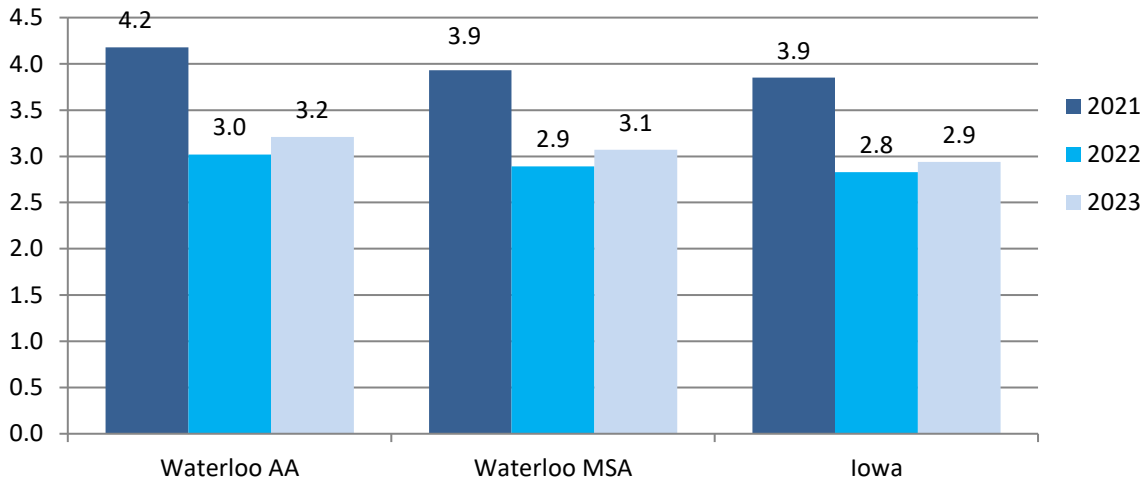
Economic Conditions

The AA has a diverse economy which offers a variety of employment opportunities to local residents. As of Q1 2023, total employment in the AA was 70,870.[118] Industries employing the most residents included manufacturing (14,700), healthcare and social assistance (10,151), government (9,244), and retail (8,565).[119] The largest organizations by number of employees include John Deere, Covenant Health Systems, and Tyson.[120]

[115] "Housing Inventory: Median Listing Price in Black Hawk County, IA." *Federal Reserve Bank of St. Louis*, https://fred.stlouisfed.org/series/MEDLISPRI19013. Accessed 5 Dec. 2024.
[116] Ibid.
[117] This calculation uses 2023 FFIEC income classifications for the assessment area. Incomes for low-income families range from $0-$45,549 and incomes for moderate-income families range from $45,550-$72,879.
[118] "Quarterly Census of Employment and Wages." *Bureau of Labor Statistics(BLS)*
[119] Ibid.
[120] "Major Employers." *City of Waterloo Iowa*, https://www.cityofwaterlooiowa.com/visitors/economic_development/major_employers.php. Accessed 5 Dec. 2024.

The following table shows the unemployment rate percentages for the bank's Waterloo AA, the MSA, and the state of Iowa. As shown, the unemployment rate in the AA was slightly higher than overall unemployment rate in the state of Iowa during the three-year review period. The AA's unemployment rate trend was in line with the overall state. During the review period, the AA unemployment rate dropped from 4.2 percent in 2021 to 3.2 percent in 2023. During this same timeframe, Iowa's unemployment rate also dropped from 3.9 percent in 2021 to 2.9 percent in 2023.

Unemployment Rates - IA Waterloo



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

To better understand the local landscape, information from a recently conducted interview with an individual engaged in Waterloo-area CD was referenced. This individual discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local CD needs. The contact mentioned affordable housing as a primary need in the community.

The contact also mentioned that the local economy is stable and unemployment is low. Despite healthy demand for labor, the area's population continues to decrease. In an attempt to attract new residents and retain existing residents, community leaders are currently focusing on initiatives to increase quality of life.

The contact stated that local housing prices have increased steadily since the COVID-19 pandemic. Current housing prices in the AA are quite elevated compared to historical norms and this has created affordability challenges for LMI and first-time homebuyers. The affordable homes that are available are typically old and require extensive repairs before they are move-in ready. According to the contact, additional affordable housing supply is one of the community's primary needs.

The contact also discussed local CD initiatives that banks could participate in. Namely, there are local revolving loan funds that provide: (1) financing for small businesses that do not qualify for traditional bank financing, and (2) funds for affordable housing repair and downpayment assistance. These revolving loans are usually in the second or third lien position behind a bank. Funding these programs and/or serving on the programs' loan review committees are several ways that banks could assist in these CD initiatives.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WATERLOO AA

LENDING TEST

Lending levels reflect poor responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made a low level of CD loans benefiting the Waterloo AA.

The analysis included 58 HMDA-reportable loans and 19 small business loans reported by the bank in the AA during the review period. While overall volume is low, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 35 home refinance loans, 13 home improvement loans, and six home purchase loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home refinance loans given its relative share of the total HMDA-reportable lending in this AA, followed by home improvement loans and home purchase loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered poor. Overall, HMDA-reportable loans and CRA small business loans volumes are extremely low relative to the area deposits. Low volume is oftentimes indicative of reduced opportunity and/or reduced bank presence in an area and may result in conclusions not being formed. However, low volume in the Waterloo AA is not the result of the aforementioned factors. In fact, opportunities for lending appear plentiful when reviewing demographic data, aggregate performance, and information from community contacts. Additionally, the bank maintains the largest share of its Iowa branches and deposits in the Waterloo AA, but as previously noted in this section, does very little lending in the AA. Thus, as described in the sections that follow, overall conclusions were drawn for the AA despite lower levels of lending.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is adequate.

Home Refinance Loans

Based on the low volume, home refinance lending in low-income tracts is adequate, with the bank making three loans throughout the review period. In 2021, the bank made no home refinance loans in low-income tracts; however, opportunities for lending were limited in these tracts as reflected by aggregate performance of only 1.0 percent. In 2022 and 2023, the bank made 20.0 percent of its home refinance loans in low-income tracts, which was above the percentage of owner-occupied units in these tracts (5.1 percent). In 2022, the bank's lending (22.2 percent) was above aggregate performance (4.5 percent) and in 2023, the bank's lending (16.7 percent) was above aggregate performance (5.6 percent).

Home refinance lending in moderate-income tracts is good, with the bank making ten loans throughout the review period. In 2021, the bank made 30.0 percent of its home refinance loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (16.7 percent) and above aggregate performance of 10.6 percent. In 2022 and 2023, the bank made 26.7 percent of its home refinance loans in moderate-income

tracts, which was above the percentage of owner-occupied units in these tracts (13.7 percent). In 2022, the bank's lending (22.2 percent) was above aggregate performance (12.0 percent) and in 2023, the bank's lending (33.3 percent) was above aggregate performance (14.9 percent).

Home Improvement Loans
Home improvement lending in low-income tracts is poor with the bank making only one loan throughout the review period. In 2021, the bank made one home improvement loan in a low-income tract (14.3 percent), which was above the percentage of owner-occupied units in these tracts (3.1 percent) and above aggregate performance of 3.8 percent. In 2022 and 2023, the bank made no home improvement loans in low-income tracts despite opportunities for lending as reflected by demographic data and aggregate performance.

Home improvement lending in moderate-income tracts is adequate, with the bank making three loans throughout the review period. In 2021, the bank made no home improvement loans in moderate-income tracts (0.0 percent), below the owner-occupancy rate of 16.7 percent and below aggregate lending of 13.6 percent. In 2022 and 2023, the bank made three home improvement loans in moderate-income tracts (50 percent), which was above the percentage of owner-occupied units in these tracts (13.7 percent). In 2022, the bank's lending (50.0) was above aggregate performance (23.2 percent). Similarly, in 2023, the bank's lending (50.0 percent) was above aggregate performance (16.2 percent). Given the limited volume of lending (three loans over three years), the bank's performance is adequate.

Home Purchase Loans
During the review period, the bank made no home purchase loans in low-income tracts or in moderate-income tracts despite opportunities to lend as reflected in demographic data and aggregate performance.

Small Business Loans
Small business lending in low-income tracts is adequate, with the bank making two loans throughout the review period. In 2021, the bank made 8.3 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (7.5 percent) and above aggregate performance of 6.9 percent. In 2022, the bank made 25.0 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (7.9 percent) and above aggregate performance of 8.0 percent. The bank made no small business loans in low-income tracts in 2023 despite opportunities for lending as reflected in demographic data (7.9 percent) and aggregate performance (7.1 percent).

Small business lending in moderate-income tracts is adequate, with the bank making a low volume of loans (three) throughout the review period, which contributed to the rating. In 2021, the bank made 8.3 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (17.2 percent) and below aggregate performance of 15.1 percent. The bank made no small business loans in moderate-income tracts in 2022 despite opportunities for lending as reflected in demographic data and aggregate performance. However, in 2023, the bank's lending (66.7 percent) was above the percentage of total businesses located in these tracts (16.5 percent) and above aggregate performance of 17.5 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in less than half of all census tracts throughout the review period. However, the bank has only three branches in this AA. Moreover, lending data and maps did not indicate an absence of loans across groups of LMI tracts, but instead, show that all income tract categories experience similar penetration rates – approximately 40 percent. Thus, the analysis revealed that the bank's overall lending volume is low but not conspicuous in its dispersion.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, overall performance for HMDA-reportable lending is adequate while small business lending performance is good.

Home Refinance Loans

Home refinance lending to low-income borrowers is good, with the bank making 11 loans during the review period. In 2021, the bank made 25.0 percent of its home refinance loans to low-income borrowers, which was above the percentage of low-income families (21.0 percent) and above aggregate performance of 8.1 percent. In 2022 and 2023, the bank made 40.0 percent of its home refinance loans to low-income borrowers, which was above the percentage of low-income families (23.3 percent). In 2022, the bank's lending (44.4 percent) was above aggregate performance (16.0 percent) and in 2023, the bank's lending (33.3 percent) was above aggregate performance (13.4 percent).

Home refinance lending to moderate-income borrowers is excellent, with the bank making 12 loans during the review period. In 2021, the bank made 30.0 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (19.1 percent) and above aggregate performance of 20.8 percent. In 2022 and 2023, the bank made 40.0 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (18.0 percent). In 2022, the bank's lending (33.3 percent) was above aggregate performance (28.8 percent) and in 2023, the bank's lending (50.0 percent) was above aggregate performance (22.9 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate, with the bank making five loans during the review period. In 2021, the bank made 28.6 percent of its home improvement loans to low-income borrowers, which was above the percentage of low-income families (21.0 percent) and above aggregate performance of 13.1 percent. In 2022, the bank made 75.0 percent of its home improvement loans to low-income borrowers, which was above the percentage of low-income families (23.3 percent) and above aggregate performance (17.8 percent). However, in 2023, the bank made no home improvement loans to low-income borrowers despite opportunity for lending as reflected in demographic data and aggregate performance.

Home improvement lending to moderate-income borrowers is adequate, with the bank making four loans during the review period. In 2021, the bank made 28.6 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (19.1 percent) and similar to aggregate performance of 27.6 percent. In 2022 and 2023, the bank made 33.3 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (18.0 percent). In 2022, the bank's lending (25.0) was similar to aggregate performance (23.2 percent). In 2023, the bank's lending (50.0 percent) was above aggregate performance (26.6 percent).

Home Purchase Loans

During the review period, the bank made no home purchase loans to low-income borrowers despite opportunities to lend as reflected in demographic data and aggregate performance.

Home purchase lending to moderate-income borrowers is poor, with the bank making only two loans during the review period. In 2021 and 2023, the bank made no home purchase loans to moderate-income borrowers despite opportunity for lending as reflected in demographic data and aggregate performance. In 2022, the bank's lending of home purchase loans to moderate-income borrowers (50.0 percent) was above the percentage of moderate-income families (18.0 percent) and above aggregate performance (27.4 percent).

Small Business Loans

Small business lending to businesses of different sizes is good. In 2021, the bank made 50.0 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (89.3 percent). The bank's performance is below aggregate performance of 52.7 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made all of its loans in amounts less than $250,000 to businesses compared to aggregate lenders (93.7 percent). In 2022 and 2023, the bank made 85.7 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (89.6 percent). In 2022, the bank's lending (75.0 percent) was above aggregate performance (53.7 percent) and in 2023, the bank originated all three of its small business loans to small businesses, which was also above aggregate performance (55.5 percent). Moreover, all of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank made a low level of CD loans in the Waterloo AA. During the review period, the bank did not originate or renew any qualifying CD loans directly benefiting the AA. However, the AA does benefit from one LOC totaling $100,000 to a statewide CDFI serving over 60 counties throughout the state, as previously noted in the *CD Lending* section for the state of Iowa. While this loan does not solely benefit the Waterloo AA, the CDFI operates an office in the Waterloo AA.

INVESTMENT TEST

The bank made a significant level of qualified CD investments and grants in the Waterloo AA, totaling $1.3 million. This amount included two current period investments totaling $472,200, four prior period investments totaling $814,300, and 11 donations totaling $40,600.

Investment variety was limited to MBS supporting LMI borrowers and one prior period LIHTC originated in 2011. The bank supplemented these investments with local and statewide donations that were responsive to various CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- Two current period MBS pools totaling $472,200 to support LMI borrowers in the AA.
- A $20,000 donation to an organization that provides financial literacy training that primarily benefits LMI youth in the AA.
- A $2,500 donation to support a nonprofit affordable housing organization in the AA.
- A $2,500 donation to support a business accelerator and entrepreneurship program in the AA.

The Waterloo AA also positively benefited from $4,100 in qualified investments and $265,000 in qualified donations benefiting a BSRA that includes the entire state of Iowa. These investments and donations were previously described under the *Investment Test* heading for the state of Iowa.

SERVICE TEST

Retail banking services are adequate in Waterloo and the bank provides a limited level of CD services in its AA.

Retail Banking Services

Retail service delivery systems are accessible to the bank's geographies and individuals of different income levels throughout the Waterloo AA, given the bank's limited presence in this AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operates three branches in this AA, including one (33.3 percent) that was in a low-income tract in 2021 that was reclassified to moderate-income in 2022. By comparison, 16.2 percent of households and 16.5 percent of businesses are in moderate-income in 2023. The bank's branch in a moderate-income tract is located in close proximity to the other LMI tracts in the AA. The bank did not close or open any branches during the review period.

The bank's branch lobby hours are consistent across all branches in the AA, opening at 9 a.m. and closing at 5:00 p.m. The bank offered Saturday hours from 9:00 a.m. to 12:00 p.m. on Saturdays at all branches in 2021 but eliminated the Saturday hours at the branch in the moderate-income tract in 2022. This change was considered when evaluating this component, but overall, it was determined that hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: IA Waterloo

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		Households	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	1	33.3%	0	0	1	1	1	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	4	10.5%	5.4%	7.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	9	23.7%	19.2%	17.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	1	33.3%	0	0	1	1	1	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	18	47.4%	52.3%	50.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	1	33.3%	0	0	1	1	1	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	6	15.8%	22.2%	24.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.6%	0.8%	0.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	0	0	3	3	3	Total	3	100%	3	100%	0	0	0	0.0%	0	0	38	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: IA Waterloo

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		Households	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	12.8%	8.8%	7.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	33.3%	0	0	1	1	0	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	8	20.5%	16.2%	16.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	1	33.3%	0	0	1	1	1	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	20	51.3%	54.7%	55.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	1	33.3%	0	0	1	1	1	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	6	15.4%	20.4%	20.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	0	0	3	3	2	Total	3	100%	3	100%	0	0	0	0.0%	0	0	39	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides a limited level of CD services in the AA. During the review period, bank employees provided 11 CD service activities totaling 35 hours to four organizations operating throughout the AA. Bank staff leveraged their financial expertise by providing financial education, primarily for K-12 students, and by serving on the board of directors for a nonprofit organization that provides a range of services for LMI individuals.

METROPOLITAN AREAS
LIMITED-SCOPE REVIEW

The following MSA AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Refer to the tables in *Appendices G and H* for additional information regarding these AAs.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN IOWA MSA Aas

MSA AA	AA Delineation/Counties	# Branches *(as of 12/31/2023)*	Deposits ($000s) *(as of June 30, 2023)*
Cedar Rapids*	Benton, Jones, & Linn	0	N/A
Des Moines	Polk & Warren	2	$75,807

*As of December 31, 2023, the bank operated no branch offices in this AA. The bank exited the AA in May 2021. Therefore, no analysis was conducted in this market.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding performance in each limited-scope MSA AA to overall performance for the state of Iowa.

Performance in the Limited-Scope Review Metropolitan Assessment Area			
MSA AA	**Lending Test**	**Investment Test**	**Service Test**
Des Moines	Consistent	Not Consistent (Exceeds)	Consistent

The key performance standards of the Lending Test for limited-scope areas included geographic distribution, borrower distribution, and CD loans. Geographic distribution was poor in Des Moines and borrower distribution was adequate. The bank originated one CD loan totaling $2.6 million in Des Moines, which was adequate.

Qualifying amounts and conclusions for the bank's investment and grant activity in the limited-scope MSA area was as follows: $26.5 million in Des Moines (excellent level).

The performance standards of the Service Test for limited-scope MSA areas included retail banking and CD services. The bank's retail banking services were adequate in the Des Moines AA. Additionally, the bank had an adequate level of qualified CD service activities (86 hours).

Performance in the limited-scope AAs did not impact overall performance for the state.

NONMETROPOLITAN STATEWIDE AREAS
LIMITED-SCOPE REVIEW

The bank exited the Fayette non-MSA AA, which was the only non-MSA AA in Iowa, in May 2021 and, therefore, no analysis was conducted.

ST. LOUIS MO-IL MULTISTATE MSA

CRA RATING FOR ST. LOUIS MO-IL MULTISTATE[121]: SATISFACTORY

The Lending Test is rated: **Low Satisfactory**
The Investment Test is rated: **Low Satisfactory**
The Service Test is rated: **Low Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout the multistate AA.
- The distribution of borrowers reflects good penetration throughout the multistate AA.
- The bank made an adequate level of CD loans in the St. Louis Multistate AA.
- The bank made an adequate level of qualified CD investments and grants in the St. Louis Multistate AA.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank provides a relatively high level of CD service activities in the St. Louis Multistate AA.

SCOPE OF EXAMINATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ST. LOUIS MULTISTATE MSA

Overview

The St. Louis AA includes seven counties located in the St. Louis, Missouri-Illinois Multistate MSA: Madison, Monroe, St. Clair, and Clinton counties in Illinois; Jefferson, St. Charles, and St. Louis counties in Missouri; as well as the City of St. Louis, Missouri. As of December 31, 2023, Regions Bank operated 60 branches in the AA. The St. Louis AA accounts for 3.5 percent of the institution's total deposits and 2.7 percent of its total HMDA-reportable and small business loans by dollar.

According to the FDIC Summary of Deposits Report dated June 30, 2023, there are 89 financial institutions operating 705 branch locations in the AA with $125.5 billion in total deposits.[122] Regions ranks 7th in the market with 3.6 percent of deposits ($4.5 billion).[123] U.S. Bank National Association has the largest deposit market share

[121] This rating reflects performance within the multistate MSA. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate MSA.
[122] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, 30 June 2023, https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2. Accessed 10 Jan. 2025.
[123] Ibid.

at 16.7 percent followed by Stifel Bank & Trust and Bank of America with 13.7 percent and 13.6 percent, respectively.[124]

HMDA-reportable lending in the AA is competitive. Regions originated or purchased 1.3 percent in loans during 2021 and ranked 23rd out of 677 reporters. In 2022, Regions originated or purchased 1.7 percent in loans and ranked 17th out of 667 reporters for the year. Regions originated or purchased 2.0 percent in loans during 2023 and ranked 14th out of 596 reporters. From 2021 through 2023, HMDA-reportable lending in the AA was dominated by U.S. Bank National Association and DAS Acquisition Company (dba USA Mortgage).

Small business lending is also competitive. Regions ranked 12th out of 205 reporters in 2021 with 1.8 percent of reported loans. In 2022, the bank ranked 30th out of 179 reporters with 0.3 percent of reported loans. Regions Bank ranked 20th out of 173 reporters, with 0.5 percent of reported loans for 2023. From 2021 through 2023, lending in the AA was dominated by U.S. Bank National Association, American Express and JPMorgan Chase Bank.

AA Demographics, Population, and Income Characteristics

The AA population was 2,502,214 as of July 1, 2023. This represented a 1.2 percent decrease since the 2020 census.[125] During the same period, the statewide population in Illinois decreased by 2.1 percent and Missouri slightly increased by 0.7 percent.[126] The majority (39.4 percent) of AA residents live in St. Louis County and St. Charles County (16.7 percent). [127]

According to 2023 FFIEC Census data, the AA consists of 621 census tracts: 73 tracts are low-income (11.8 percent), 132 tracts are moderate-income (21.3 percent), 222 tracts are middle-income (35.7 percent), 187 tracts are upper-income (30.1 percent), and seven tracts have unknown income (1.1 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the St. Louis, MO-IL MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the MSA increased from $84,700 in 2021 to $100,800 in 2023.

Borrower Income Levels
St. Louis, MO-IL MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$84,700**	0 - $42,349	$42,350 - $67,759	$67,760 - $101,639	$101,640 - & above
2022	**$96,800**	0 - $48,399	$48,400 - $77,439	$77,440 - $116,159	$116,160 - & above
2023	**$100,800**	0 - $50,399	$50,400 - $80,639	$80,640 - $120,959	$120,960 - & above

[124] Ibid.
[125] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/stlouiscountymissouri,monroecountyillinois,stclaircountyillinois,jeffersoncountymissouri,stcharlescountymissouri,stlouiscitymissouri/PST045223. Accessed 10 March. 2025.
[126] Ibid.
[127] Ibid.

There were 648,450 total families in the AA as of 2023; 20.5 percent were low-income, 17.6 percent were moderate-income, 20.8 percent were middle-income, and 41.1 percent were upper-income. Of these families, 7.3 percent of families had income below the poverty level, which was lower than the 8.5 percent and 8.9 percent statewide levels in Illinois and Missouri, respectively. [128] Poverty rates were elevated in LMI tracts, with 28.3 percent of families in low-income tracts and 12.3 percent of families in moderate-income tracts living below the poverty level.[129]

Housing Characteristics

There were 1,136,992 housing units in the AA, of which 61.8 percent were owner-occupied, 28.7 percent were rental units, and 9.5 percent were vacant. Homeownership rates in low-income tracts and moderate-income tracts were lower at 30.8 percent and 49.4 percent respectively.

The median age of housing stock across the AA was 55 years, which was 4 years older than the median for Illinois and 11 years older than the Missouri housing stock median age. This age was consistent across low, moderate, and middle-income tracts, with only upper-income tracts displaying a younger housing stock at 44 years. The relatively old age of homes is an indicator of opportunity for home improvement loans in the AA, including in LMI tracts.

The median housing value in the AA was flat during the review period. As of January 2021, the median listing price for a home in the St. Louis MSA was $337,006.[130] From January 2021 to January 2023, the median listing price for a home decreased 0.4 percent to $335,628.[131]

According to 2023 FFIEC Census data, the median gross rent in the AA was $925 per month, which is higher than the median gross rent in the state of Missouri ($843) but lower when compared to the median gross rent in the state Illinois ($1,038). Additionally, the affordability ratio of the AA (36.7 percent) is slightly higher than the states of Illinois and Missouri (33.9 and 35.0).

Housing cost burden is a challenge in the AA. The data indicate that 43.1 percent of AA renters were cost-burdened, which is defined as spending more than 30 percent of gross income on rent. This points to a need for additional affordable housing stock in the AA.

Economic Conditions

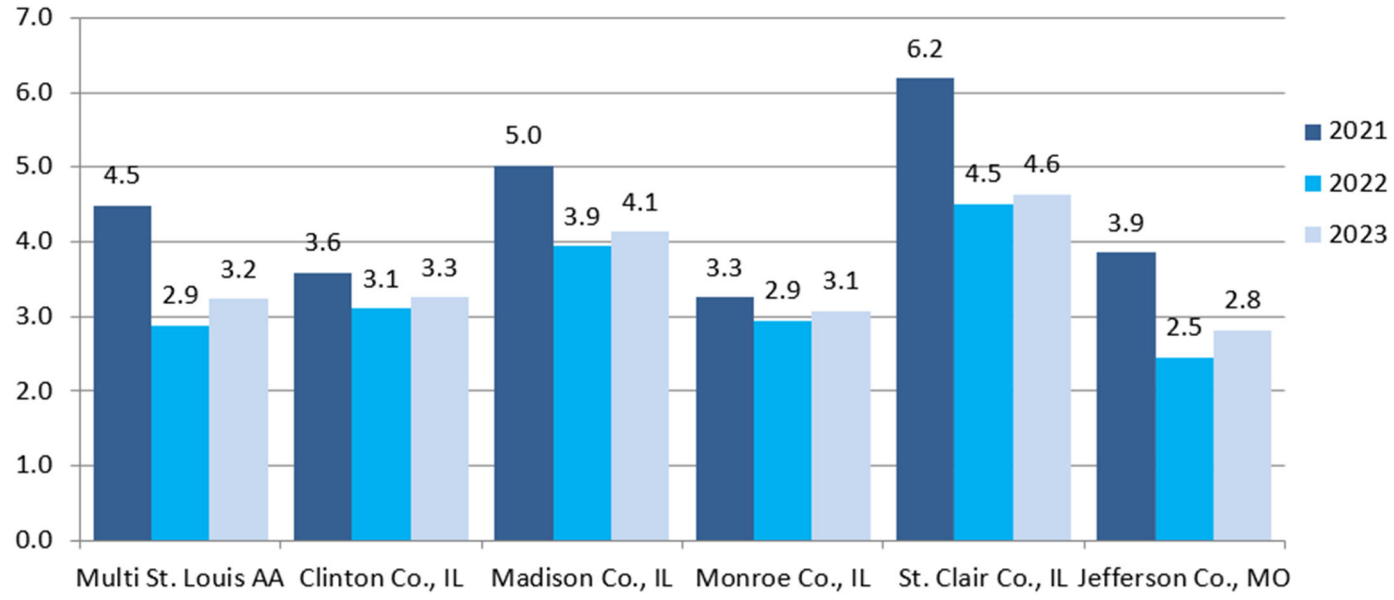
Greater St. Louis is one of the largest regional economies in the U.S., with a gross metro product of $210 billion. The region ranks as the third most economically diverse U.S. metro area mirroring the national industry mix. Greater St. Louis has competitive strengths in advanced manufacturing, bioscience and health innovation, digital transformation, financial and business services, and mobility and transportation.[132] The top five employers by full-time employees in St. Louis include BJC HealthCare, Washington University, Walmart Inc., Boeing Defense, Space, and Security, and SSM Health.[133]

The following table shows the unemployment rates from 2021 through 2023 for the seven counties in the bank's AA,, St. Louis City, the St. Louis MSA, and the states of Illinois and Missouri. As shown, the AA saw a period of both falling and rising unemployment rates. From 2021 to 2022, unemployment in the AA decreased from 4.5 percent in 2021 to 2.9 percent in 2022. During this time, St. Charles County had the lowest unemployment

[128] Ibid.
[129] Ibid.
[130] "Housing Inventory: Average Listing Price in St. Louis, MO-IL (CBSA)." *Federal Reserve Bank of St. Louis*, https://fred.stlouisfed.org/series/AVELISPRI41180. Accessed 8 Jan. 2025.
[131] Ibid.
[132] "Regional Overview." https://greaterstlinc.com/region/regional-overview. Accessed 14 Mar. 2025.
[133] "St Louis Largest Employers."https://www.bizjournals.com/stlouis/subscriber-only/2024/03/29/st-louis-largest-employers.html Accessed 15 Mar. 2025.

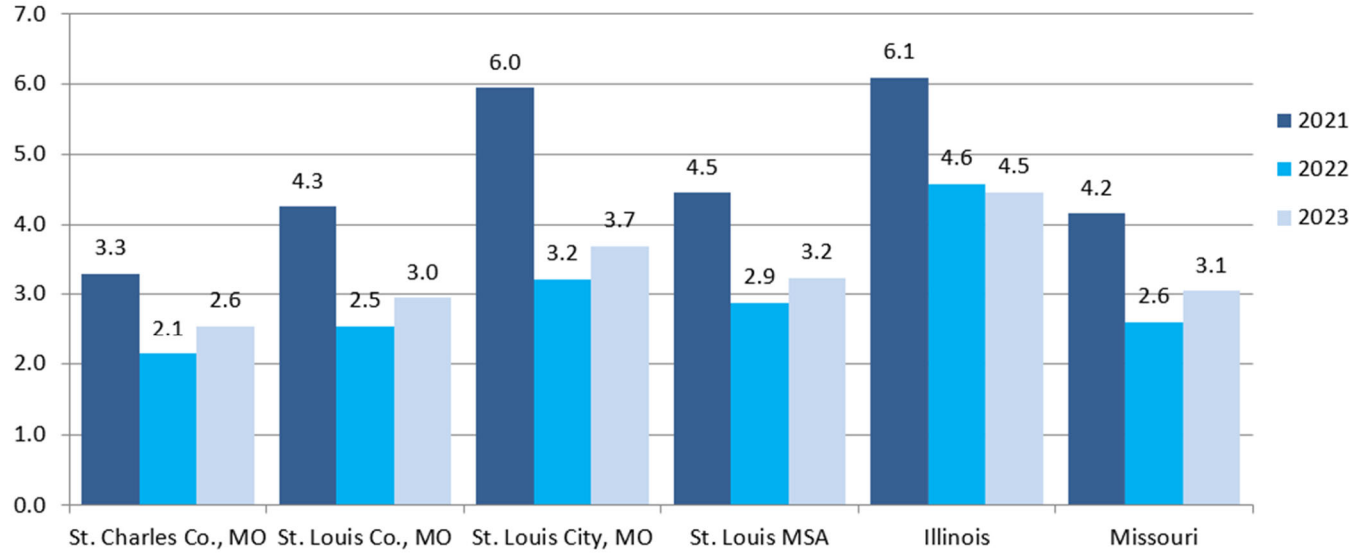
rates for 2021 and 2022 at 3.3 and 2.1 percent, respectively. As shown, the unemployment rate in the AA was slightly higher than overall unemployment rate in Missouri and lower than Illinois. During the review period, the AA's unemployment rate dropped from 4.5 percent in 2021 to 3.2 percent in 2023. During this same timeframe Missouri's unemployment rate dropped from 4.2 percent in 2021 to 3.1 percent in 2023 while Illinois dropped from 6.1 percent in 2021 to 4.5 percent in 2023.

Unemployment Rates - Multi St. Louis (1 of 2)



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Unemployment Rates - Multi St. Louis (2 of 2)



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

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

One contact engaged in housing preservation and CD was interviewed. The contact indicated funding sustainability was a barrier for organizations whose initiatives are to bring systemic changes to place and people. The contact also indicated there is a focus placed on tech innovation and higher education, but the region lacks plans and strategy to address the needs of the underserved. The contact concluded the interview with mentioning that there is a lack of access to capital for small businesses, particularly for minority-owned small businesses.

A second contact, engaged in CD and small business development, identified the primary credit needs of the AA as small business lending and affordable housing initiatives. The contact stated that most of the apartment complexes located in the county have been built for luxury or senior citizens but do not address the need for low-income housing. The contact also noted pushback from the community that bringing in more affordable housing projects could increase the crime rate and unemployment rates. The contact further stated that finding a home less than $300,000 is not feasible unless the buyer wants a project. The housing for LMI geographies are primarily mobile home parks (rentals) and very few income eligible housing apartments. Some primary strengths of the local economy include population growth.

The contact believes that the county has strong infrastructure in place to keep up with community growth and mentioned that the Transportation Sales Tax that has helped build roads and bridges valued at $1 billion since its inception in the 1980s. This is unique as many other communities in the St. Louis area rely on state and federal government funding for infrastructure. The contact noted that due to the rising interest rate environment imposed to control inflation, small business and home mortgage lending has declined. The rise in interest rates has made it difficult for small businesses and LMI residents to obtain financing. The contact also noted that entrepreneurs will approach bank's wanting to take out a loan, but banks are not able to help the entrepreneur plan and get in a better financial condition to qualify for the loan. By referring these customers local small business assistance organizations, the small business counselors can help these people grow their business and be ready to obtain financing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ST. LOUIS MULTISTATE MSA

LENDING TEST

The Lending Test rating for the St. Louis Multistate AA is Low Satisfactory. Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made an adequate level of CD loans in the St. Louis multistate AA.

The analysis included 4,773 HMDA-reportable loans and 1,620 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 1,584 home refinance loans, 1,310 home purchase loans, and 1,075 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home refinance loans given its relative share

of the total HMDA-reportable lending in this AA, followed closely by home purchase loans and home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is adequate. Overall, 2.6 percent of HMDA-reportable loans and 3.2 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable lending, which is the most heavily weighted product in the AA, is below the percentage of its area deposits. The percentage of small business lending is consistent with the percentage of its area deposits. However, the bank is an important contributor to HMDA-reportable lending in the area, which further supports the adequate conclusion.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, performance for HMDA-reportable lending is adequate and small business lending performance is good.

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2021, the bank made 1.5 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.5 percent) but similar to aggregate performance of 1.0 percent. In 2022 and 2023, the bank made 2.3 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (4.7 percent). In 2022, the bank's lending matched aggregate performance (2.5 percent for both) and in 2023, the bank's lending (2.0 percent) was below aggregate performance (3.2 percent).

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made 12.4 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (17.1 percent) but above aggregate performance of 9.7 percent. In 2022 and 2023, the bank made 16.3 percent of its home refinance loans in moderate-income tracts, which matched the percentage of owner-occupied units in these tracts. In 2022, the bank's lending (17.5 percent) was above aggregate performance (13.6 percent) while in 2023, the bank's lending (14.5 percent) was below aggregate performance (16.3 percent).

Home Purchase Loans

Home purchase lending in low-income tracts is good. In 2021, the bank made 5.0 percent of its home purchase loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (5.5 percent) and nearly double aggregate performance of 2.7 percent. In 2022 and 2023, the bank made 4.2 percent of its home purchase loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (4.7 percent). In 2022, the bank's lending (5.8 percent) was above aggregate performance (3.4 percent) while in 2023, the bank's lending (2.1 percent) was below aggregate performance (3.9 percent).

Home purchase lending in moderate-income tracts is adequate. In 2021, the bank made 18.7 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (17.1 percent) and above aggregate performance of 16.2 percent. In 2022 and 2023, the bank made 15.6 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units

in these tracts (16.3 percent). In 2022, the bank's lending (18.0 percent) was above aggregate performance (16.6 percent) while in 2023, the bank's lending (12.5 percent) was below aggregate performance (17.4 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is good. In 2021, the bank made 1.9 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (5.5 percent) but nearly identical to aggregate performance of 1.8 percent. In 2022 and 2023, the bank made 2.7 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (4.7 percent). In 2022, the bank's lending (2.6 percent) was above aggregate performance (1.5 percent) and in 2023, the bank's lending (2.7 percent) was similar to aggregate performance (1.9 percent).

Home improvement lending in moderate-income tracts is adequate In 2021, the bank made 9.1 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (17.1 percent) and similar to aggregate performance of 9.7 percent. In 2022 and 2023, the bank made 11.6 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (16.3 percent). In 2022, the bank's lending (10.4 percent) was above aggregate performance (8.8 percent) and in 2023, the bank's lending (13.1 percent) was above aggregate performance (9.6 percent).

Small Business Loans

Small business lending in low-income tracts is good. In 2021, the bank made 8.9 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (6.8 percent) and above aggregate performance of 6.3 percent. In 2022 and 2023, the bank made 8.0 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (6.9 percent). In 2022, the bank's lending (9.8 percent) was above aggregate performance (6.0 percent) and in 2023, the bank's lending (6.9 percent) was above aggregate performance of 5.5 percent.

Small business lending in moderate-income tracts is good. In 2021, the bank made 19.2 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (18.2 percent) and above aggregate performance of 17.1 percent. In 2022 and 2023, the bank made 19.7 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (15.8 percent). In 2022, the bank's lending (19.1 percent) was also above aggregate performance (14.2 percent) and in 2023, the bank's lending (20.1 percent) was again above aggregate performance of 13.4 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in over 80 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is good. As described in the following sections, overall performance for HMDA-reportable lending is excellent while small business lending performance is adequate.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2021, the bank made 16.4 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (21.4 percent)

but more than double aggregate performance of 6.4 percent. In 2022 and 2023, the bank made 23.5 percent of its home refinance loans to low-income borrowers, which was above the percentage of low-income families (20.5 percent). In 2022, the bank's lending (24.4 percent) was above aggregate performance (12.7 percent) and in 2023, the bank's lending (22.1 percent) was above aggregate performance (12.7 percent).

Home refinance lending to moderate-income borrowers is good. In 2021, the bank made 22.4 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.9 percent) and above aggregate performance of 15.3 percent. In 2022 and 2023, the bank made 24.1 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.6 percent). In 2022, the bank's lending (24.7 percent) was above aggregate performance (21.4 percent) and in 2023, the bank's lending (23.3 percent) was above aggregate performance (20.6 percent).

Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. In 2021, the bank made 20.6 percent of its home purchase loans to low-income borrowers, which was similar to the percentage of low-income families (21.4 percent) and nearly double aggregate performance of 10.6 percent. In 2022 and 2023, the bank made 16.2 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (20.5 percent). In 2022, the bank's lending (18.2 percent) was above aggregate performance (11.2 percent) and in 2023, the bank's lending (13.6 percent) was above aggregate performance (10.8 percent).

Home purchase lending to moderate-income borrowers is good. In 2021, the bank made 27.6 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.9 percent) and above aggregate performance of 19.6 percent. In 2022 and 2023, the bank made 25.6 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.6 percent). In 2022, the bank's lending (27.7 percent) was above aggregate performance (20.2 percent) and in 2023, the bank's lending (22.8 percent) was above aggregate performance (21.3 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. In 2021, the bank made 19.4 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (21.4 percent) but more than double aggregate performance of 7.1 percent. In 2022 and 2023, the bank made 18.3 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (20.5 percent). In 2022, the bank's lending (22.5 percent) was more than double aggregate performance (8.9 percent) and in 2023, the bank's lending (13.4 percent) was above aggregate performance (7.3 percent).

Home improvement lending to moderate-income borrowers is good. In 2021, the bank made 21.9 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.9 percent) and above aggregate performance of 14.9 percent. In 2022 and 2023, the bank made 21.6 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.6 percent). In 2022, the bank's lending (19.4 percent) was above aggregate performance (16.2 percent) and in 2023, the bank's lending (24.1 percent) was above aggregate performance (16.5 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 74.4 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (90.1 percent). The bank's performance is above aggregate performance of 50.8 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a

result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (92.8 percent) as aggregate lenders (94.6 percent). In 2022 and 2023, the bank made 59.3 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (90.6 percent). In 2022, bank lending (61.2 percent) was above aggregate performance (53.4 percent) and in 2023, the bank's lending (58.2 percent) was also above aggregate performance (56.5 percent). The majority of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank makes an adequate level of CD loans in the St. Louis Multistate AA. During the review period, the bank originated or renewed 19 qualified CD loans totaling $22.1 million in the AA. Specifically, the bank provided $10.9 million for community services that benefit LMI individuals, $6.7 million to support economic development by financing small businesses, $2.5 million for the revitalization and stabilization of LMI communities, and $2 million for affordable housing for LMI individuals.

While the dollar volume of CD loans is below performance of other banks in the area, several of the CD loans had qualitative features that were responsive to AA needs. These qualitative factors contributed to the overall adequate conclusion for this AA. The impactful and/or responsive loans directly benefiting the AA include:

- Three LOCs totaling $11 million to two different CDFIs for small business development and the creation of microloans in the city of St. Louis.
- One LOC totaling $2.5 million to a grocery store located in a moderate-income tract in St. Louis. The area is part of a formal revitalization plan to address food insecurity in a food desert.
- Three LOCs totaling $750,000 to a nonprofit hospital in East St. Louis. The LOCs were for working capital to ensure essential operations of the hospital remain uninterrupted. Given the lack of essential services and the concentrated disinvestment in the city, these LOCs were particularly impactful.
- Three loans totaling $600,000 to a local CDC. The loans were used toward the CDC's efforts to rehab and develop affordable single-family housing in North St. Louis exclusively benefiting low-income homeowners and/or renters.
- One new SBA 504 loan totaling $559,000 that provided financing to a small business. The loan created five new LMI jobs.
- One loan totaling $150,000 to a nonprofit, small business incubator for microloans in the city of St. Louis.
- One loan totaling $100,000 to a nonprofit childcare center for bridge financing of a new facility. The loan was used as start-up funding to support matching and supplemental grant funding from investors and the city of St. Louis.
- One loan for $75,000 to a nonprofit for its at-home programs to low-income students in St. Louis. The nonprofit's mission is to bridge the education gap between schools and home and provide teachers and schools in low-income communities with tools, professional development, and financial support.

INVESTMENT TEST

The Investment Test rating for the St. Louis Multistate AA is Low Satisfactory.

The bank made an adequate level of qualified CD investments and grants in the St. Louis AA totaling $32.2 million. This amount includes four current period investments for $25.6 million, 22 prior period investments still outstanding with a balance of $4.7 million, and 151 donations totaling $2 million.

Investment types varied and addressed an adequate range of CD needs. These include investments in SBIC funds to address small business financing needs, MBS supporting LMI borrowers, and LIHTC projects to address affordable housing challenges. The bank made occasional use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits adequate responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- Three current period Commercial MBS secured by multifamily properties totaling $21 million. These investments helped to finance 1,094 total units of affordable housing, which was responsive to the need for affordable housing in the AA.

- Two prior-period LIHTC investments totaling $2 million for the creation of 148 units of affordable housing for LMI individuals and families.

- A $4.6 million current period SBIC allocation to finance small businesses in the AA.

- Seven donations totaling $592,000 to support a non-profit that provides various services to LMI residents, including financial education and coaching.

- Three donations totaling $65,000 to support a non-profit promoting economic self-resilience, with a specific focus on supporting women-owned businesses.

- Three donations totaling $30,000 to a CDFI to support their work with small business, including providing loan loss reserve capital to micro-entrepreneurs.

SERVICE TEST

The Service Test is rated Low Satisfactory for the St. Louis Multistate MSA. Regions retail banking services were adequate and the bank provided a relatively high level of CD services.

Retail Banking Services

Retail service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the St. Louis Multistate AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories throughout the review period, but the distribution shifted with the U.S. Census change in 2022. In 2021, the bank operated six branches (9.7 percent) in low-income tracts, which was similar to the percentage of households (9.4 percent) and greater than the percentage of businesses (6.8 percent) located in these tracts. The bank operated 13 branches (21.0 percent) in moderate-income tracts, which exceeded the percentage of households (19.9 percent) and businesses (18.2 percent). In 2022 and 2023, the number of branches in low-

income tracts declined to three (5.0 percent) due to Census changes, which was below the percentage of households (8.2 percent) and businesses (6.9 percent) in these tracts. The number of branches in moderate-income tracts stayed the same at 13 (21.7 percent), which exceeded the percentage of households (19.3 percent) and businesses (15.8 percent) in these tracts. While the bank's overall geographic distribution of branches is adequate, there are some concentrations of LMI tracts where accessibility is limited. Specifically, accessibility concerns for LMI tracts were noted in north St. Louis (city) and east St. Louis, IL.

During the review period, the bank closed one branch in an upper-income tract in 2021, and two branches in 2023 (one in a moderate-income tract and one in a middle-income tract). The bank did not open any branches in this AA during the review period. The closure of the branch in a moderate-income tract in downtown St. Louis was a consolidation with a branch several miles away. However, the closure did have an adverse impact on accessibility for the LMI tracts surrounding the original branch. The remaining closures generally did not have an adverse impact on accessibility.

The bank's branch lobby and drive-through hours are consistent across all branches in the AA, opening at 9 a.m. and closing at 5:00 p.m. Monday through Friday. The bank offers Saturday hours from 9:00 a.m. to 12:00 p.m. at nearly all branches in the AA. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: Multi St. Louis

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		Households	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	6	9.7%	0	0	6	6	5	Total	6	9.4%	6	9.7%	0	0	0	0.0%	0	0	79	14.1%	9.4%	6.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	13	21.0%	0	0	10	13	11	Total	14	21.9%	13	21.0%	0	0	1	50.0%	0	0	118	21.0%	19.9%	18.2%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Middle	22	35.5%	0	0	19	22	20	Total	22	34.4%	22	35.5%	0	0	0	0.0%	0	0	188	33.5%	37.4%	34.0%
DTO	1		0	0	1			SA	0		0		0	0	0		0	0				
Upper	21	33.9%	0	1	18	21	19	Total	21	32.8%	21	33.9%	0	1	0	0.0%	0	0	172	30.7%	33.1%	40.1%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	1.6%	0	0.0%	0	0	1	50.0%	0	0	4	0.7%	0.3%	0.9%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Total	62	100%	0	1	53	62	55	Total	64	100%	62	100%	0	1	2	100%	0	0	561	100%	100%	100%
DTO	1		0	0	1			SA	3		1		0	0	2		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: Multi St. Louis

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		Households	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	3	5.0%	0	0	3	3	2	Total	3	4.9%	3	5.1%	0	0	0	0.0%	0	0	73	11.8%	8.2%	6.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	13	21.7%	0	1	13	13	11	Total	14	23.0%	13	22.0%	0	1	1	50.0%	0	0	132	21.3%	19.3%	15.8%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Middle	27	45.0%	0	1	22	27	23	Total	27	44.3%	27	45.8%	0	1	0	0.0%	0	0	222	35.7%	39.1%	36.7%
DTO	1		0	0	1			SA	0		0		0	0	0		0	0				
Upper	17	28.3%	0	0	14	16	12	Total	16	26.2%	16	27.1%	0	1	0	0.0%	0	0	187	30.1%	32.9%	39.5%
DTO	0		0	0	0			SA	0		0		0	1	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	1.6%	0	0.0%	0	0	1	50.0%	0	0	7	1.1%	0.5%	1.0%
DTO	0		0	0	0			SA	1		0		0	0	1		0	0				
Total	60	100%	0	2	52	59	48	Total	61	100%	59	100%	0	3	2	100%	0	0	621	100%	100%	100%
DTO	1		0	0	1			SA	2		0		0	1	2		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

Regions provides a relatively high level of CD services in St. Louis. During the review period, bank employees provided 479 CD service activities totaling 2,916 hours to 72 organizations operating throughout the AA. Bank staff offered their financial expertise in a variety of ways, including financial literacy and homebuyer education; service on board of directors other committees; and other technical assistance and advisory services.

Noteworthy CD service activities in the St. Louis Multistate AA area include:

- Bank staff provided over 1,700 hours of board service for approximately 25 different nonprofit organizations that serve the St. Louis AA.

- Bank staff conducted 427 hours of homebuyer counseling and financial education for youth and adults in partnership with 39 organizations throughout the review period.

- Bank staff volunteered approximately 170 hours for a nonprofit organization that focused on workforce development for people living in poverty. Bank staff offered their financial expertise in a number of capacities, including serving on the board of directors, providing technical assistance to help the organization with capacity building and strategic planning, and teaching financial education classes to clients of the organization.

- A vice president of the bank served 160 hours on the board for a CDFI that serves the AA, and assisting with the organization's mortgage and home repair programs.

- Bank staff facilitated an annual needs assessment workshop for CD organizations, CDFIs, and other nonprofit organizations serving LMI individuals to assist with assessing community needs and capacity building. Throughout the review period, bank staff provided over 90 hours for this initiative.

MEMPHIS TN-MS-AR MULTISTATE MSA

CRA RATING FOR MEMPHIS TN-MS-AR MULTISTATE[134]: SATISFACTORY

The Lending Test is rated: **High Satisfactory**
The Investment Test is rated: **Low Satisfactory**
The Service Test is rated: **Low Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout the multistate AA.
- The distribution of borrowers reflects excellent penetration throughout the multistate AA.
- The bank made an adequate level of CD loans in the Memphis Multistate MSA.
- The bank made an adequate level of qualified CD investments and grants in the Memphis Multistate AA.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are poor.
- The bank provides a relatively high level of CD service activities in the Memphis Multistate AA.

SCOPE OF EXAMINATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MEMPHIS MULTISTATE MSA

Overview

The Memphis Multistate AA consists of Crittenden County in Arkansas; Desoto, Marshall, and Tate counties in Mississippi; and Fayette, Shelby, and Tipton counties in Tennessee. Memphis, the principal city in the AA, is located in Shelby County. The AA is part of the eight-county Memphis, TN-MS-AR MSA. As of December 31, 2023, the bank operated 41 branches in the AA, representing 3.2 percent of its total branches. The Memphis AA accounts for approximately 3.6 percent of the bank's deposit volume by dollar and 3.0 percent of its total HMDA-reportable and small business loan volume by number.

Memphis has an active banking market with a significant presence of national and multi-regional banks. As of June 30, 2023, there were 44 financial institutions operating 327 branch locations within the AA. Ranked 2nd, Regions held 11.4 percent deposit market share with approximately $4.7 billion in total deposits. Along with Regions, deposit leaders include First Horizon Bank and Pinnacle Bank with 34.6 percent and 5.8 percent, respectively.

[134] This rating reflects performance within the multistate MSA. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate MSA.

HMDA-reportable lending is competitive in the AA and Regions is among the leading lenders in this AA. In 2021, Regions originated 2.3 percent of the HMDA-reportable loans in the AA, ranking 11th out of 647 reporters. In 2022, Regions originated 2.8 percent of the HMDA-reportable loans in the AA, ranking 7th out of 602 reporters. In 2023, Regions originated 3.1 percent of the HMDA-reportable loans in the AA, ranking 6th out of 565 reporters. Rocket Mortgage was the top HMDA reporter in the market for all three years.

Small business lending is also competitive in the AA, although to a lesser extent than HMDA-reportable lending. Regions ranked 8th out of 172 small business loan reporters in 2021 with 4.4 percent of loans. In 2022, the bank ranked 21st out of 149 reporters with 0.7 percent of total small business loans. In 2023, Regions ranked 18th out of 135 reporters with 1.1 percent of total small business loans. American Express was the top CRA reporter in the market for all three years.

AA Demographics, Population, and Income Characteristics

The AA has a population of approximately 1.3 million people. Between 2015 and 2020, the AA experienced a 0.5 percent increase in population, which was less than the state of Arkansas (1.8 percent increase) and Tennessee (6.3 percent increase) but greater than the state of Mississippi (0.9 percent decrease) during the same period. Within the AA, Shelby County, Tennessee is the most populous (910,042 residents)[135] while Tate County, Mississippi is the least populous (28,261 residents).[136]

In 2021, the AA contained 309 census tracts: 72 low-income tracts (23.3 percent), 64 moderate-income tracts (20.7 percent), 76 middle-income tracts (24.6 percent), 90 upper-income tracts (29.1 percent) and seven unknown income tracts (2.3 percent). In 2022, there was a census tract border change that increased the number of AA census tracts to 350: 57 low-income tracts (16.3 percent), 91 moderate-income tracts (26.0 percent), 90 middle-income tracts (25.7 percent), 98 upper-income tracts (28.0 percent) and 14 unknown income tracts (4.0 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Memphis, TN-MS-AR MSA as shown in the following table. The table also provides a breakdown of the estimated annual income by category (low, moderate, middle, and upper). As shown, the median family income increased from $66,900 in 2021 to $79,200 in 2023.

Borrower Income Levels
Memphis, TN-MS-AR MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2021	**$66,900**	0 - $33,449	$33,450 - $53,519	$53,520 - $80,279	$80,280 - & above
2022	**$76,200**	0 - $38,099	$38,100 - $60,959	$60,960 - $91,439	$91,440 - & above
2023	**$79,200**	0 - $39,599	$39,600 - $63,359	$63,360 - $95,039	$95,040 - & above

There were 324,979 families in the AA; 23.5 percent were low-income, 16.1 percent were moderate-income, 18.2 percent were middle-income, and 42.2 percent were upper-income. Of the total families, 13.0 percent had incomes below the poverty level, with the majority of families with incomes below the poverty level residing in

[135] "QuickFacts". *U.S. Census Bureau,* U.S. Census Bureau QuickFacts: United States. Accessed 12 Dec. 2024
[136] "QuickFacts". *U.S. Census Bureau,* U.S. Census Bureau QuickFacts: Tate County, Mississippi; Shelby County, Tennessee; Fayette County, Tennessee; Marshall County, Mississippi; DeSoto County, Mississippi; Crittenden County, Arkansas. Accessed 13 Dec. 2024

LMI census tracts. It is worth noting that 10.4 percent of all families in the AA reside in low-income tracts and 23.6 percent of families reside in moderate-income tracts. This data indicates that there are lending opportunities in the low- and moderate-income tracts.

Housing Characteristics

There are 564,977 housing units in the AA, of which 53.2 percent are owner-occupied, 35.5 percent are rental units, and 11.2 percent are vacant. As described, housing units in the AA are predominately owner-occupied, which indicates a variety of home lending opportunities available within the AA as a whole. However, fewer home lending opportunities exist in low-income tracts, where only 25.4 percent of housing units are owner-occupied and 52.6 percent of units are rentals.

The median age of the housing stock in the AA was 45 years, which is older than the statewide median age of homes in Arkansas, Mississippi and Tennessee (36 years). Within the AA, Desoto County (Mississippi) had the lowest median age of housing stock (25 years) while Shelby County (Tennessee) had the highest median age (44 years). Housing units in the LMI census tracts were even older, with the median age of housing at 60 years for low-income tracts and 56 years for moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA was $161,598, which is below the median housing values in Tennessee ($177,600) but higher than Arkansas ($133,600) and Mississippi ($125,500). Moreover, median gross rent in the AA ($947 per month) is higher than the monthly median rents in Arkansas ($760), Mississippi ($789) and Tennessee ($897). Additionally, the affordability ratio of the AA (33.6 percent) is similar to Arkansas (37.0 percent), Mississippi (37.1 percent) and Tennessee (30.8 percent). The percentage of renters in the AA with rent costs greater than 30 percent of income (47.8 percent) is higher than the percentage in Arkansas, Mississippi, and Tennessee (38.4 percent, 41.4 percent and 42.4 percent respectively). This corresponds with the higher median gross rent in the AA compared to all three states.

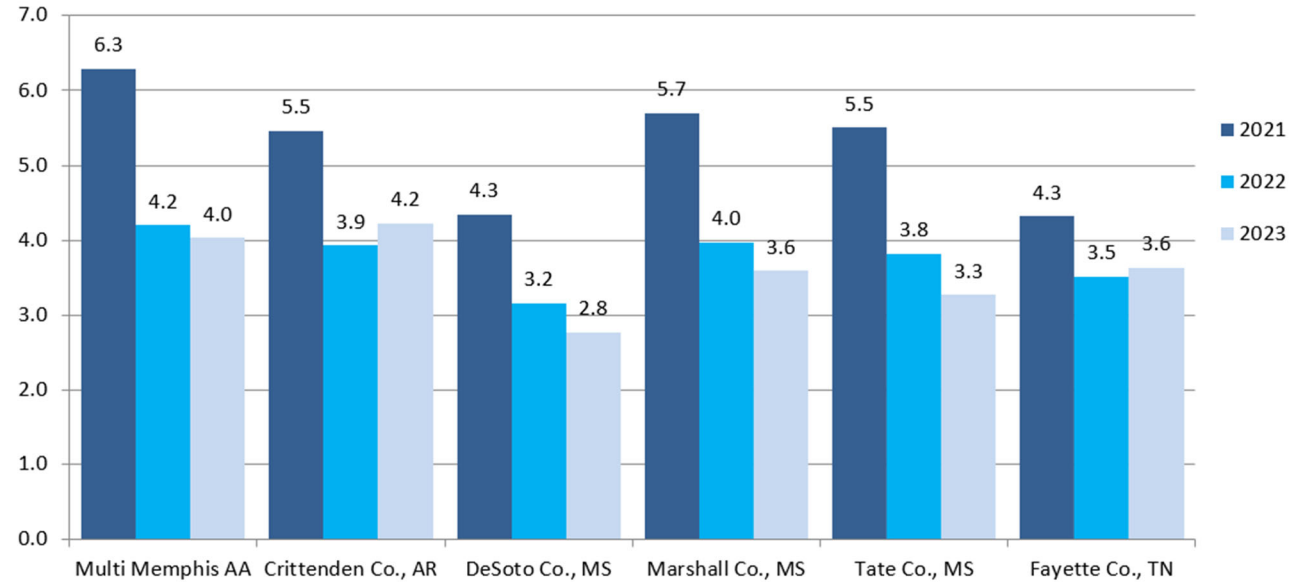
Economic Conditions

The AA is located at the border of southwest Tennessee, northern Mississippi, and eastern Arkansas. The city of Memphis, located in Shelby County, Tennessee, is the largest city in the AA and lies on the Chickasaw bluffs above the Mississippi River where the borders of Arkansas, Mississippi and Tennessee meet.[137] Memphis's central location has helped make it one of the largest distribution centers in the United States.[138] Memphis connects companies to national and international markets with air, road, rail and port infrastructure and provides resources that serve a variety of sectors.[139] Memphis has the nation's busiest cargo airport[140] and is home to the world headquarters and world hub of FedEx and major UPS, DHL and U. S. Postal Service operations.[141] Additionally, Tennessee has the second lowest state and local tax burden per capita and no income tax on wages.[142] According to the Bureau of Labor Statistics during the first quarter of 2023, transportation and warehousing is the largest employer by industry (83,139 employees), followed by government (80,404 employees), and healthcare and social assistance (79,449 employees). Top employers in the Memphis MSA include, among others, FedEx, Autozone, First Horizon National Corporation and St. Jude Children's Research hospital.[143]

[137] "Memphis, Tennessee, United States." *Encyclopedia Britannica,* 5 Dec. 2024, Memphis | Facts, Map, & Points of Interest | Britannica. Accessed 13 Dec. 2024.
[138] Ibid.
[139] "Why Memphis". *Economic Development Growth Engine for Memphis and Shelby County*, Why Memphis - Economic Development Growth Engine, Accessed 12 Dec. 2024
[140] Ibid.
[141] "Supply Chain + Logistics." *Greater Memphis Chamber*, Supply Chain + Logistics Industry - Memphis Moves. Accessed 13 Dec. 2024.
[142] "Tomorrow's Memphis: Why Future Companies are Flocking to Memphis". *We are Memphis, Why New Businesses Are Moving to Memphis, TN.* Accessed 12 Dec. 2024.
[143] "Major Employers in Memphis, TN: Diverse Industries, Boundless Opportunities". *We are Memphis, Companies in Memphis TN: Major employers to work for.* Accessed 12 Dec. 2024.

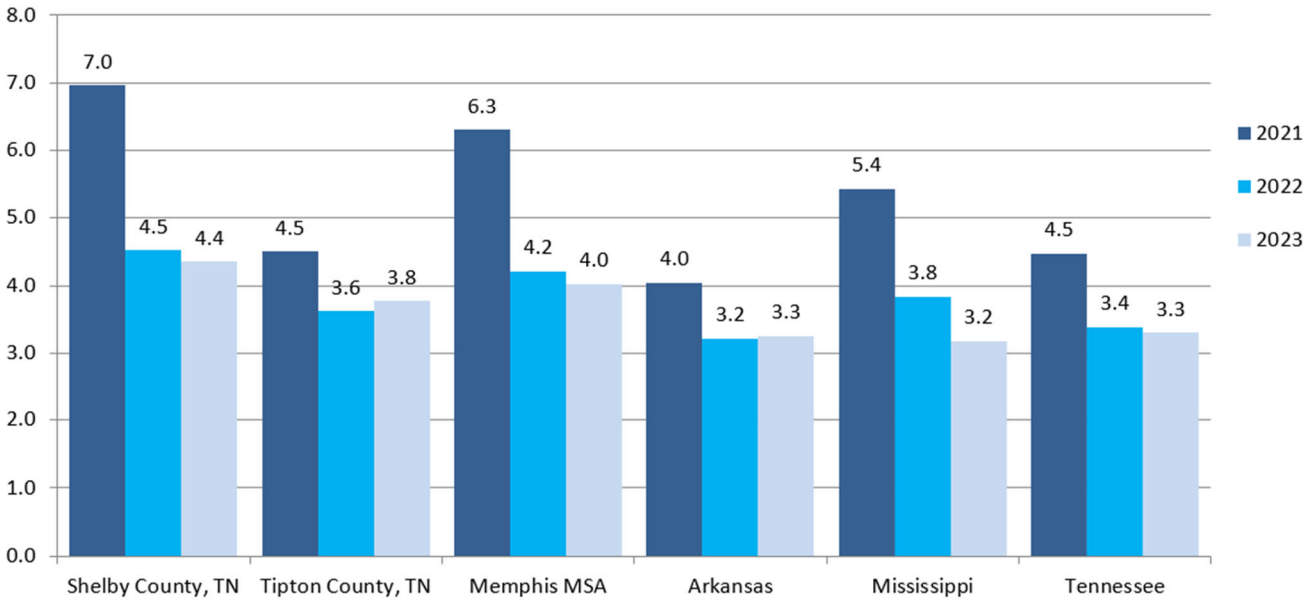
The following table shows the unemployment rates for the AA, the counties that comprise the AA, and the states of Arkansas, Mississippi and Tennessee for the review period. As shown, the AA's unemployment rate was higher than the unemployment rates for the states of Arkansas, Mississippi and Tennessee in 2021, 2022, and 2023. Within the AA, DeSoto County had the lowest unemployment rate in 2023 at 2.8 percent while Shelby County had the highest unemployment rate in 2023 at 4.4 percent..

Unemployment Rates - Multi Memphis (1 of 2)



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Unemployment Rates - Multi Memphis (2 of 2)



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information from a recently conducted interview with a contact specializing in small business development was referenced. The contact stated that there is a need for credit investment in affordable housing and providing small businesses with financial literacy training, especially for small business owners who are starting a business. There is also a need for development for business owners and prospective business owners to receive mentorship and guidance in starting and expanding a business. For families not able to afford housing, homeownership counseling would be helpful.

Another community contact who works closely with business and industry organizations and civic organizations also stated there is a need for affordable housing in the AA. New construction housing units are not affordable to young professionals who are starting out in the workforce.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MEMPHIS MULTISTATE MSA

LENDING TEST

The Lending Test rating for the Memphis Multistate MSA is High Satisfactory.

Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects excellent penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made an adequate level of CD loans in the Memphis multistate AA.

The analysis included 3,357 HMDA-reportable loans and 1,789 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 1,204 home refinance loans, 848 home improvement loans, and 816 home purchase loans in the AA. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home refinance loans given its relative share of the total HMDA-reportable lending in this AA, followed equally by home improvement loans and home purchase loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered adequate. Overall, 2.0 percent of HMDA-reportable loans and 2.7 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable lending, which is the most heavily weighted product in the AA, is below the percentage of its area deposits. In contrast, the percentage of small business lending is consistent with the percentage of its area deposits. The bank is an important contributor to HMDA-reportable lending in the area, which further supports the adequate conclusion.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is good.

While bank performance in the home refinance category was good, the bank's poor performance in the home purchase category was also considered in deriving an overall HMDA conclusion of adequate, especially when considering performance context. Specifically, community contacts noted the need and opportunities for home purchase loans in the AA and Regions Bank is a key contributor to HMDA-reportable lending and maintains a prominent market share in the Memphis AA.

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2021, the bank made 4.7 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (10.2 percent) but more than double aggregate performance of 2.2 percent. In 2022 and 2023, the bank made 4.7 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (6.6 percent). In 2022, the bank's lending (5.4 percent) was above aggregate performance (4.4 percent) and in 2023, the bank's lending (3.6 percent) was below aggregate performance (5.9 percent).

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made 10.8 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (16.9 percent) but above aggregate performance of 7.3 percent. In 2022 and 2023, the bank made 17.3 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (20.5 percent). In 2022, the bank's lending (16.2 percent) was similar to aggregate performance (16.4 percent) and in 2023, the bank's lending (19.1 percent) was similar to aggregate performance (19.7 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is poor. In 2021, the bank made 6.6 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (10.2 percent) but similar to aggregate performance of 7.2 percent. Performance declined in 2022 and 2023, with the bank making 3.0 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (6.6 percent). In 2022, the bank's lending (3.5 percent) was below aggregate performance (6.3 percent) and in 2023, the bank's lending (2.4 percent) was below aggregate performance (4.5 percent).

Home improvement lending in moderate-income tracts is adequate. In 2021, the bank made 14.4 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (16.9 percent) but above aggregate performance of 12.2 percent. In 2022 and 2023, the bank made 15.9 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (20.5 percent). In 2022, the bank's lending (17.5 percent) was below aggregate performance (18.9 percent) and in 2023, the bank's lending (13.7 percent) was below aggregate performance (15.9 percent).

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2021, the bank made 3.9 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (10.2 percent) and below aggregate performance of 5.0 percent. In 2022 and 2023, the bank made 3.8 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (6.6 percent). In 2022, the bank's lending (3.7 percent) was below aggregate performance (4.8 percent) and in 2023, the bank's lending (3.8 percent) was below aggregate performance (4.9 percent).

Home purchase lending in moderate-income tracts is poor. In 2021, the bank made 9.7 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts

(16.9 percent) and below aggregate performance of 11.7 percent. In 2022 and 2023, the bank made 16.8 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (20.5 percent). In 2022, the bank's lending (18.3 percent) was above aggregate performance (16.9 percent) but in 2023, the bank's lending (15.1 percent) was below aggregate performance (18.4 percent).

Small Business Loans

Small business lending in low-income tracts is excellent. In 2021, the bank made 16.6 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (12.9 percent) and above aggregate performance of 11.4 percent. In 2022 and 2023, the bank made 13.8 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (9.2 percent). In addition, bank performance consistently exceeded aggregate performance. Specifically, in 2022, the bank's lending (10.6 percent) was above aggregate performance (7.7 percent) and in 2023, the bank's lending (16.2 percent) was more than double aggregate performance of 7.0 percent.

Small business lending in moderate-income tracts is good. In 2021, the bank made 16.6 percent of its small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (16.3 percent) and above aggregate performance of 15.6 percent. The bank's performance improved in 2022 and 2023, with the bank making 25.4 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (22.9 percent). In 2022, the bank's lending (29.8 percent) was above aggregate performance (19.9 percent), and in 2023, the bank's lending (22.2 percent) was again above aggregate performance of 19.9 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in over 85 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is excellent. As described in the following sections, overall performance for HMDA-reportable lending is excellent and small business lending performance is good.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2021, the bank made 10.2 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (24.5 percent) but more than double aggregate performance of 3.6 percent. In 2022 and 2023, the bank made 12.2 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (23.5 percent). In 2022, the bank's lending (11.5 percent) was above aggregate performance (7.3 percent) and in 2023, the bank's lending (13.4 percent) was above aggregate performance (7.4 percent).

Home refinance lending to moderate-income borrowers is excellent. In 2021, the bank made 20.1 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.7 percent) and nearly double aggregate performance of 10.6 percent. In 2022 and 2023, the bank made 26.8 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.1 percent). In 2022, the bank's lending (27.4 percent) was above aggregate performance (16.2 percent) and in 2023, the bank's lending (25.8 percent) was above aggregate performance (15.9 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. In 2021, the bank made 8.6 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (24.5 percent) but above aggregate performance of 5.4 percent. In 2022 and 2023, the bank made 12.4 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (23.5 percent). In 2022, the bank's lending (14.9 percent) was above aggregate performance (9.4 percent) and in 2023, the bank's lending (8.8 percent) was above aggregate performance (6.0 percent).

Home improvement lending to moderate-income borrowers is adequate. In 2021, the bank made 14.0 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (15.7 percent) and above aggregate performance of 12.0 percent. In 2022 and 2023, the bank made 18.1 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.1 percent). In 2022, the bank's lending (18.1 percent) was similar to aggregate performance (17.2 percent) and in 2023, the bank's lending (18.1 percent) was above aggregate performance (15.5 percent).

Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. In 2021, the bank made 6.1 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (24.5 percent) but nearly double aggregate performance of 3.3 percent. In 2022 and 2023, the bank made 5.7 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (23.5 percent). In 2022, the bank's lending (7.1 percent) was nearly double aggregate performance (3.7 percent) and in 2023, the bank's lending (4.2 percent) was above aggregate performance (2.8 percent).

Home purchase lending to moderate-income borrowers is excellent. In 2021, the bank made 29.7 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (15.7 percent) and more than double aggregate performance of 13.8 percent. In 2022 and 2023, the bank made 23.7 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.1 percent). In 2022, the bank's lending (21.6 percent) was above aggregate performance (13.2 percent) and in 2023, the bank's lending (26.1 percent) was above aggregate performance (14.3 percent).

Small Business Loans

Small business lending to businesses of different sizes is good. In 2021, the bank made 81.4 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.1 percent). Bank performance is above aggregate performance of 39.2 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (95.3 percent) as aggregate lenders (96.2 percent). In 2022 and 2023, the bank made 64.2 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.4 percent). In 2022, bank lending (66.2 percent) was above aggregate performance (47.0 percent) and in 2023, the bank's lending (62.8 percent) was above aggregate performance (49.3 percent). Moreover, the majority of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank makes an adequate level of CD loans in the Memphis Multistate AA. During the review period, the bank originated or renewed 19 qualified CD loans totaling $25.1 million in the AA. Specifically, the bank provided $15.9 million for affordable housing for LMI individuals, $6.6 million for community services that benefit LMI individuals, and $2.6 million to support economic development by financing small businesses.

While the dollar volume of CD loans is below performance of other banks in the area, several of the CD loans had qualitative features that were responsive to AA needs. These qualitative factors contributed to the overall adequate conclusion for this AA. The impactful and/or responsive loans directly benefiting the AA include:

- Two loans totaling $8.9 million for the rehab of 60 units of income-restricted multifamily housing in the Mississippi portion of the AA. All 60 units of housing continued to be occupied by LMI individuals or families.

- Two loans totaling $6 million for the acquisition of two NOAH properties. The properties were expected to be vacated; however, the acquisition by a seasoned property management company resulted in 90 LMI families being able to remain in affordable multifamily housing in the AA. Rents were not raised as a result of the acquisition, and rental rates remain below market rate.

- One SBA 504 loan totaling $2.6 million that provided financing to a small business.

- One loan totaling $1 million to a CDFI for home repairs to LMI families and in LMI tracts in Memphis.

- One loan totaling $500,000 to a nonprofit for the construction of a new workforce training center. The nonprofit offers training, job placement, and workforce development for unemployed individuals in the city of Memphis.

- Three LOCs totaling $300,000 to a nonprofit organization to ensure continuation of its programs throughout the Binghampton neighborhood – a neighborhood under formal revitalization plan and Tax Increment Financing. The entity offers essential services, including medical, legal, employment, and social services, to very low-income families throughout the area.

- One loan totaling $104,000 to a nonprofit providing after-school youth programs in low-income tracts throughout South Memphis. The loan for the purchase of a commercial van to continue its "drive children" initiative, which ensures that children in South Memphis have transportation from school to the facility and, subsequently, transportation from the facility to home.

Moreover, the Memphis AA positively benefited from two LOCs totaling $9.5 million to a national CDFI with prioritization in nine AAs, including Memphis. The CDFI LOCs were previously described under the *CD Lending* heading for the institution.

INVESTMENT TEST

The Investment Test rating for the Memphis Multistate AA is Low Satisfactory. The bank made an adequate level of qualified CD investments and grants in the Memphis multistate AA totaling $37.8 million. This amount includes three current period investments totaling $14.4 million, 27 prior period investments still outstanding with a balance of $22.2 million, and 92 donations totaling $1.2 million.

Investment types varied and addressed an adequate range of CD needs. These include investments in LIHTC projects to address affordable housing challenges, SBIC funds to address small business financing needs, CDFI investments to finance affordable housing, and SBA 504 allocations. The bank made occasional use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits adequate responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- A $9.8 million current-period LIHTC investment for the creation of 60 units of affordable housing for LMI individuals and families.
- A $2.3 million current period SBIC allocation to finance a small business in the AA.
- A $2.4 million current period investment in a local CDFI focused on financing affordable housing.
- Three donations of $115,000 each to an organization providing free tax assistance to LMI households.
- Two donations totaling $200,000 to an organization providing job training for LMI individuals.
- A $20,000 donation to an organization focused on revitalization of low-income neighborhoods in West Memphis.

SERVICE TEST

The Service Test is rated Low Satisfactory for the Memphis Multistate MSA. Regions retail banking services were poor in the AA and the bank provided a relatively high level of CD services.

Retail Banking Services

Retail service delivery systems are unreasonably inaccessible to the bank's geographies and individuals of different income levels throughout the Memphis Multistate AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories throughout the review period, but the distribution shifted with the U.S. Census change in 2022. In 2021, the bank operated seven branches (16.7 percent) in low-income tracts, which was similar to the percentage of households (17.1 percent) and greater than the percentage of businesses (12.9 percent) located in these tracts. The bank operated five branches (11.9 percent) in moderate-income tracts, which was below the percentage of households (19.5 percent) and businesses (16.3 percent). In 2023, the number of branches in low-income tracts declined to three (7.3 percent) which was below the percentage of households (12.2 percent) and businesses (9.2 percent) in these tracts. The number of branches in moderate-income tracts increased to nine (22.0 percent), which was less than the percentage of households (25.0 percent) and similar to the percentage of businesses (22.9 percent) in these tracts.

Accessibility is reasonable in Crittenden, DeSoto, Tate, Fayette, and Tipton counties. However, there are portions of Shelby County, the largest county in the AA, where there are concentrations of LMI tracts without accessibility to any branches. The accessibility concerns in Shelby County were the primary driver of the conclusion for this component of the service test.

During the review period, the bank closed two branches that were in upper-income tracts in 2021, and one branch that was in a middle-income tract in 2023. The bank did not open any branches during the review period. The closure of the branches were consolidations into other branches in close proximity, as directed by the bank's branch closing process. While none of the branch closures were located in LMI tracts, two of the branch closures were located near the southwestern portion of the county where accessibility concerns were identified, so the branch closures did have an adverse impact on accessibility.

The bank's branch lobby hours are similar across all branches in the AA, opening at 9 a.m. and closing at 4:00 p.m. or 4:30 p.m. Monday through Thursday; all branches are open until 5:00 p.m. on Friday. The bank offers longer drive-through hours at some locations, either opening at 8:30 a.m. or staying open until 5:00 p.m. each weekday. The bank offers Saturday hours from 9:00 a.m. to 12:00 p.m. at a limited number of branches in the AA, but only at two branches located in moderate-income tracts. There are no weekend hours available at branches near downtown Memphis or in low-income tracts across the AA. Thus, hours and services vary in a way that inconveniences portions of the AA.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: Multi Memphis

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	7	16.7%	0	0	7	7	4	Total	9	15.5%	9	17.6%	0	0	0	0.0%	0	0	72	23.3%	17.1%	12.9%
DTO	0		0	0	0			SA	2		2		0	0	0		0	0				
Moderate	5	11.9%	0	0	5	5	1	Total	10	17.2%	7	13.7%	0	0	3	42.9%	0	0	64	20.7%	19.5%	16.3%
DTO	0		0	0	0			SA	5		2		0	0	3		0	0				
Middle	9	21.4%	0	0	7	9	1	Total	13	22.4%	11	21.6%	0	1	2	28.6%	0	0	76	24.6%	25.4%	23.6%
DTO	0		0	0	0			SA	4		2		0	1	2		0	0				
Upper	19	45.2%	0	2	17	19	10	Total	22	37.9%	21	41.2%	1	2	1	14.3%	0	0	90	29.1%	37.8%	46.4%
DTO	0		0	0	0			SA	3		2		1	0	1		0	0				
Unknown	2	4.8%	0	0	1	2	0	Total	4	6.9%	3	5.9%	0	0	1	14.3%	0	0	7	2.3%	0.2%	0.8%
DTO	0		0	0	0			SA	2		1		0	0	1		0	0				
Total	42	100%	0	2	37	42	16	Total	58	100%	51	100%	1	3	7	100%	0	0	309	100%	100%	100%
DTO	0		0	0	0			SA	16		9		1	1	7		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: Multi Memphis

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	3	7.3%	0	0	3	3	1	Total	5	8.9%	4	8.0%	0	0	1	16.7%	0	0	57	16.3%	12.2%	9.2%
DTO	0		0	0	0			SA	2		1		0	0	1		0	0				
Moderate	9	22.0%	0	0	7	9	3	Total	15	26.8%	14	28.0%	0	0	1	16.7%	0	0	91	26.0%	25.0%	22.9%
DTO	0		0	0	0			SA	6		5		0	0	1		0	0				
Middle	14	34.1%	0	1	14	14	6	Total	17	30.4%	15	30.0%	0	1	2	33.3%	0	1	90	25.7%	28.6%	25.6%
DTO	0		0	0	0			SA	3		1		0	0	2		0	1				
Upper	14	34.1%	0	0	12	14	6	Total	15	26.8%	15	30.0%	0	0	0	0.0%	0	0	98	28.0%	32.9%	40.1%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Unknown	1	2.4%	0	0	0	1	0	Total	4	7.1%	2	4.0%	0	0	2	33.3%	0	0	14	4.0%	1.3%	2.3%
DTO	0		0	0	0			SA	3		1		0	0	2		0	0				
Total	41	100%	0	1	36	41	16	Total	56	100%	50	100%	0	1	6	100%	0	1	350	100%	100%	100%
DTO	0		0	0	0			SA	15		9		0	0	6		0	1				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

Regions provides a relatively high level of CD services in Memphis. During the review period, bank employees provided 402 CD service activities totaling 2,363 hours to 53 organizations operating throughout the AA. Bank staff provided their financial expertise in a variety of ways, including financial literacy and homebuyer education, service on board of directors, and other technical assistance.

Noteworthy CD service activities in the Memphis AA include:

- Bank staff provided over 489 hours of board service for approximately 13 different nonprofit organizations.
- Bank staff conducted 1,500 hours of homebuyer counseling and financial education for youth and adults in partnership with 27 organizations throughout the review period.
- Bank staff volunteered approximately 45 hours to support the VITA initiative providing free tax preparation services for LMI individuals in Memphis.
- Bank staff offered 29 hours in technical assistance to the City of Memphis to assist with reviewing grant applications for housing and CD projects.
- Bank staff provided nine hours of financial counseling to displaced warehouse workers after a tornado destroyed their warehouse and forced the company to close.

CHATTANOOGA TN-GA MULTISTATE MSA

CRA RATING FOR CHATTANOOGA TN-GA MULTISTATE[144]: SATISFACTORY

The Lending Test is rated: **High Satisfactory**
The Investment Test is rated: **High Satisfactory**
The Service Test is rated: **Low Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout the multistate AA.
- The distribution of borrowers reflects good penetration throughout the multistate AA.
- The bank made a relatively high level of CD loans in the Chattanooga Multistate MSA.
- The bank made a significant level of qualified CD investments and grants in the Chattanooga Multistate AA.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank provides a limited level of CD service activities in the Chattanooga Multistate MSA.

SCOPE OF EXAMINATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHATTANOOGA MULTISTATE MSA

Overview

The Chattanooga Multistate AA includes Hamilton County in Tennessee and Catoosa County and Walker County in Georgia. Chattanooga, the principal city, is in Hamilton County, Tennessee. The AA is part of the six-county Chattanooga, TN-GA MSA. As of December 31, 2023, Regions operated 18 branch offices in the AA. The bank's branch presence in the AA represents 1.4 percent of its branches and 1.3 percent of deposits for the institution. In addition, the market represents 1.2 percent of the combined HMDA-reportable and small business lending by dollar volume for the institution.

Chattanooga is an active and competitive banking market. According to the FDIC Summary of Deposits Report dated June 30, 2023, there are 25 financial institutions operating 115 branch locations in the AA with $13.6 billion in total deposits.[145] Regions Bank is ranked 4th in the market with 12.6 percent of deposits ($1.7 billion).[146] First

[144] This rating reflects performance within the multistate MSA. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate MSA.
[145] "Offices and Deposits of All FDIC-Insured Institutions Deposit Market Share Report." *Federal Deposit Insurance Corporation*, https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2. Accessed 10 Jan. 2025.
[146] Ibid.

Horizon Bank has the largest deposit market share at 20.6 percent, followed by Truist and Pinnacle Bank with 17.4 percent and 14.3 percent, respectively.[147]

HMDA-reportable lending in the AA is similarly competitive. Regions originated or purchased 3.2 percent of loans during 2021 and ranked 6th out of 530 reporters. In 2022, Regions originated or purchased 4.3 percent of loans and ranked 3rd out of 530 reporters. Regions originated or purchased 3.9 percent of loans during 2023 and ranked 4th out of 496 reporters. During the review period, leading HMDA reporters in the AA included Rocket Mortgage, Tennessee Valley FCU, Movement Mortgage, Truist Bank, and Caliber Home Loans.

Small business lending is also competitive. Regions Bank ranked 10th out of 127 reporters in 2021 with 3.9 percent of reported loans. In 2022, the bank ranked 23rd out of 114 reporters with 0.5 percent of reported loans. In 2023, Regions Bank ranked 20th out of 105 reporters with 0.6 percent of reported loans. During the review period, leading CRA reporters in the AA included American Express, JPMorgan Chase, Capital One and Pinnacle Bank.

AA Demographics, Population, and Income Characteristics

The AA population was 518,263 as of July 1, 2023. This represented a 3.2 percent increase since the 2020 Census.[148] During the same period, the statewide populations in Tennessee and Georgia both increased by approximately 3 percent.[149] 73.3 percent of AA residents live in Hamilton County, which is home to the city of Chattanooga.[150]

According to 2023 FFIEC Census data, the AA is made up of 120 census tracts: eight tracts are low-income (6.7 percent), 26 tracts are moderate-income (21.7 percent), 51 tracts are middle-income (42.5 percent), 32 tracts are upper-income (26.7 percent), and three tracts have unknown income (2.5 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Chattanooga, TN-GA MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the MSA increased from $71,300 in 2021 to $90,700 in 2023.

Borrower Income Levels
Chattanooga, TN-GA MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$71,300**	0 - $35,649	$35,650 - $57,039	$57,040 - $85,559	$85,560 - & above
2022	**$75,200**	0 - $37,599	$37,600 - $60,159	$60,160 - $90,239	$90,240 - & above
2023	**$90,700**	0 - $45,349	$45,350 - $72,559	$72,560 - $108,839	$108,840 - & above

There are 126,090 total families in the AA; 20 percent are low-income, 17.1 percent are moderate-income; 20.2 percent are middle-income, and 42.2 percent are upper-income. Of these families, 8.4 percent had incomes

[147] Ibid.
[148] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/hamiltoncountytennessee,walkercountygeorgia,catoosacountygeorgia,TN,GA/PST040224. Accessed 9 Jan. 2025.
[149] Ibid.
[150] Ibid.

below the poverty level during the review period, which is lower than the overall percentage of families below poverty for the states of Georgia and Tennessee (10.6 percent each). Poverty rates are highest in LMI tracts, with 37.9 percent of families in low-income tracts and 15.2 percent of families in moderate-income tract living below the poverty level.

Housing Characteristics

There are 221,641 housing units in the AA, of which 60.0 percent are owner-occupied, 30.2 percent are rental units, and 9.9 percent are vacant. Home ownership rates are lower in low-income tracts at 28.7 percent in and moderate-income tracts at 50.0 percent. This indicates limited opportunity for generating home purchase loans in LMI tracts.

The median age of housing stock across the AA was 46 years, which is older than the overall median in the states of Georgia (31 years) and Tennessee (36 years). Within the AA, the median age of housing stock was older in low-income tracts (61 years) and moderate-income tracts (58 years). This indicates potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA increased during the review period. As of January 2021, the median listing price for a home in the Chattanooga MSA was $319,450.[151] From January 2021 to December 2023, the median listing price for a home increased 28.3 percent to $409,900.[152]

According to 2023 FFIEC Census data, the median gross rent in the AA was $876 per month, which was similar to the median gross rent in the state of Tennessee ($897). Housing cost burden is a challenge in the AA. The data indicated that 42.9 percent of AA renters were cost-burdened, which is defined as spending more than 30 percent of gross income on rent. Although housing and rent prices remain somewhat affordable as compared to other MSAs in the region, cost increases during the review period made housing less affordable for LMI families.

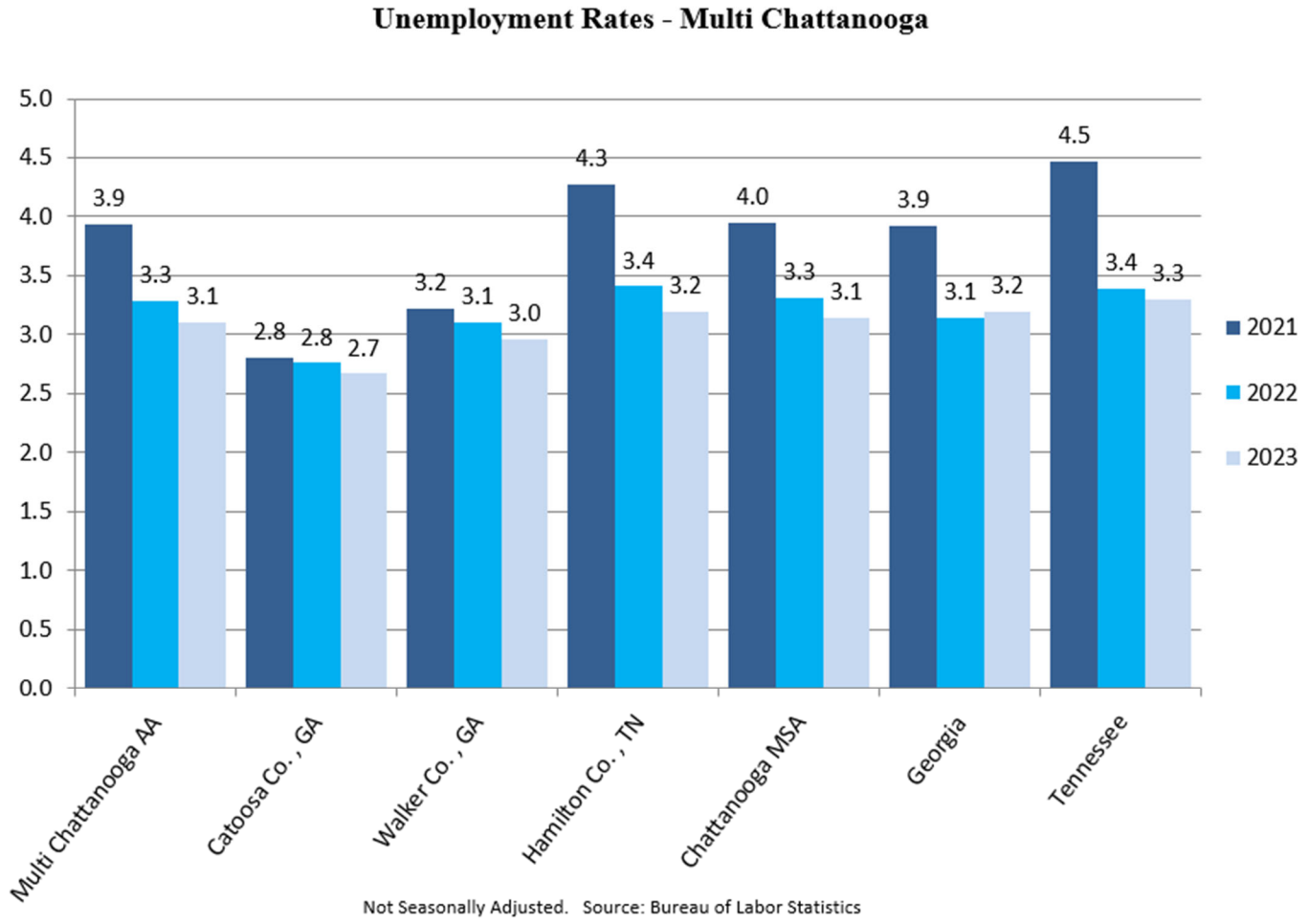
Economic Conditions

The Chattanooga AA is located at the border of southeast Tennessee and northwest Georgia. Chattanooga has a favorable logistical location because it is at the cross section of three major interstates and within proximity to three other major interstates.[153] This infrastructure provides cost-effective ways for businesses to access various metropolitan areas in the Southeast, Midwest, and Mid Atlantic.[154] Chattanooga's employment landscape is diverse, with numerous job opportunities in key industries. The city's labor force participation rate is high, and employment opportunities are abundant, particularly in sectors like healthcare, manufacturing, and technology.[155] The top five employers by full-time employees in Chattanooga include BlueCross BlueShield of Tennessee, Hamilton County Schools, Erlanger Health System, Volkswagen Group of America Chattanooga Operations, and Tennessee Valley Authority.[156]

The following table displays the unemployment rate percentages for the Chattanooga AA, the counties that comprise the AA, and the states of Georgia and Tennessee. As shown, unemployment rates in the AA experienced a decrease and were similar to unemployment rates for the state of Georgia and Tennessee during the review

[151] "Housing Inventory: Median Listing Price in Chattanooga, TN-GA (CBSA)." *Federal Reserve Bank of St. Louis*, https://fred.stlouisfed.org/series/MEDLISPRI16860. Accessed 8 Jan. 2025.
[152] Ibid.
[153] "Logistics and Infrastructure." *Greater Chattanooga Economic Partnership*, https://www.greaterchatt.com/locate-expand/logistics-infrastructure/. Accessed 7 Jan. 2025.
[154] Ibid.
[155] "Chattanooga's Economic Boom. *"List My Nest"*, https://www.listmynesttn.com/chattanoogas-economic-boom-key-industries-and-major-employers. Accessed 11 Jan. 2024.
[156] "Major Employers List—2021." *Chattanooga Area Chamber*, https://chattanoogachamber.com/wp-content/uploads/2024/04/Major-Employers.pdf. Accessed 11 Jan. 2025.

period. The AA unemployment rate decreased from 3.9 percent in 2021 to 3.1 percent in 2023. Similarly, the Georgia statewide unemployment rate decreased from 3.9 percent in 2021 to 3.2 percent in 2023 while the Tennessee statewide unemployment rate decreased from 4.5 percent in 2021 to 3.3 percent in 2023. Within the AA, Hamilton County TN had the highest unemployment rate during the review period and Catoosa County GA had the lowest.



Credit and CD Needs

To better understand the local CD and economic landscapes, information from a recently conducted interview with a Chattanooga-area community and economic development professional was referenced. This individual discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local CD needs. The contact mentioned financial and technical assistance for small businesses as the primary needs in the AA.

The contact also mentioned that the small businesses are in need of financial literacy training, especially for early-stage entrepreneurs. There is a need for development for business owners and prospective business owners to receive mentorship and guidance in starting and expanding a business. The contact stated that group business economics courses would be beneficial for the area. Lastly, the contact also mentioned that opportunities exist for financial institutions to connect with small businesses owners to help promote financial and economic growth in the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHATTANOOGA MULTISTATE MSA

LENDING TEST

The Lending Test rating for the Chattanooga Multistate MSA is High Satisfactory. Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made a relatively high level of CD loans in the Chattanooga multistate AA.

The analysis included 2,196 HMDA-reportable loans and 567 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023 the bank originated or purchased 773 home refinance loans, 679 home improvement loans, and 392 home purchase loans in the AA. Thus, when considering HMDA-reportable loan categories, equal weight was assigned to home refinance loans and home improvement loans given their relative share of the total HMDA-reportable lending in this AA, followed by home purchase loans to a lesser extent.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered adequate. Overall, 1.2 percent of HMDA-reportable loans and 1.1 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending is consistent with the percentage of its area deposits. In addition, the bank is an important contributor to HMDA-reportable lending in the area.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is adequate.

Home Refinance Loans

Home refinance lending in low-income tracts is poor. In 2021, the bank made 2.0 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.0 percent) but equal to aggregate performance. Bank performance declined in 2022 and 2023, with the bank making 1.2 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.0 percent). In 2022, the bank's lending (0.9 percent) was below aggregate performance (3.0 percent) and in 2023, the bank's lending (1.8 percent) was below aggregate performance (2.8 percent).

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made 14.6 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (17.0 percent) but above aggregate performance of 11.2 percent. In 2022 and 2023, the bank made 10.6 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.7 percent). In 2022, the bank's lending (8.5 percent) was below aggregate

performance (14.6 percent) and in 2023, the bank's lending improved to 14.5 percent but was below aggregate performance (16.5 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2021, the bank made 5.2 percent of its home improvement loans in low-income tracts, which was above the percentage of owner-occupied units in these tracts (3.0 percent) and more than double aggregate performance of 2.1 percent. In 2022, the bank did not make any home improvement loans in low-income tracts. However, in 2023, the bank made 1.5 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.0 percent) but similar to aggregate performance (2.1 percent).

Home improvement lending in moderate-income tracts is adequate. In 2021, the bank made 9.4 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (17.0 percent) but similar to aggregate performance of 10.4 percent. In 2022 and 2023, the bank made 10.9 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.7 percent). In 2022, the bank's lending (9.9 percent) was below aggregate performance (12.3 percent) and in 2023, the bank's lending (12.2 percent) was similar to aggregate performance (12.0 percent).

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2021, the bank made 0.6 percent of its home purchase loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.0 percent) and below aggregate performance of 3.1 percent. In 2022 and 2023, the bank made 3.0 percent of its home purchase loans in low-income tracts, which matched the percentage of owner-occupied units in these tracts. In 2022, the bank's lending (2.0 percent) was below aggregate performance (3.4 percent) and in 2023, the bank's lending (4.8 percent) was above aggregate performance (3.3 percent).

Home purchase lending in moderate-income tracts is poor. In 2021, the bank made 11.3 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (17.0 percent) and below aggregate performance of 14.8 percent. In 2022 and 2023, the bank made 12.9 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (15.7 percent). In 2022, the bank's lending (12.1 percent) was below aggregate performance (16.6 percent) and in 2023, the bank's lending (14.3 percent) was below aggregate performance (19.5 percent).

Small Business Loans

Small business lending in low-income tracts is adequate. In 2021, the bank made 6.7 percent of its small business loans in low-income tracts, which was similar to the percentage of total businesses located in these tracts (6.9 percent) but below aggregate performance of 8.1 percent. In 2022 and 2023, the bank made 7.5 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (6.5 percent). In 2022, the bank's lending (10.5 percent) was above aggregate performance (6.6 percent) and in 2023, the bank's lending (4.8 percent) was below aggregate performance of 6.4 percent.

Small business lending in moderate-income tracts is good. In 2021, the bank made 19.2 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (16.9 percent) and above aggregate performance of 15.2 percent. In 2022 and 2023, the bank made 20.0 percent of its small business loans in moderate-income tracts, which was similar to the percentage of total businesses located in these tracts (19.7 percent). In 2022, the bank's lending (17.5 percent) was below aggregate performance (18.7 percent) and in 2023, the bank's lending (22.2 percent) was above aggregate performance of 18.0 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in nearly all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is good. As described in the following sections, overall performance for HMDA-reportable lending is good while small business lending performance is adequate.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2021, the bank made 12.6 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (20.8 percent) but more than double aggregate performance of 5.5 percent. In 2022 and 2023, the bank made 15.2 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (20.0 percent). In 2022, the bank's lending (13.2 percent) was above aggregate performance (9.2 percent) and in 2023, the bank's lending (19.1 percent) was above aggregate performance (12.5 percent).

Home refinance lending to moderate-income borrowers is good. In 2021, the bank made 23.7 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.2 percent) and above aggregate performance of 16.4 percent. In 2022 and 2023, the bank made 25.2 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.7 percent). In 2022, the bank's lending (23.1 percent) was above aggregate performance (19.7 percent) and in 2023, the bank's lending (29.1 percent) was above aggregate performance (21.7 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2021, the bank made 13.6 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (20.8 percent) but above aggregate performance of 9.6 percent. In 2022 and 2023, the bank made 11.9 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (20.0 percent). In 2022, the bank's lending (11.6 percent) was above aggregate performance (8.2 percent) and in 2023, the bank's lending (12.2 percent) was above aggregate performance (8.5 percent).

Home improvement lending to moderate-income borrowers is good. In 2021, the bank made 20.9 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.2 percent) and above aggregate performance of 17.3 percent. In 2022 and 2023, the bank made 21.5 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.7 percent). In 2022, the bank's lending (18.5 percent) was above aggregate performance (15.1 percent) and in 2023, the bank's lending (26.0 percent) was above aggregate performance (18.0 percent).

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2021, the bank made 6.3 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (20.8 percent) but similar to aggregate performance of 5.5 percent. In 2022 and 2023, the bank made 6.0 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (20.0 percent). In 2022, the bank's lending (4.0 percent) was similar to aggregate performance (3.5 percent) while in 2023, the bank's lending (9.5 percent) was above aggregate performance (5.3 percent).

Home purchase lending to moderate-income borrowers is adequate. In 2021, the bank made 21.4 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.2 percent) and above aggregate performance of 19.7 percent. In 2022 and 2023, the bank made 17.6 percent of its home purchase loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (17.7 percent). In 2022, the bank's lending (16.1 percent) was similar to aggregate performance (15.9 percent) and in 2023, the bank's lending (20.2 percent) was above aggregate performance (18.4 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 73.4 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.8 percent). The bank's performance is above aggregate performance of 45.9 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (91.8 percent) as aggregate lenders (93.1 percent). In 2022 and 2023, the bank made 53.3 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.7 percent). In 2022, the bank's lending (54.4 percent) was above aggregate performance (50.9 percent) and in 2023, the bank's lending (52.4 percent) was similar to aggregate performance (52.0 percent). Moreover, the majority of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank makes a relatively high level of CD loans in the Chattanooga Multistate AA. During the review period, the bank originated three qualified CD loans totaling $20.9 million in the AA, all of which were impactful and responsive to AA needs as described below.

- Two loans totaling $19.4 million for construction of apartments in the AA using LIHTCs, which are complex. The projects were designed to create 64 new units of affordable housing for LMI individuals and/or families, with at least 13 of those units being set aside for low-income individuals and/or families. These loans are responsive given the affordable housing challenges and the need for additional affordable housing units in the AA, as noted by community contacts.

- One loan totaling $1.5 million for the construction of a FQHC in the AA.

INVESTMENT TEST

The Investment Test rating for the Chattanooga Multistate AA is High Satisfactory.

The bank made a significant level of qualified CD investments and grants in the Chattanooga Multistate AA, totaling $26.5 million. This amount includes one current period investments totaling $11.2 million, eight prior period investments still outstanding with a balance of $14.9 million, and 51 donations totaling $447,000.

Investment types varied and addressed a range of CD needs. These include investments in LIHTC projects to address affordable housing challenges and MBS supporting LMI borrowers. The bank made significant use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits good responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- An $11.2 million current-period LIHTC investment for the creation of 64 units of affordable housing for LMI individuals and families.
- A $7.6 million prior period Commercial MBS secured by a multifamily property primarily addressing affordable housing.
- A $50,000 donation to a veteran small business support organization that provides veterans with technical assistance to develop sound business plans.
- Three donations totaling $135,000 to an organization that supports LMI families with workforce training and financial literacy.
- A $20,000 donation to support education of LMI students through a teacher residency program.

SERVICE TEST

The Service Test is rated Low Satisfactory for the Chattanooga Multistate MSA. Regions retail banking services were adequate in the AA and the bank provided a limited level of CD services.

Retail Banking Services

Retail service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the Chattanooga AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated branches and ATMs in all census tract categories throughout the review period, with one branch (5.6 percent of total branches) in a low-income tract and three branches (16.7 percent of branches) in moderate-income tracts in 2023. The percentage of branches in low-income tracts is similar to the percentage of households (6.1 percent) and the percentage of businesses (6.5 percent) in those tracts. The percentage of branches in moderate-income tracts was below the percentage of households (18.0 percent) and the percentage of businesses (19.7 percent) in those tracts. The bank operated one additional branch in a moderate-income tract in 2021, but the tract was reclassified to income unknown after the updates to the U.S. Census in 2022. Regions did not open or close any branches during the review period.

Branch lobby and drive-through hours are similar across all branches in the AA, with most branches opening at 9 a.m. and closing at 4:00 p.m. or 5:00 p.m. Monday through Thursday; all branches are open until 5 p.m. on Fridays. The bank offers drive-through hours Monday through Thursday until 5 p.m. for the branches that close at 4 p.m. The bank offers Saturday hours from 9:00 a.m. to 12:00 p.m. on Saturdays at four branches, including one branch in a moderate-income census tract and one branch in a middle-income tract that was previously moderate-income. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: Multi Chattanooga

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	1	5.6%	0	0	1	1	0	Total	3	12.5%	1	5.3%	0	0	2	40.0%	0	0	10	9.4%	6.2%	6.9%
DTO	0		0	0	0			SA	2		0		0	0	2		0	0				
Moderate	4	22.2%	0	0	4	4	1	Total	6	25.0%	4	21.1%	0	0	2	40.0%	1	0	20	18.9%	19.6%	16.9%
DTO	0		0	0	0			SA	2		0		0	0	2		1	0				
Middle	4	22.2%	0	0	4	4	2	Total	4	16.7%	4	21.1%	0	0	0	0.0%	0	0	43	40.6%	40.8%	39.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	9	50.0%	0	0	9	9	3	Total	11	45.8%	10	52.6%	0	0	1	20.0%	0	0	31	29.2%	33.4%	36.7%
DTO	0		0	0	0			SA	2		1		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	1.9%	0.0%	0.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	18	100%	0	0	18	18	6	Total	24	100%	19	100%	0	0	5	100%	1	0	106	100%	100%	100%
DTO	0		0	0	0			SA	6		1		0	0	5		1	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: Multi Chattanooga

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	1	5.6%	0	0	1	1	1	Total	3	12.5%	1	5.3%	0	0	2	40.0%	0	0	8	6.7%	6.1%	6.5%
DTO	0		0	0	0			SA	2		0		0	0	2		0	0				
Moderate	3	16.7%	0	0	3	3	2	Total	5	20.8%	3	15.8%	0	0	2	40.0%	0	0	26	21.7%	18.0%	19.7%
DTO	0		0	0	0			SA	2		0		0	0	2		0	0				
Middle	8	44.4%	0	0	8	8	3	Total	8	33.3%	8	42.1%	0	0	0	0.0%	0	0	51	42.5%	46.3%	38.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	5	27.8%	0	0	5	5	1	Total	7	29.2%	6	31.6%	0	0	1	20.0%	0	0	32	26.7%	28.9%	34.5%
DTO	0		0	0	0			SA	2		1		0	0	1		0	0				
Unknown	1	5.6%	0	0	1	1	0	Total	1	4.2%	1	5.3%	0	0	0	0.0%	0	0	3	2.5%	0.7%	0.7%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	18	100%	0	0	18	18	7	Total	24	100%	19	100%	0	0	5	100%	0	0	120	100%	100%	100%
DTO	0		0	0	0			SA	6		1		0	0	5		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides a limited level of CD services in the AA. During the review period, bank employees provided 89 CD service activities totaling 327 hours to 24 organizations operating throughout the AA. Bank staff provided financial services in a variety of ways, including providing financial education; service on the board of directors and other advisory committees for nonprofit organizations; and providing various types of technical assistance to nonprofit and government agencies engaged in CD.

Noteworthy CD services include:

- Several staff members provided 138 hours of service to a local housing nonprofit offering a variety of services to LMI individuals, including education and homeownership assistance and affordable housing construction and rehabilitation for LMI individuals. Staff members served on the board and other committees for the organization, as well as providing financial education for the clients served by the organization.

- One bank employee served on the board for a foundation that provides grants to local nonprofit organizations that primarily serve LMI individuals.

- Bank employees provided 83 hours of financial education instruction to 16 different entities in the AA, including nonprofit organizations that serve a majority of LMI individuals and employers that have a majority of workers that would be considered LMI.

AUGUSTA GA-SC MULTISTATE MSA

CRA RATING FOR AUGUSTA GA-SC MULTISTATE[157]: SATISFACTORY

The Lending Test is rated: **Low Satisfactory**
The Investment Test is rated: **Low Satisfactory**
The Service Test is rated: **Low Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout the multistate AA.
- The distribution of borrowers reflects good penetration throughout the multistate AA.
- The bank made a low level of CD loans in the Augusta Multistate MSA.
- The bank made an adequate level of qualified CD investments and grants in the Augusta Multistate AA.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank provides an adequate level of CD service activities in the Augusta Multistate MSA.

SCOPE OF EXAMINATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE AUGUSTA MULTISTATE MSA

Overview
The Augusta AA spans two U.S. states, Georgia and South Carolina. It includes the Georgia counties of Columbia, McDuffie, and Richmond and the South Carolina counties of Aiken and Edgefield. As of December 31, 2023, the bank operated 11 branches in the AA representing 0.9 percent of its total branches. Branch distribution by tract category as of 2023 was as follows: one in a low-income tract (9.1 percent), five in middle-income tracts (45.5 percent), three in upper-income tracts (27.3 percent), and two in unknown-income tracts (18.2 percent). The Augusta AA accounts for 0.6 percent of the bank's deposit volume by dollar and 0.8 percent of the bank/s total HMDA-reportable and small business loan volume by number.

Augusta has an active banking market with presence of multiple national and regional banks. As of June 30, 2023, there were 21 financial institutions operating 101 branch locations within the AA. Regions ranked 7th with 7.2 percent deposit market share and approximately $803.1 million in deposits. The deposit market share leaders were Wells Fargo and Southstate Bank with 21.2 percent and 13.3 percent of deposits respectively.

[157] This rating reflects performance within the multistate MSA. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate MSA.

For HMDA-reportable lending, Regions originated and/or purchased 1.5 percent, 1.7 percent, and 1.8 percent of total HMDA reportable loans in the AA in 2021, 2022, and 2023 respectively. Regions was ranked 21st out of 521 reporters in 2021; 17th out of 523 reporters in 2022; and 14th out of 440 reporters in 2023. Rocket Mortgage was the leading HMDA reporter in the market in 2021, 2022 and 2023.

For small business lending, Regions ranked 16th out of 118 reporters in 2021 with 1.6 percent of reported small business loans in the AA. In 2022, the bank ranked 22nd out of 106 reporters with 0.4 percent of loans. In 2023, the bank ranked 18th out of 94 reporters with 0.6 percent of loans.

AA Demographics, Population, and Income Characteristics

The Augusta AA is located along the banks of the Savannah River. Augusta is the second largest and oldest city in Georgia. Located in the east central section of the state, Augusta is approximately 150 miles east of Atlanta on Interstate 20. Augusta is also centrally located just two and a half hours from the beach and the mountains. Augusta is a township located in Columbia County, Georgia. The city of Augusta had a population of 200,512 as of 2024. Augusta's population is currently declining. The median age is 34.6 years: 32.2 years for males and 36.6 years for females.[158]

The AA contains 137 census tracts: 13 low-income tracts (9.5 percent), 35 moderate-income tracts (25.5 percent), 55 middle-income tracts (40.1 percent), 29 upper-income tracts (21.2 percent), and give unknown-income tracts (3.6 percent).

For the purposes of classifying borrower income, the chart below utilizes the FFIEC estimated median family income for the MSA. The chart provides a breakdown of estimated median family income by income category (low, moderate, middle and upper). As shown, the median family income increased from $70,000 in 2021 to $77,600 in 2023.

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

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$70,000**	0 - $34,999	$35,000 - $55,999	$56,000 - $83,999	$84,000 - & above
2022	**$73,800**	0 - $36,899	$36,900 - $59,039	$59,040 - $88,559	$88,560 - & above
2023	**$77,600**	0 - $38,799	$38,800 - $62,079	$62,080 - $93,119	$93,120 - & above

There are 136,675 families in the AA. Of those families, 22.5 percent are low-income, 16.3 percent are moderate-income, 19.6 percent are middle-income, and 41.5 percent are upper-income.

Housing Characteristics

There are 245,745 housing units in the AA, of which 56.4 percent are owner-occupied, 27.6 percent are rental units, and 16.0 percent are vacant. Home ownership rates are lower in LMI census tracts, at 31.0 percent and 45.4 percent, respectively.

The AA's housing market is somewhat affordable. Augusta has affordable condo/townhomes and affordable 1–2-bedroom listings. The median listing home price in Augusta, GA was $215K in November 2024, trending

[158] Augusta, Georgia Population 2024. *World Population Review*. Retrieved January 16, 2025, from https://worldpopulationreview.com/us-cities/georgia/augusta

down 2.2% year-over-year.[159] Meanwhile, median gross rent per month in the AA is $908, which is slightly lower than the statewide median in Georgia ($1,042) and South Carolina ($918).[160]

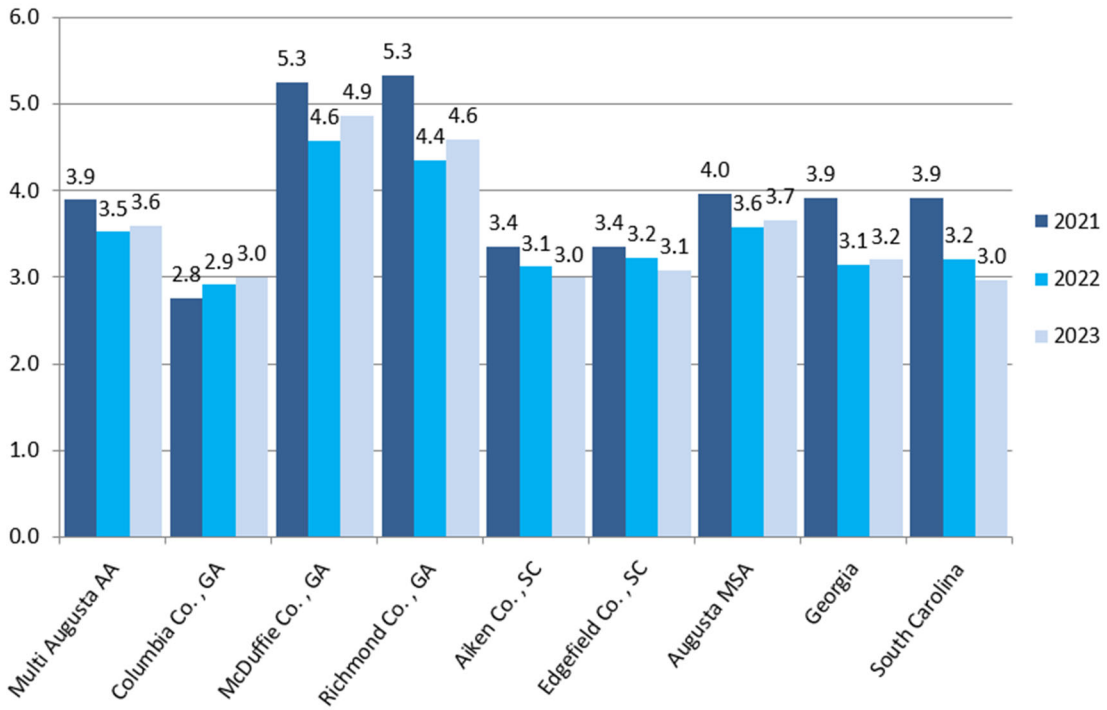
The median age of housing stock in the AA is 40 years.[161] This is higher than the statewide median in Georgia (31 years) and South Carolina (31 years). The AA's housing stock is even older in low-income tracts (59 years) and moderate-income tracts (48 years). This is an indicator of potential opportunity for home improvement loans in LMI tracts.

Economic Conditions

The Augusta AA has a high-tech economy with a particularly strong presence in STEM industries, including cybersecurity, scientific research, manufacturing, and healthcare.[162] Major employers include the Savannah River Site (Department of Energy Nuclear Facility), Fort Gordon, the Medical College of Georgia, and Piedmont Hospital Augusta.[163]

The following table shows the unemployment rates for the AA, the counties that comprise the AA, and the states of Georgia and South Carolina during the review period. As shown, the AA's unemployment rate was slightly higher than the unemployment rates of Georgia and South Carolina during the review period. McDuffie and Richmond counties in Georgia had the highest unemployment rates in all three years. Meanwhile, Columbia County, GA had the strongest labor market in the AA, with unemployment rate at or below 3.0 percent in all three years.

Unemployment Rates - Multi Augusta



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

[159] Redfin (2024) *Augusta-Richmond County housing market: House Prices & Trends*, *Redfin*. Available at: https://www.redfin.com/city/36058/GA/Augusta-Richmond/housing-market. Accessed 21 January 2025.

[160] 2023 FFIEC Census Data
[161] Ibid.
[162] "Major Economic Sectors." *The Augusta Metro Chamber of Commerce*, https://www.augustametrochamber.com/major-economic-sectors. Accessed 1 May 2025.
[163] "Employment and Industries in the Augusta, Georgia Area." *CityTownInfo*, https://www.citytowninfo.com/places/georgia/augusta/work. Accessed 1 May 2025.

Credit and CD Needs

As part of the CRA examination, information from a recently conducted interview with a local contact specializing in economic development was referenced. The contact noted that a large manufacturing plant was being constructed, and once completed, it is predicted to bring 1,000 jobs to the area. It was also noted that the healthcare industry is expanding. There are two emergency rooms and a military hospital under construction, also resulting in thousands of new jobs. Another growing field is cybersecurity. The U.S. Army Cyber Command will have 5,000 soldiers and there are currently 118 cyber companies in the area.

Richmond County and surrounding areas are growing in housing around the workforce job center. It is gaining population in recent years. 200 housing units are under construction. However, the area experienced damage due to Hurricane Helen. Older housing stock needs updating, upgrades, and repairs. In addition, with the growth there are still high poverty rates; over half of students in the local public school system are in poverty.

According to the contact, it is challenging for small businesses to gain capital because they may not have assets to collateralize the capital and lack of credit history. Banks could be more responsive to the needs of small businesses in the area by offering flexibility in underwriting requirements. Based on the contact's comments, there is need and opportunity for banks to finance small business and affordable housing in the assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE AUGUSTA MULTISTATE MSA

LENDING TEST

The Lending Test rating for the Augusta Multistate MSA is Low Satisfactory.

Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made a low level of CD loans in the Augusta multistate AA.

The analysis included 1,038 HMDA-reportable loans and 274 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 351 home purchase loans, 350 home refinance loans, and 211 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, equal weight was assigned to home purchase loans and home refinance loans given their relative share of the total HMDA-reportable lending in this AA, followed by home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered adequate. Overall, 0.7 percent of HMDA-reportable loans and 0.6 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending is consistent with the percentage of its area deposits.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is adequate.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2021, the bank did not make any home purchase loans in low-income tracts despite opportunities for lending as reflected by demographic data and aggregate performance. Bank performance improved in 2022 and 2023, with the bank making 3.3 percent of its home purchase loans in low-income tracts, which was similar to the percentage of owner-occupied units in these tracts (3.9 percent). In 2022, the bank's lending (3.0 percent) was similar to aggregate performance (2.5 percent) and in 2023, the bank's lending (3.7 percent) was similar to aggregate performance (2.9 percent).

Home purchase lending in moderate-income tracts is adequate. In 2021, the bank made 7.4 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (22.3 percent) and below aggregate performance of 14.6 percent. Bank performance improved in 2022 and 2023, with the bank making 15.3 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.4 percent). In 2022, the bank's lending (14.2 percent) was above aggregate performance (13.1 percent) and in 2023, the bank's lending (17.3 percent) was above aggregate performance (13.9 percent).

Home Refinance Loans

Home refinance lending in low-income tracts is poor. In 2021, the bank made 0.9 percent of its home refinance loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.9 percent) but similar to aggregate performance of 1.3 percent. However, the bank made no home refinance loans in low-income tracts in 2022 or 2023 despite opportunities for lending as reflected by demographic data and aggregate performance.

Home refinance lending in moderate-income tracts is good. In 2021, the bank made 12.7 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (22.3 percent) but above aggregate performance of 9.8 percent. In 2022 and 2023, the bank made 18.0 percent of its home refinance loans in moderate-income tracts, which was similar to the percentage of owner-occupied units in these tracts (18.4 percent). In 2022, the bank's lending (19.5 percent) was above aggregate performance (13.1 percent) and in 2023, the bank's lending (15.6 percent) was above aggregate performance (14.2 percent).

Home Improvement Loans

Home improvement lending in low-income tracts is poor. In 2021 and 2022, the bank made no home improvement loans in low-income tracts despite opportunities for lending as reflected by demographic data and aggregate performance. In 2023, the bank made 1.3 percent of its home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts (3.9 percent) but similar to aggregate performance (1.6 percent).

Home improvement lending in moderate-income tracts is poor. In 2021, the bank made 20.3 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (22.3 percent) but above aggregate performance of 13.8 percent. However, bank performance declined in 2022 and 2023, with the bank making 5.9 percent of its home improvement loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (18.4 percent). In 2022, the bank's

lending (6.8 percent) was below aggregate performance (11.5 percent) and in 2023, the bank's lending (5.1 percent) was below aggregate performance (9.9 percent).

Small Business Loans

Small business lending in low-income tracts is adequate. In 2021, the bank made 5.9 percent of its small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts (7.2 percent) but similar to aggregate performance of 5.7 percent. In 2022 and 2023, the bank made 3.8 percent of its small business loans in low-income tracts, which was below the percentage of total businesses located in these tracts (7.5 percent). In 2022, the bank's lending (9.3 percent) was above aggregate performance (5.3 percent) while in 2023, the bank made no small business loans in low-income tracts despite opportunities for lending as reflected by demographic data and aggregate performance.

Small business lending in moderate-income tracts is adequate. In 2021, the bank made 19.5 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (21.8 percent) and similar to aggregate performance of 18.5 percent. In 2022 and 2023, the bank made 20.0 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (18.5 percent). In 2022, the bank's lending (14.0 percent) was below aggregate performance (16.3 percent) and in 2023, the bank's lending (24.2 percent) was above aggregate performance of 15.6 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in approximately 80 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is good. As described in the following sections, overall performance for HMDA-reportable lending is good while small business lending performance is adequate.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. In 2021, the bank made 4.4 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (23.8 percent) but similar to aggregate performance of 4.7 percent. In 2022 and 2023, the bank made 4.2 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.5 percent). In 2022, the bank's lending (6.7 percent) was above aggregate performance (3.8 percent). However, in 2023, the bank made no home-purchase loans to low-income borrowers despite opportunities for lending as reflected by demographic data and aggregate performance.

Home purchase lending to moderate-income borrowers is excellent. In 2021, the bank made 21.3 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.0 percent) and above aggregate performance of 16.8 percent. In 2022 and 2023, the bank made 26.0 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.3 percent). In 2022, the bank's lending (24.6 percent) was above aggregate performance (15.9 percent) and in 2023, the bank's lending (28.4 percent) was nearly double aggregate performance (14.4 percent).

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2021, the bank made 8.3 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (23.8 percent) but more than double aggregate performance of 3.8 percent. In 2022 and 2023, the bank made 16.4 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.5 percent). In 2022, the bank's lending (14.3 percent) was nearly double aggregate performance (7.4 percent) and in 2023, the bank's lending (20.0 percent) was more than triple aggregate performance (6.5 percent).

Home refinance lending to moderate-income borrowers is excellent. In 2021, the bank made 20.2 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.0 percent) and nearly double aggregate performance of 10.7 percent. In 2022 and 2023, the bank made 24.6 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.3 percent). In 2022, the bank's lending (27.3 percent) was above aggregate performance (17.0 percent) and in 2023, the bank's lending (20.0 percent) was above aggregate performance (15.8 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2021, the bank made 10.2 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (23.8 percent) but above aggregate performance of 6.0 percent. In 2022 and 2023, the bank made 7.9 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (22.5 percent). In 2022, the bank's lending (8.2 percent) was above aggregate performance (5.4 percent) and in 2023, the bank's lending (7.6 percent) was above aggregate performance (4.6 percent).

Home improvement lending to moderate-income borrowers is adequate. In 2021, the bank made 10.2 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.0 percent) but similar to aggregate performance of 10.5 percent. In 2022 and 2023, the bank made 15.1 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (16.3 percent). In 2022, the bank's lending matched aggregate performance (both 12.3 percent) and in 2023, the bank's lending (17.7 percent) was above aggregate performance (12.9 percent).

Small Business Loans

Small business lending to businesses of different sizes is adequate. In 2021, the bank made 77.5 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (93.3 percent). The bank's performance is above aggregate performance of 44.8 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a similar rate (92.9 percent) as aggregate lenders (97.2 percent). In 2022 and 2023, the bank made 61.0 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (93.7 percent). In 2022, the bank's lending (60.5 percent) was above aggregate performance (51.5 percent) and in 2023, the bank's lending (61.3 percent) was above aggregate performance (54.1 percent). Moreover, the majority of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank makes a low level of CD loans in the Augusta Multistate AA. During the review period, the bank originated or renewed four qualified CD loans totaling $6.4 million in the AA. Specifically, the bank provided $3.9 million in SBA 504 loans to support economic development by financing small businesses and $2.5 million for community services that benefit LMI individuals.

INVESTMENT TEST

The Investment Test rating for the Augusta Multistate AA is Low Satisfactory. The bank made an adequate level of qualified CD investments and grants in the Augusta Multistate AA totaling $5.9 million. This amount includes one current period investment totaling $323,700, five prior period investments still outstanding with a balance of $5.5 million, and seven donations totaling $55,800.

Investment types varied and addressed an adequate range of CD needs. These include investments in LIHTC projects to address affordable housing challenges and MBS supporting LMI borrowers. The bank made occasional use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits adequate responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- A $323,700 current period MBS pool to support LMI borrowers.
- Two prior period LIHTC totaling $5.5 million, providing a total of 328 units of affordable housing.
- Three donations totaling $40,000 to support academic programs that primarily benefit LMI students.

SERVICE TEST

The Service Test is rated Low Satisfactory for the Augusta Multistate MSA. Regions retail banking services were adequate in the AA and the bank provided an adequate level of CD services.

Retail Banking Services

Retail service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the Augusta AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated 11 branches in the AA. In 2021, the bank had no branches in low-income tracts and four branches in moderate-income tracts (36.4 percent of total branches). By comparison, 7.0 percent of households and 7.2 percent of businesses were in low-income tracts and 25.7 of households and 21.8 percent of businesses were in moderate-income tracts. As a result of the census change in 2022, branch distribution changed such that the bank had one branch (9.1 percent of total branches) in a low-income tract and no branches in moderate-income tracts. This compares to 6.7 percent of households and 7.5 percent of businesses in low-income tracts, and 22.4 percent households and 18.5 percent of businesses in moderate-income tracts. Three branches that were previously in moderate-income tracts changed due to the census reclassification with two branches reclassified to middle-income tracts and one reclassified to income unknown. Given the bank did not open or close any branches during the review period and the change in the branch distribution was driven by the census changes in the middle of the review period, the accessibility of the bank's delivery systems is considered reasonable.

The bank's branch lobby and drive-through hours are similar across all branches in the AA, with all branches opening at 9:00 a.m. and closing at 4:00 p.m. or 5:00 p.m. Monday through Thursday; all branches are open until 5:00 p.m. on Fridays. The bank offers Saturday hours from 9:00 a.m. to 12:00 p.m. on Saturdays at three branches, including one branch in a low-income census tract and one branch in a middle-income tract that was previously moderate-income. Thus, hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies and LMI individuals.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: Multi Augusta

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	11	9.9%	7.0%	7.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	4	36.4%	0	0	4	4	2	Total	4	33.3%	4	33.3%	0	0	0	0.0%	0	0	31	27.9%	25.7%	21.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	4	36.4%	0	0	4	4	0	Total	5	41.7%	5	41.7%	0	0	0	0.0%	0	0	42	37.8%	37.8%	34.1%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Upper	3	27.3%	0	0	3	3	1	Total	3	25.0%	3	25.0%	0	0	0	0.0%	0	0	26	23.4%	29.4%	36.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.9%	0.0%	0.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	11	100%	0	0	11	11	3	Total	12	100%	12	100%	0	0	0	0.0%	0	0	111	100%	100%	100%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: Multi Augusta

Tract Category	Branches							ATMs												Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	1	9.1%	0	0	1	1	1	Total	1	8.3%	1	8.3%	0	0	0	0.0%	0	0	13	9.5%	6.7%	7.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	35	25.5%	22.4%	18.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	5	45.5%	0	0	5	5	0	Total	6	50.0%	6	50.0%	0	0	0	0.0%	0	0	55	40.1%	42.0%	40.9%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Upper	3	27.3%	0	0	3	3	1	Total	3	25.0%	3	25.0%	0	0	0	0.0%	0	0	29	21.2%	26.6%	26.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	2	18.2%	0	0	2	2	1	Total	2	16.7%	2	16.7%	0	0	0	0.0%	0	0	5	3.6%	2.3%	6.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	11	100%	0	0	11	11	3	Total	12	100%	12	100%	0	0	0	0.0%	0	0	137	100%	100%	100%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

Regions provides an adequate level of CD services in Augusta. During the review period, bank employees engaged in 72 CD service activities totaling 472 hours to 13 organizations operating throughout the AA. Bank staff shared their financial expertise by providing financial education to youth and adults and by serving on the board of directors for several nonprofit organizations engaged in CD.

Noteworthy CD services include:

- One bank employee provided 69 hours of service by serving on the board for a regional organization that provides SBA 504 and small business loans.
- Bank employees provided 34 hours of service by serving on the board for a nonprofit organization that is working to improve educational outcomes for LMI students.
- On bank employee gave 152 hours of service on the board of an organization that provides LMI youth with leadership development and golf instruction.

TEXARKANA TX-AR MULTISTATE MSA

CRA RATING FOR TEXARKANA TX-AR MULTISTATE[164]: SATISFACTORY

The Lending Test is rated: **Low Satisfactory**
The Investment Test is rated: **High Satisfactory**
The Service Test is rated: **High Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout the multistate AA.
- The distribution of borrowers reflects adequate penetration throughout the multistate AA.
- The bank made a low level of CD loans in the Texarkana Multistate MSA.
- The bank made a significant level of qualified CD investments and grants in the Texarkana Multistate AA.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are adequate.
- The bank is a leader in providing CD service activities in the Texarkana Multistate AA.

SCOPE OF EXAMINATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TEXARKANA MULTISTATE MSA

Overview
The Texarkana AA includes Bowie County in Texas and Little River and Miller counties in Arkansas, which comprise the entire Texarkana MSA. As of December 31, 2023, Regions operated three branches inside the AA, which represented 0.2 percent of the institution's total branches. In addition, 0.2 percent of the bank's deposits are in this market. The AA represents 0.1 percent of the institution's combined HMDA-reportable and small business lending by dollar volume.

Texarkana is a moderately competitive banking market. According to the FDIC Summary of Deposits Report as of June 30, 2023, there were 17 financial institutions operating 49 branch offices inside the AA with a total of $3.2 billion in deposits.[165] Banks holding the largest deposit market share in the AA include Farmers Bank & Trust (20.2 percent), Wells Fargo (19.3 percent), Cadence Bank (10.6 percent), and Guaranty Bank & Trust

[164] This rating reflects performance within the multistate MSA. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate MSA.
[165] "Summary of Deposits – Market Share Reports." *Federal Deposit Insurance Corporation*, 30 June 2023, https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare. Accessed 3 Dec. 2024.

(10.0 percent).[166] Regions Bank ranks 6th with $245.6 million in deposits, which is 7.7 percent of total AA deposits.[167]

HMDA-reportable lending in the AA is competitive. In 2021, Regions Bank originated or purchased 1.9 percent of total HMDA reportable loans in the AA, ranking 17th out of 228 reporters. In 2022, Regions Bank originated or purchased 1.5 percent of total HMDA reportable loans in the AA, ranking 18th out of 204 reporters. In 2023, Regions Bank originated or purchased 2.1 percent of total HMDA reportable loans in the AA, ranking 16th out of 186 reporters. During the review period, leading HMDA reporters in the AA included Rocket Mortgage, Mortgage Financial Services, Red River Credit Union, State Bank of Dekalb, and Farmers Bank & Trust Company.

Small business lending in the AA is also competitive. For small business lending, Regions Bank ranked 13th out of 82 reporters in 2021 with 1.5 percent of reported loans. In 2022, Regions Bank ranked 20th out of 80 reporters with 0.5 percent of reported loans. In 2023, Regions Bank ranked 17th out of 70 reporters with 0.9 percent of reported loans. Leading CRA small business reporters in the AA included American Express, Farmers Bank & Trust, and Cadence Bank.

AA Demographics, Population and Income Characteristics

The AA population was 145,907 as of July 1, 2023. This represented a 1.1 percent decrease since the 2020 census.[168] During the same period, the statewide populations in Texas and Arkansas increased by 4.7 percent and 1.9 percent, respectively.[169] 62.8 percent of AA residents live in Bowie County, which is home to the city of Texarkana.[170]

The AA consists of 46 census tracts. Per 2023 FFIEC Census data, four tracts are low-income (8.7 percent), seven tracts are moderate-income (15.2 percent), 23 tracts are middle-income (50.0 percent), 11 tracts are upper-income (23.91 percent), and one tract has an unknown income level (2.2 percent).[171]

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Texarkana, TX-AR MSA. As shown, the median family income increased from $59,400 in 2021 to $70,900 in 2023.

Borrower Income Levels
Texarkana, TX-AR MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2021	**$59,400**	0 - $29,699	$29,700 - $47,519	$47,520 - $71,279	$71,280 - & above
2022	**$69,900**	0 - $34,949	$34,950 - $55,919	$55,920 - $83,879	$83,880 - & above
2023	**$70,900**	0 - $35,449	$35,450 - $56,719	$56,720 - $85,079	$85,080 - & above

[166] Ibid.
[167] Ibid.
[168] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/TX,AR,millercountyarkansas,littlerivercountyarkansas,bowiecountytexas,US/PST045223. Accessed 3 Dec. 2024.
[169] Ibid.
[170] Ibid.
[171] FRB Atlanta calculations of 2023 FFIEC Census Data

During the review period, 39.3 percent of AA families were considered LMI.[172] Elevated poverty rates are also a concern in the AA. Overall, 13.4 percent of AA families lived below the poverty level during the review period.[173] This percentage was higher in low-income tracts (39.4 percent) and moderate-income tracts (24.7 percent).[174]

Housing Characteristics

2023 FFIEC Census data indicates that there were 66,121 housing units in the AA, of which 55.5 percent were owner-occupied, 28.9 percent were rental units, and 15.6 percent were vacant. Home ownership rates were lower in low-income tracts, at 25.0 percent, and 42.9 percent in moderate-income tracts. This indicates limited opportunity for generating home purchase loans in LMI tracts.

The median age of housing stock across the AA was 44 years, which was older than the median in the states of Arkansas (36 years) and Texas (33 years). Within the AA, the median age of housing stock was older in low-income tracts (57 years) and moderate-income tracts (55 years). This indicates potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA increased during the review period. As of January 2021, the median listing price for a home in the Texarkana MSA was $184,900.[175] From January 2021 to January 2022, the median listing price for a home increased 5.5 percent to $195,000.[176] Between January 2022 and January 2023, the median listing price increased 6.3 percent to $207,225.[177] From January 2023 to December 2023, the median listing price increased 21.6 percent to $252,000.[178] This represented a cumulative increase of 36.3 percent across the three year review period.

According to 2023 FFIEC Census data, the median gross rent in the AA was $753 per month. The data also indicates that 40.6 percent of AA renters were cost-burdened, meaning they spend more than 30 percent of gross income on rent. Although housing and rent prices remain somewhat affordable as compared to other MSAs in the region, these cost increases during the review period made housing less affordable for LMI families.

Economic Conditions

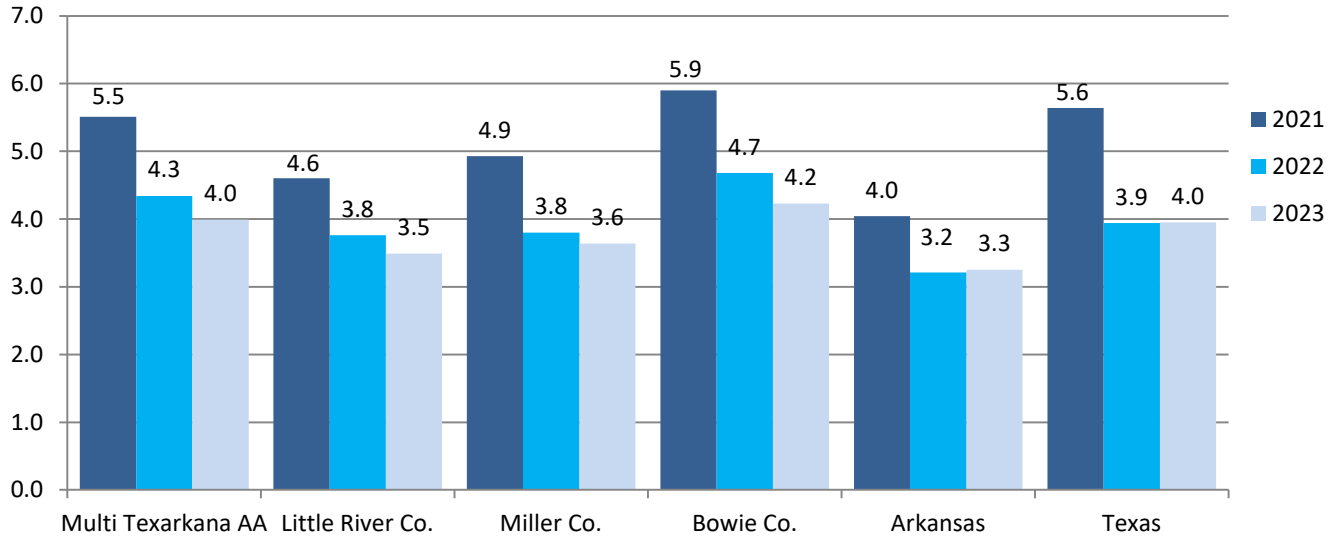
The Texarkana economy is supported by a healthy manufacturing sector, including tire manufacturing, paper manufacturing, and a U.S. Army center for maintenance, and repair of tactical vehicles. The AA's largest industries by number of employees as of 2023 include government (11,915), healthcare/social assistance (9,253), retail (7,504), accommodation/food services (5,903), and manufacturing (5,644).[179] The largest employers in the MSA include Christus St. Michael Health System, Red River Army Depot, Cooper Tire & Rubber Company, Texarkana Independent School District, and Graphic Packaging.[180]

The following tables show the unemployment rate percentages for the bank's Texarkana AA, the counties that comprise the AA, and the states of Texas and Arkansas. As shown, unemployment rates in the AA were similar to unemployment rates for the state of Texas during the review period, but higher than unemployment rates for the state of Arkansas. The AA unemployment rate improved from 5.5 percent in 2021 to 4.0 percent in 2023. Meanwhile, the unemployment rate in the state of Texas improved from 5.6 percent to 4.0 percent, while the

[172] Ibid.
[173] Ibid.
[174] Ibid.
[175] "Market Hotness: Median Listing Price in Texarkana, TX-AR (CBSA)." *Federal Reserve Bank of St. Louis*, https://fred.stlouisfed.org/series/MELIPRMSA45500. Accessed 4 Dec. 2024.
[176] Ibid.
[177] Ibid.
[178] Ibid.
[179] "Quarterly Census of Employment and Wages." *Bureau of Labor Statistics (BLS).*
[180] "Major Employers in the Texarkana Regional Area." *Texarkana Chamber of Commerce*, https://www.texarkana.org/major-employers. Accessed 3 Dec. 2024.

unemployment rate in the state of Arkansas improved from 4.0 percent to 3.3 percent. Bowie County had the highest unemployment rate during the review period, while Little River County had the lowest.

Unemployment Rates - Multi Texarkana



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

To better understand the local landscape, information from a recently conducted interview with an individual engaged in Texarkana-area community and economic development was referenced. This individual discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local CD needs. The contact identified economic development and affordable housing as primary needs in the AA.

The contact stated that the AA is in a long-term trend of stagnation. The region's population continues to decrease. Although unemployment rates are relatively low, well-paying jobs are not in abundant supply. Increased economic development activity could bring additional residents and well-paying jobs to the area.

The contact also mentioned that the region has been somewhat insulated from the home price appreciation seen in many other parts of the country. Although housing values did increase during the review period, this increase was relatively modest. Nonetheless, the contact did mention that additional affordable housing supply for LMI residents is a high-priority community need.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TEXARKANA MULTISTATE MSA

LENDING TEST

The Lending Test rating for the Texarkana Multistate MSA is Low Satisfactory. Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects adequate penetration among borrowers of different

income levels and businesses of different revenue sizes. In addition, the bank made a low level of CD loans in the Texarkana multistate AA.

The analysis included 184 HMDA-reportable loans and 81 small business loans reported by the bank in the AA during the review period. Therefore, HMDA-reportable lending received greater weight in determining conclusions. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 68 home refinance loans, 55 home purchase loans, and 38 home improvement loans in the AA. Thus, when considering HMDA-reportable loan categories, equal weight was assigned to home refinance loans and home purchase loans given their relative share of the total HMDA-reportable lending in this AA, followed by home improvement loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F*.

Lending Activity

Lending activity is considered adequate. Overall, 0.1 percent of HMDA-reportable loans and 0.3 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending is consistent with the percentage of its area deposits.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is good. Note that there was only one low-income tract in this AA in 2021 and only four low-income tracts in this AA in 2022 and 2023, and opportunities for lending are limited as reflected by demographic data and aggregate performance. Thus, lending in low-income tracts is not rated.

Home Refinance Loans

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made 15.8 percent of its home refinance loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (13.2 percent) and more than double aggregate performance of 6.7 percent. The bank made no home refinance loans in moderate-income tracts in 2022 despite opportunity for lending as reflected by demographic data and aggregate performance. However, in 2023, the bank made 11.8 percent of its home refinance loans in moderate-income tracts, which was similar to the percentage of owner-occupied units in these tracts (12.4 percent) and similar to aggregate performance (11.5 percent).

Home Purchase Loans

Home purchase lending in moderate-income tracts is adequate. In 2021, the bank made 14.8 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (13.2 percent) and above aggregate performance of 11.8 percent. In 2022 and 2023, the bank made 7.1 percent of its home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (12.4 percent). In 2022, the bank's lending (6.3 percent) was below aggregate performance (14.1 percent) and in 2023, the bank's lending (8.3 percent) was below aggregate performance (13.8 percent).

Home Improvement Loans

Based on the low volume of loans made over the review period (six loans), home improvement lending in moderate-income tracts is adequate. In 2021, the bank made 16.7 percent of its home improvement loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (13.2 percent) and above aggregate performance of 12.5 percent. In 2022 and 2023, the bank made 15.4 percent of its home

improvement loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (12.4 percent). In 2022, the bank's lending (13.3 percent) was above aggregate performance (10.0 percent) and in 2023, the bank's lending (18.2 percent) was above aggregate performance (12.8 percent).

Small Business Loans
Small business lending in moderate-income tracts is good. In 2021, the bank made 27.3 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (24.5 percent) and above aggregate performance of 18.0 percent. In 2022 and 2023, the bank made 18.9 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (15.8 percent). In 2022, the bank's lending (21.4 percent) was above aggregate performance (15.7 percent) and in 2023, the bank's lending (17.4 percent) was above aggregate performance of 15.5 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in over 70 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, overall performance for HMDA-reportable lending is good while small business lending performance is poor.

Home Refinance Loans
Home refinance lending to low-income borrowers is good. In 2021, the bank made 5.3 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (23.0 percent) but above aggregate performance of 2.8 percent. In 2022 and 2023, the bank made 20.0 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (22.0 percent). In 2022, the bank's lending (15.4 percent) was above aggregate performance (6.2 percent) and in 2023, the bank's lending (23.5 percent) was above aggregate performance (6.1 percent).

Home refinance lending to moderate-income borrowers is excellent. In 2021, the bank made 18.4 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.1 percent) and more than double aggregate performance of 7.4 percent. In 2022 and 2023, the bank made 23.3 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.3 percent). In 2022, the bank's lending (23.1 percent) was above aggregate performance (16.1 percent) and in 2023, the bank's lending (23.5 percent) was above aggregate performance (15.9 percent).

Home Purchase Loans
Home purchase lending to low-income borrowers is adequate, with the bank making six loans during the review period. In 2021, the bank made 14.8 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (23.0 percent) but above aggregate performance of 3.3 percent. In 2022 and 2023, the bank made 7.1 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (22.0 percent). When considering the low volume, the bank's lending (6.3 percent) was similar to aggregate performance (3.6 percent) in 2022. Similarly, in 2023, the bank's lending (8.3 percent) was similar to aggregate performance (3.6 percent).

Home purchase lending to moderate-income borrowers is excellent. In 2021, the bank made 44.4 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.1 percent) and above aggregate performance of 13.1 percent. In 2022 and 2023, the bank made 32.1 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.3 percent). In 2022, the bank's lending (37.5 percent) was more than double aggregate performance (15.0 percent) and in 2023, the bank's lending (25.0 percent) was nearly double aggregate performance (12.6 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is poor, with the bank making only one loan during the review period. In 2021, the bank's one home improvement loan to a low-income borrower was below the percentage of low-income families (23.0 percent) but similar to aggregate performance of 4.7 percent. The bank did not make any home improvement loans to low-income borrowers in 2022 or 2023 despite opportunities for lending as reflected by demographic data and aggregate performance.

Home improvement lending to moderate-income borrowers is good. In 2021, the bank made 16.7 percent of its home improvement loans to moderate-income borrowers, which was similar to the percentage of moderate-income families (16.1 percent) and above aggregate performance of 12.5 percent. In 2022 and 2023, the bank made 30.8 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (17.3 percent). In 2022, the bank's lending (33.3 percent) was more than double aggregate performance (14.3 percent) and in 2023, the bank's lending (27.3 percent) was above aggregate performance (19.8 percent).

Small Business Loans

Small business lending to businesses of different sizes is poor. In 2021, the bank made 68.2 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.0 percent). The bank's performance is above aggregate performance of 45.6 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made fewer loans of less than $250,000 to businesses (88.6 percent) compared to aggregate lenders (95.0 percent). In 2022 and 2023, the bank made 40.5 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (91.0 percent). In 2022, bank lending (50.0 percent) was below aggregate performance (53.5 percent) and in 2023, the bank's lending (34.8 percent) was below aggregate performance (54.8 percent).

CD Lending

The bank makes a low level of CD loans in the Texarkana Multistate AA. During the review period, the bank originated one qualified CD loan totaling $20,000 in the AA. The loan was a LOC for working capital to a nonprofit providing food to families qualifying for housing under HUD Section 8.

INVESTMENT TEST

The Investment Test rating for the Texarkana Multistate AA is High Satisfactory. The bank made a significant level of qualified CD investments and grants in the Texarkana multistate AA totaling $1.5 million. This amount includes one current period investment totaling $600,000, four prior period investments still outstanding with a balance of $801,800, and 31 donations totaling $116,500.

Investment types varied and addressed a range of CD needs. These include a CDFI investment to finance affordable housing and MBS supporting LMI borrowers. The bank made significant use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits good responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- A $600,000 current period investment in a CDFI fund, used by the CDFI to provide financing for an affordable housing property in the AA.

- Five donations totaling $34,000 to an organization providing employment opportunities, day programs, and community homes for LMI individuals with intellectual and developmental disabilities.

SERVICE TEST

The Service Test rating for the Texarkana Multistate MSA is High Satisfactory. Regions Bank retail banking services were adequate in the AA and the bank is a leader in providing CD services.

Retail Banking Services

Retail service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels throughout the Texarkana AA. As the following tables show, the bank operated three branches in this AA during the review period. In 2021, the bank had one branch in a moderate-income tract but after the census changes in 2022, all of the bank's branches were in tracts classified as middle-income. By comparison, 21.6 percent of households and 25.1 percent of businesses are located in LMI tracts. While the bank does not have branches in LMI tracts, this is a small market for the bank and two of three branches are located on the border of moderate-income tracts, so they are reasonably accessible to households and businesses in these tracts. Regions did not open or close any branches during the review period.

Branch lobby and drive-through hours vary slightly across branches in Texarkana, but not in a way that inconveniences its AA, particularly LMI geographies and LMI individuals. Two branches are open from 9:00 a.m. to 5:00 p.m. each weekday, while one branch is open from 9:00 a.m. to 4:00 p.m. Monday through Thursday, and until 5:00 p.m. on Friday. The bank offers slightly longer hours for drive-through service at each branch. The bank also offers Saturday hours from 9:00 a.m. to 12:00 p.m. on Saturdays at two branches.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: Multi Texarkana

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.9%	1.5%	0.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	1	33.3%	0	0	1	1	1	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	9	26.5%	19.7%	24.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	2	66.7%	0	0	2	2	1	Total	2	66.7%	2	66.7%	0	0	0	0.0%	0	0	18	52.9%	58.4%	50.5%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	14.7%	20.3%	24.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.9%	0.0%	0.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	0	0	3	3	2	Total	3	100%	3	100%	0	0	0	0.0%	0	0	34	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: Multi Texarkana

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open #	Closed #	#	#	#		#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	#	%	%	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	8.7%	5.8%	9.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	7	15.2%	15.8%	15.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Middle	3	100.0%	0	0	3	3	1	Total	3	100.0%	3	100.0%	0	0	0	0.0%	0	0	23	50.0%	53.7%	45.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	11	23.9%	24.6%	29.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.2%	0.0%	0.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	0	0	3	3	1	Total	3	100%	3	100%	0	0	0	0.0%	0	0	46	100%	100%	100%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank is a leader in providing CD services in the AA. During the review period, employees provided 128 CD service activities totaling 324 hours to 24 organizations operating throughout the AA. Staff provided financial services in a variety of ways, including financial education, service on the board of directors and other advisory committees for nonprofit organizations, and providing various types of technical assistance to nonprofit and government agencies engaged in CD.

Noteworthy CD services include:

- Several staff members provided 138 hours of service to a local housing nonprofit offering a variety of services to LMI individuals, including education and homeownership assistance and affordable housing construction and rehabilitation for LMI individuals. Staff members served on the board and other

committees for the organization, as well as providing financial education for the clients served by the organization.

- One employee served on the board for a foundation that provides grants to local nonprofit organizations that primarily serve LMI individuals.

- Employees provided 83 hours of financial education instruction to 16 different entities in the AA, including nonprofit organizations that serve a majority of LMI individuals and employers that have a majority of workers that would be considered LMI.

COLUMBUS GA-AL MULTISTATE MSA

CRA RATING FOR COLUMBUS GA-AL MULTISTATE[181]: SATISFACTORY

The Lending Test is rated: **Low Satisfactory**
The Investment Test is rated: **Outstanding**
The Service Test is rated: **Low Satisfactory**

Major factors contributing to this rating include:

- The geographic distribution of loans reflects adequate penetration throughout the multistate AA.
- The distribution of borrowers reflects adequate penetration throughout the multistate AA.
- The bank made few, if any CD loans in the Columbus Multistate MSA.
- The bank made an excellent level of qualified CD investments and grants in the Columbus Multistate AA.
- Retail banking services, which includes accessibility of delivery systems, changes in branch locations, and reasonableness of hours and services, are poor.
- The bank provides an adequate level of CD service activities in the Columbus Multistate MSA.

SCOPE OF EXAMINATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COLUMBUS MULTISTATE MSA

Overview

The Columbus AA includes Russell County Alabama and Muscogee County Georgia, which are two of the seven counties that comprise the Columbus, Georgia-Alabama MSA. As of December 31, 2023, the bank operated three branches in the AA, representing 0.2 percent of the bank's total branches. Of the branches in the AA, one is in a low-income census tract, one is in a middle-income census tract, and one is in an upper-income census tract.

The AA is a somewhat competitive banking market with several local, regional, and national institutions operating in the area and several local and regional institutions with headquarters in the area. According to the FDIC Summary of Deposits Report as of June 30, 2023, there were 12 depository institutions operating 39 branches in the AA. Regions ranked 6th in deposit market share with 2.8 percent of total deposits ($229 million). Synovus had the largest deposit market share with 58.5 percent, followed by Truist Bank and Wells Fargo Bank with 13.8 percent and 12.1 percent, respectively.

[181] This rating reflects performance within the multistate MSA. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate MSA.

For HMDA-reportable lending, Regions originated and/or purchased 0.5 percent, 0.6 percent, and 0.7 percent of total HMDA-reportable loans in the AA in 2021, 2022 and 2023, respectively. Regions was ranked 35th out of 335 reporters in 2021; 34th out of 311 reporters in 2022; and 32nd out of 275 reporters in 2023. Rocket Mortgage (formally known as Quicken Loans) was the top HMDA reporter in the market in 2021, while Synovus Bank was the top HMDA reporter in 2022 and 2023.

For small business lending, Regions ranked 17th out of 93 reporters in 2021 with 1.3 percent of small business loans. In 2022, the bank ranked 29th out of 79 reporters with 0.1 percent of total small business loans. In 2023, Regions ranked 21st out of 74 reporters with 0.4 percent of total small business loans. American Express was the top small business reporter in the market for 2021, 2022, and 2023.

AA Demographics, Population, and Income Characteristics

The AA is located on the western boarder of central Georgia and Alabama and has a total population of 266,105 residents. The individual counties within the AA vary in size; Russell County, AL has a population of 59,183 and Muscogee County, GA has a population of 206,922.

The AA contains 77 census tracts: 11 low-income tracts (14.3 percent), 24 moderate-income tracts (31.2 percent), 21 middle-income tracts (27.3 percent), 19 upper-income tracts (24.7 percent), and two unknown-income tracts (2.6 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. As the following table shows, the median family income increased from $60,900 in 2021 to $71,100 in 2023.

Borrower Income Levels
Columbus, GA-AL MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2021	**$60,900**	0 - $30,449	$30,450 - $48,719	$48,720 - $73,079	$73,080 - & above
2022	**$67,500**	0 - $33,749	$33,750 - $53,999	$54,000 - $80,999	$81,000 - & above
2023	**$71,100**	0 - $35,549	$35,550 - $56,879	$56,880 - $85,319	$85,320 - & above

There were 59,905 total families in the AA; 25.6 percent were low-income, 16.1 percent were moderate-income, 19.1 percent were middle-income, and 39.1 percent were upper income. Of these families, 15.3 percent had incomes below the poverty level, which was higher than the 11.6 and 10.6 percent poverty levels for the states of Alabama and Georgia, respectively. Additionally, poverty rates are higher in LMI tracts, with 41.2 percent of the families residing in low-income tracts and 21.7 percent of the families residing in moderate-income tracts living below the poverty level. Additionally, 37.0 percent of low-income families and 39.2 percent of moderate-income families reside in moderate-income tracts.

Housing Characteristics

There are 112,924 total housing units in the AA, of which 44.7 percent are owner-occupied, 41.5 percent are rental units, and 13.8 percent are vacant. Fewer home ownership opportunities exist in low-income tracts as only 22.2 percent of housing units in low-income tracts are owner-occupied.

The median age of housing stock across the AA was 46 years, which is older than the median age of the housing stock for the state of Alabama (36 years) and for the state of Georgia (31 years). Housing units in LMI census tracts were older, with a median age of 58 years in low-income tracts and 54 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value across the AA is $137,786, which is lower than the median housing value in Alabama ($149,600) and Georgia ($190,200). Median gross rent in the AA was $902 per month, which is higher than the median gross rent in Alabama ($811 per month) but lower than the median gross rent in Georgia ($1,042 per month). Housing cost burden is a challenge in the AA. The percentage of renters with rent costs greater than 30 percent of income is 45.3 percent, which is higher than both Alabama (39.2 percent) and Georgia (43.3 percent).

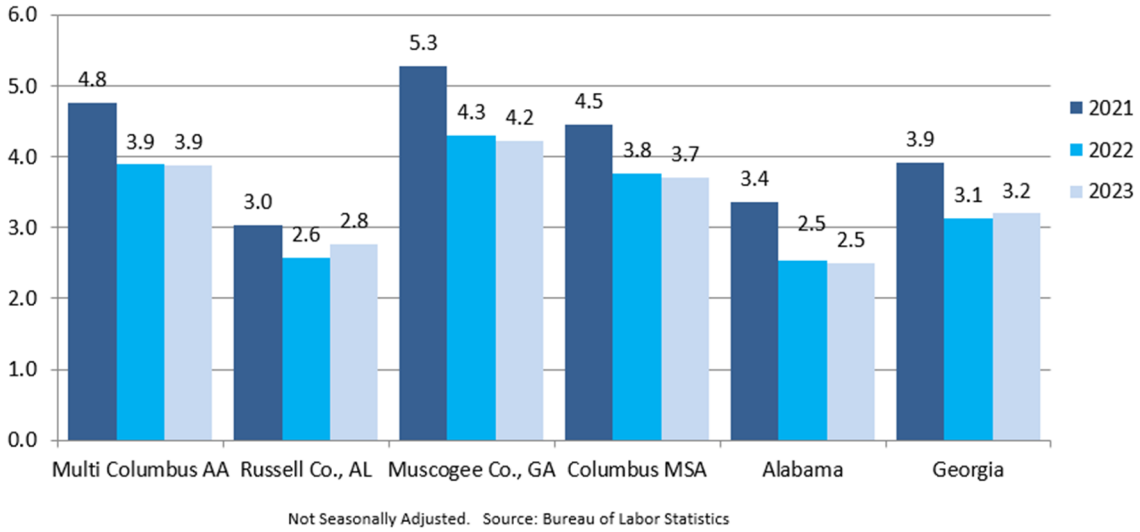
Housing data suggests that housing costs (median housing value) are lower in the AA than in both Alabama and Georgia. However, the AA has relatively low homeownership rates and a high share of cost burdened renters and owners.

Economic Conditions

Several large corporations are headquartered in the AA, including Synovus Financial Corporation, Aflac, and Total System Services Inc. According to the Bureau of Labor Statistics during the first quarter of 2023, the largest industries in the AA by number of employees include government (20,339), healthcare and social assistance (14,849), and accommodation and food services (12,339). Major employers in the area include the aforementioned companies, as well as US Army training base Fort Moore, healthcare provider Piedmont Columbus Regional, and the Pratt & Whitney Engine Center.[182]

The following table shows the unemployment rate percentages for the Columbus AA, the states that comprise the AA, and the states of Alabama and Georgia. As shown, unemployment rates in the AA were higher than unemployment rates for the states of Alabama and Georgia. The AA unemployment rate improved from 4.8 percent in 2021 to 3.9 percent in 2023, while Alabama's unemployment rate dropped from 3.4 to 2.5 percent and Georgia's unemployment rate dropped from 3.9 to 3.2 percent. Russell County, AL had the lowest unemployment rate during the review period, while Muscogee County, GA had the highest.

Unemployment Rates - Multi Columbus



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

[182] "Local Employers." *Columbus 2025*, https://amazingcolumbusga.com/work/employers/. Accessed 17 December 2024.

Credit and CD Needs

As part of the CRA examination, information from three recently conducted interviews with contacts engaged in Columbus-area workforce development, affordable housing, and economic development were referenced. A contact employed by a community and workforce development organization described the community as stable. The contact shared that there is a need for moderate-income housing and infrastructure improvements to the region. Additionally, the contact highlighted opportunities for financing from banks for both first-time homebuyer programs and small dollar loan programs.

According to a local affordable housing contact, conditions have not changed or improved a great deal over the last twenty years in Columbus. The contact spoke of limited quality affordable housing stock and mentioned Columbus' abundance of substandard housing and slum properties. The contact also stated that affordable housing is difficult to find in Columbus, with LMI families limited to either being cost-burdened by high rents or living in slum properties. It was noted that there is an abundance of luxury condos, multifamily, and single-family homes, but apartments are relatively new to the market. The contact stated that there is significant attention and development by wealthy investors and banks in Columbus's Mill district, which has started seeing a reduction in substandard housing. Another unique characteristic of Columbus is its large veteran population, which has led to transient families that become absentee landlords. Finally, the contact mentioned that gap financing is a new tool they are seeking from banks, but banks have tended to be slow to innovate.

A contact from an economic development organization suggested that community and regional banks are doing an excellent job fulfilling small business credit needs in the area, while participation from large and national banks is limited. The contact also indicated a need for more capital in general for businesses in the area as a great need and believes that banks could do more to encourage an entrepreneurial culture by providing technical assistance and education.

Based on the conversations with these CD contacts, opportunities are available in the AA for banks, including engaging with nonprofit and local organizations supporting and developing affordable housing as well as small business and entrepreneurship. There is a desire for more innovative financing practices to be adopted and tested out in this market, as well as a desire for larger institutions to engage.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLUMBUS MULTISTATE MSA

LENDING TEST

The Lending Test rating for the Columbus Multistate MSA is Low Satisfactory. Lending levels reflect adequate responsiveness to credit needs of the AA. The geographic distribution of loans reflects adequate penetration throughout the AA and the distribution of loans reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made few, if any CD loans in the Columbus multistate AA.

The analysis included 120 HMDA-reportable loans and 86 small business loans reported by the bank in the AA during the review period. With volumes of the two products being similar, they received equal weight in determining conclusions in the AA. Additionally, during 2021, 2022, and 2023, the bank originated or purchased 37 home improvement loans, 36 home refinance loans, and 28 home purchase loans in the AA. Thus, because volumes are substantially similar, equal weight was given to each category in determining conclusions.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix F.*

Lending Activity

Lending activity is considered adequate. Overall, 0.1 percent of HMDA-reportable loans and 0.1 percent of small business loans were made in the AA. The percentage of the bank's HMDA-reportable and small business lending is consistent with the percentage of its area deposits.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is adequate and small business lending performance is adequate. Note that opportunities for HMDA-reportable lending in low-income tracts are limited as reflected by demographic data and aggregate performance. Thus, HMDA-reportable lending in low-income tracts is not rated.

Home Purchase Loans

Home purchase lending in moderate-income tracts is adequate. In 2021, the bank made 50.0 percent of its home purchase loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (27.9 percent) and more than double aggregate performance of 17.9 percent. However, bank performance declined in 2022 and 2023. In 2022, the bank made no home purchase loans in moderate-income tracts despite ample opportunities for lending as reflected by demographic data and aggregate performance. When considering low volume in 2023, the bank's one home purchase loan in a moderate-income tract was similar to the percentage of owner-occupied units in these tracts (27.1 percent) and similar to aggregate performance (21.2 percent).

Home Refinance Loans

Home refinance lending in moderate-income tracts is adequate. In 2021, the bank made 26.3 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (27.9 percent) but above aggregate performance of 14.8 percent. In 2022 and 2023, the bank made 23.5 percent of its home refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts (27.1 percent). In 2022, the bank's lending (12.5 percent) was below aggregate performance (18.1 percent) but in 2023, the bank's lending (33.3 percent) was above aggregate performance (22.6 percent).

Home Improvement Loans

Home improvement lending in moderate-income tracts is good. In 2021, the bank made 30.8 percent of its home improvement loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (27.9 percent) and above aggregate performance of 14.0 percent. In 2022 and 2023, the bank made 41.7 percent of its home improvement loans in moderate-income tracts, which was above the percentage of owner-occupied units in these tracts (27.1 percent). In 2022, the bank's lending (28.6 percent) was above aggregate performance (17.0 percent) and in 2023, the bank's lending (60.0 percent) was above aggregate performance (16.7 percent).

Small Business Loans

Small business lending in low-income tracts is good. In 2021, the bank made 9.4 percent of its small business loans in low-income tracts, which matched the percentage of total businesses located in these tracts and was above aggregate performance of 7.4 percent. In 2022 and 2023, the bank made 22.7 percent of its small business loans in low-income tracts, which was above the percentage of total businesses located in these tracts (8.6 percent). In

2022, the bank's lending (20.0 percent) was above aggregate performance (7.1 percent) and in 2023, the bank's lending (23.5 percent) was above aggregate performance of 6.5 percent.

Small business lending in moderate-income tracts is poor. In 2021, the bank made 26.6 percent of its small business loans in moderate-income tracts, which was above the percentage of total businesses located in these tracts (23.3 percent) and above aggregate performance of 22.7 percent. However, performance declined in 2022 and 2023, with the bank making 13.6 percent of its small business loans in moderate-income tracts, which was below the percentage of total businesses located in these tracts (24.5 percent). In 2022, the bank's lending (20.0 percent) was similar too aggregate performance (20.9 percent) and in 2023, the bank's lending (11.8 percent) was below aggregate performance of 20.9 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in 50 percent of all census tracts throughout the review period. Furthermore, lending data and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is adequate. As described in the following sections, overall performance for HMDA-reportable lending is adequate while small business lending performance is good.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate, with the bank making six loans during the review period. In 2021, the bank made 35.7 percent of its home purchase loans to low-income borrowers, which was above the percentage of low-income families (23.8 percent) and above aggregate performance of 4.1 percent. Bank performance declined in 2022 and 2023, with the bank making no home purchase loans to low-income borrowers in 2022 despite opportunities for lending as reflected by demographic data and aggregate performance. In 2023, the bank made 20.0 percent of its home purchase loans to low-income borrowers, which was below the percentage of low-income families (25.6 percent) but above aggregate performance (3.3 percent).

Home purchase lending to moderate-income borrowers is good, with the bank making eight loans during the review period. In 2021, the bank made 28.6 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (18.3 percent) and above aggregate performance of 15.4 percent. In 2022 and 2023, the bank made 28.6 percent of its home purchase loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.1 percent). In 2022, the bank's lending (33.3 percent) was above aggregate performance (13.2 percent) and in 2023, the bank's lending (20.0 percent) was above aggregate performance (12.9 percent).

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2021, the bank made 21.1 percent of its home refinance loans to low-income borrowers, which was below the percentage of low-income families (23.8 percent) but above aggregate performance of 3.2 percent. In 2022 and 2023, the bank made 41.2 percent of its home refinance loans to low-income borrowers, which was above the percentage of low-income families (25.6 percent). In 2022, the bank's lending (25.0 percent) was above aggregate performance (6.3 percent) and in 2023, the bank's lending (55.6 percent) was above aggregate performance (6.8 percent).

Home refinance lending to moderate-income borrowers is adequate. In 2021, the bank made 15.8 percent of its home refinance loans to moderate-income borrowers, which was below the percentage of moderate-income families (18.3 percent) and above aggregate performance of 8.6 percent. In 2022 and 2023, the bank made

17.6 percent of its home refinance loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.1 percent). In 2022, the bank's lending (25.0 percent) was above aggregate performance (14.8 percent) and in 2023, the bank's lending (11.1 percent) was similar to aggregate performance (11.9 percent).

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate based on low volume with the bank making five loans during the review period. In 2021, the bank made 15.4 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (23.8 percent) but above aggregate performance of 7.9 percent. In 2022 and 2023, the bank made 12.5 percent of its home improvement loans to low-income borrowers, which was below the percentage of low-income families (25.6percent). In 2022, the bank's lending (14.3 percent) was above aggregate performance (8.5 percent) and in 2023, the bank's lending (10.0 percent) was above aggregate performance (4.2 percent).

Home improvement lending to moderate-income borrowers is adequate, with the bank making nine loans during the review period. In 2021, the bank made 15.4 percent of its home improvement loans to moderate-income borrowers, which was below the percentage of moderate-income families (18.3 percent) and above aggregate performance of 10.5 percent. In 2022 and 2023, the bank made 29.2 percent of its home improvement loans to moderate-income borrowers, which was above the percentage of moderate-income families (16.1 percent). In 2022, the bank's lending (28.6 percent) was above aggregate performance (13.9 percent) and in 2023, the bank's lending (30.0 percent) was above aggregate performance (15.6 percent).

Small Business Loans

Small business lending to businesses of different sizes is good. In 2021, the bank made 85.9 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (92.2 percent). Bank performance is above aggregate performance of 42.5 percent in 2021. However, 2021 was a year in which many banks extended PPP loans as a result of the COVID-19 pandemic and were not required to capture and report the revenue of the businesses, which is reflected in the aggregate data. As a result, performance context and loan size data were considered. In 2021, the bank made loans of less than $250,000 to businesses at a greater rate (98.4 percent) compared to aggregate lenders (96.1 percent). In 2022 and 2023, the bank made 59.1 percent of its small business loans to businesses with revenues of $1 million or less, which was below the percentage of total businesses with revenues of $1 million or less (92.5 percent). In 2022, bank lending (60.0 percent) was above aggregate performance (46.9 percent) and in 2023, the bank's lending (58.8 percent) was above aggregate performance (48.4 percent). Moreover, nearly all of the bank's small business loans were originated in amounts of $250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

CD Lending

The bank makes few, if any CD loans in the Columbus Multistate AA. During the review period, the bank made no qualifying CD loans in the AA.

INVESTMENT TEST

The Investment Test rating for the Columbus Multistate AA is Outstanding. The bank made an excellent level of qualified CD investments and grants in the Columbus Multistate AA, totaling $11.5 million. This amount includes two current period investments totaling $591,300, three prior period investments still outstanding with a balance of $10.9 million, and nine donations totaling $10,800.

Investment types varied and addressed an excellent range of CD needs. These include investments in LIHTC projects to address affordable housing challenges and MBS supporting LMI borrowers. The bank made extensive use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits excellent responsiveness to CD needs.

Examples of noteworthy investments and grants provided during the review period include:

- Two current period MBS pools totaling $591,300 to support LMI borrowers.
- One prior period LIHTC of $10.7 million, supporting the building of 132 new units of affordable housing for LMI individuals and families.
- Three donations totaling $5,800 to support an after-school program that primarily benefits LMI youth.

SERVICE TEST

The Service Test is rated Low Satisfactory for the Columbus Multistate AA. Retail banking services were poor in the AA and the bank provided an adequate level of CD services.

Retail Banking Services

Retail service delivery systems are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels throughout the Columbus Multistate AA. In deriving this conclusion, the distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the AA. As the following tables show, the bank operated three branches and ATMs in this AA during the review period, with one branch (33.0 percent of total branches) in a low-income tract and no branches in moderate-income tracts. The percentage of branches in low-income tracts exceeds the percentage of households (8.5 percent) and the percentage of businesses (8.6 percent) in those tracts. While the bank has no branches in moderate-income tracts, 29.3 percent of households and 24.5 percent of businesses are located in these tracts, indicating that there is demand for branches in these tracts. Accessibility to retail delivery systems is particularly limited for LMI tracts in Muscogee County. Regions did not open or close any branches during the review period.

The bank's branch lobby hours vary in a way that inconveniences portions of its AA, particularly LMI geographies and individuals. Weekday branch lobby and drive-through hours are consistent, opening at 9 a.m. and closing at 5:00 p.m. However, the bank only offers weekend hours at the branch located in an upper-income tract in Columbus, GA which particularly inconveniences residents of the Alabama portion of the AA, who would have to cross the state line for weekend lobby hours.

The tables below show the distribution of branches and ATMs along with households and businesses by tract category.

Geographic Distribution of Branches & ATMS 2021
Assessment Area: Multi Columbus

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed					#	%	#	%	Open	Closed	#	%	Open	Closed	#	%	%	%
			#	#	#	#	#						#	#			#	#				
Low	1	33.3%	0	0	1	1	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	11	16.7%	10.2%	9.4%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	21	31.8%	29.2%	23.3%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Middle	1	33.3%	0	0	1	1	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	20	30.3%	31.5%	36.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	1	33.3%	0	0	1	1	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	13	19.7%	29.1%	31.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	1.5%	0.0%	0.1%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	0	0	3	3	1	Total	4	100%	4	100%	0	0	0	0.0%	0	0	66	100%	100%	100%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				

Based on 2021 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Geographic Distribution of Branches & ATMS 2022 - 2023
Assessment Area: Multi Columbus

Tract Category	Branches							ATMs										Demographics			
	Total Branches				Drive thrus	Extended Hours	Weekend Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed					#	%	#	%	Open	Closed	#	%	Open	Closed	#	%	%	%
			#	#	#	#	#						#	#			#	#				
Low	1	33.3%	0	0	1	1	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	11	14.3%	8.5%	8.6%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	24	31.2%	29.3%	24.5%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				
Middle	1	33.3%	0	0	1	1	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	21	27.3%	33.9%	28.8%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Upper	1	33.3%	0	0	1	1	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	19	24.7%	27.0%	37.3%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	2.6%	1.3%	0.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	3	100%	0	0	3	3	2	Total	4	100%	4	100%	0	0	0	0.0%	0	0	77	100%	100%	100%
DTO	0		0	0	0			SA	1		1		0	0	0		0	0				

Based on 2023 FFIEC Census Data
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

CD Services

The bank provides an adequate level of CD services in the AA given the bank's limited presence. During the review period, employees provided 36 CD service activities totaling 343 hours to seven organizations operating throughout the AA. Bank staff provided financial services in a variety of ways, including financial education and service on the board of directors for nonprofit organizations. The largest concentration of hours included board service with two nonprofit organizations, including one that provides services to LMI youth and one that assists youth who are victims of abuse.

UTAH

CRA RATING FOR UTAH: Outstanding

The following table shows the annual performance levels and overall CRA rating for the Salt Lake City AA with respect to the performance goals outlined in the bank's CRA Strategic Plan.[183]

Utah			
Performance Goals	**Performance Levels Met by Year**		
	Goal Not Met	**Satisfactory**	**Outstanding**
Qualified Investments		2023	2022, 2024
Qualified Grants			2022, 2023, 2024
Qualified Service Hours	2022	2023	2024
Overall Rating	**OUTSTANDING**		

The factors supporting the Utah rating are as follows:

- The bank made an outstanding level of qualified CD investments in 2022 and 2024 and a satisfactory level in 2023. The bank's efforts primarily targeted investments in SBICs that provide capital to small businesses and investments in MBS that promote affordable housing for LMI individuals.

- The bank made an outstanding level of qualified CD donations and grants in 2022, 2023, and 2024. The bank's donations were made to organizations that promote community service, affordable housing, and economic development needs of LMI individuals.

- Qualified CD services goals were not met in 2022 because most of the bank's staff in the Utah office were heavily involved with the transition after the Regions Bank acquisition of EnerBank. However, qualified service hours increased after the year of transition. In 2023, the bank provided a satisfactory level of CD services. In 2024 the bank provided an outstanding level of CD services. During the review period, the bank primarily engaged in qualified service activities focused on financial education for LMI youth and individuals, free tax assistance for LMI individuals, and board service for nonprofit organizations that provide affordable housing and CD targeted to LMI individuals.

SCOPE OF EXAMINATION

CRA performance in Utah used the Strategic Plan procedures for the Salt Lake City AA, which is the only AA in the state. The bank's 2021-2024 Strategic Plan was originally approved by the FDIC under the name of EnerBankUSA. Regions Bank acquired EnerBankUSA on October 1, 2021 and the Plan was approved by the Board of Governors of the Federal Reserve System on January 18, 2022. The Plan includes the following three performance goals for each year of the review period (2022, 2023, and 2024):

- Qualified Investments
- Qualified Grants
- Qualified Service Hours

[183] The goals are outlined in the EnerBankUSA Community Reinvestment Act Strategic Plan – Salt Lake AA ONLY January 1, 2021 through December 31, 2024.

The Plan establishes measurable levels of performance for each goal tied to performance ratings. See the Conclusions with Respect to Performance Goals in the Salt Lake City AA section for additional details and ratings.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SALT LAKE CITY AA

Overview

The Salt Lake City AA includes only Salt Lake County, which is one of the two counties that comprise the Salt Lake City, UT MSA. As of December 31, 2023, the bank operated one branch in the AA. This was the only branch operated by the bank in the state of Utah. The branch is an Operations Center which accepts employee deposits but does not accept deposits from the public. As such, deposits held at this branch were minimal.

The Salt Lake City AA is a competitive banking market where national, regional, and local banks have a presence. According to the FDIC Summary of Deposits Report as of June 30, 2023, there were 47 institutions operating 200 branches inside the AA. Banks with the largest deposit market share in the AA include Morgan Stanley Bank (19.5 percent), Ally Bank (17.7 percent), and American Express National Bank (15.1 percent). Regions Bank ranked last in deposit market share, with a small dollar volume due to only accepting employee deposits at this location.

Regions Bank is also a very small contributor to the HMDA-reportable and small business lending markets in the Salt Lake City AA. During the 2021-2023 review period, the bank made nine total HMDA-reportable loans and 51 total small business loans in the AA. Due to minimal lending and only accepting employee deposits, this AA and the state of Utah are weighted minimally in the institution's overall ratings.

AA Demographics, Population, and Income Characteristics

The AA population was 1,185,813 as of July 1, 2023.[184] This represented less than 0.1 percent growth since the 2020 census.[185] During the same period, the statewide population in Utah increased 4.5 percent.[186]

During 2021, the AA contained 212 census tracts: seven low-income tracts (3.3 percent), 51 moderate-income tracts (24.1 percent), 86 middle-income tracts (40.6 percent), 65 upper-income tracts (30.7 percent), and three unknown-income tracts (1.4 percent). For 2022 and 2023, a census tract remapping changed this distribution. The total census tracts in the AA increased to 251: five low-income tracts (2.0 percent), 56 moderate-income tracts (22.3 percent), 115 middle-income tracts (45.8 percent), 71 upper-income tracts (28.3 percent), and four unknown-income tracts (1.6 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Salt Lake City AA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper) in the MSA. As shown, median family income increased 15.9 percent during the review period, from $91,700 in 2021 to $106,300 in 2023.

[184] "QuickFacts." *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/UT,saltlakecountyutah,US/PST045224. Accessed 14 Jan. 2025.
[185] Ibid.
[186] Ibid.

Borrower Income Levels
Salt Lake City, UT MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2021	**$91,700**	0 - $45,849	$45,850 - $73,359	$73,360 - $110,039	$110,040 - & above
2022	**$102,200**	0 - $51,099	$51,100 - $81,759	$81,760 - $122,639	$122,640 - & above
2023	**$106,300**	0 - $53,149	$53,150 - $85,039	$85,040 - $127,559	$127,560 - & above

As of 2023, there were 265,385 total families in the AA; 17.8 percent were low-income, 19.1 percent were moderate-income, 23.4 percent were middle-income, and 39.7 percent were upper-income. Of these families, 5.6 percent of families had incomes below the poverty level, which was lower than the 9.1 percent statewide level in Utah. However, poverty rates were elevated in LMI tracts, with 15.8 percent of families in low-income tracts and 11.7 percent of families in moderate-income tracts living below the poverty level.

Housing Characteristics

As of 2023, there were 404,550 housing units in the AA. Of these units, 64.0 percent were owner-occupied, 30.8 percent were rental units, and 5.2 percent were vacant. Homeownership rates in low-income and moderate-income tracts were lower, at 23.6 percent and 47.3 percent, respectively.

The median age of housing stock across the AA was 42 years, which was 11 years older than the statewide median in Utah. Moderate-income tracts had the oldest median housing stock at 49 years. The relatively old age of homes is an indicator of opportunity for home improvement loans in the AA including in moderate-income tracts.

The median housing value in the AA was approximately flat during the review period. In January 2021, the median home listing price in Salt Lake County was $600,000.[187] As of December 2023, the median home listing price had fallen slightly to $590,000.[188] Nonetheless, housing continues to be unaffordable in the AA. Using the assumption that a borrower can obtain a mortgage for approximately three times their annual income and using the 2023 FFIEC median family income for LMI families in the MSA, affordable homes would be less than $159,447 for low-income families and less than $255,117 for moderate-income families.[189] As such, much of the available housing supply in the AA is out of reach for LMI residents.

Rental prices are also elevated in the AA. According to FFIEC Census data, median gross rent in the AA is $1,176, which is higher than the Utah statewide median of $1,090 per month. Moreover, 43.1 percent of renters in the AA are cost-burdened (defined as spending more than 30 percent of their gross income on rent). This level is also higher than the Utah statewide level of 42.1 percent.

Economic Conditions

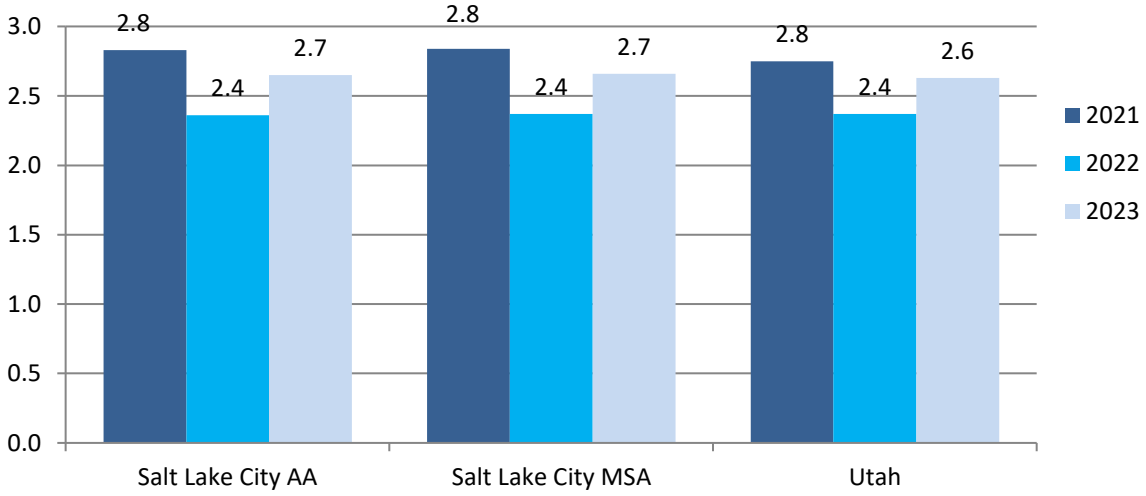
The AA has a robust economy which offers a variety of employment opportunities to local residents. As of Q1 2023, total employment in the AA was 774,855.[190] Industries employing the most residents included government,

[187] "Housing Inventory: Median Listing Price in Salt Lake County, UT." *Federal Reserve Bank of St. Louis*, https://fred.stlouisfed.org/series/MEDLISPRI49035. Accessed 16 Jan. 2024.
[188] Ibid.
[189] This calculation uses 2023 FFIEC income classifications for the assessment area. Incomes for low-income families range from $0-$53,149 and incomes for moderate income families range from $53,150 to $85,039.
[190] "Quarterly Census of Employment and Wages." *Bureau of Labor Statistics(BLS)*

professional and technical services, retail trade, healthcare/social assistance, and manufacturing.[191] The largest organizations by number of employees include the University of Utah, Intermountain Health Care, and the State of Utah government.[192]

The following table shows the unemployment rate percentages for the bank's Salt Lake City AA, the MSA, and the state of Utah overall. As shown, the unemployment rate in the AA was similar to the overall unemployment rate in the state of Utah during the review period. During the review period, the AA's unemployment rate dropped from 2.8 percent in 2021 to 2.7 percent in 2023. During the same timeframe, Utah's unemployment rate dropped from 2.8 percent in 2021 to 2.6 percent in 2023. These trends attest to the strength of the labor market in this AA and the state of Utah overall.

Unemployment Rates - UT Salt Lake City



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Credit and CD Needs

As part of the CRA examination, information from a recently conducted interview with a local economic development practitioner was referenced. This economic development professional mentioned that local economic conditions are strong. The Salt Lake City metro has one of the fastest growing economies in the nation. A well-diversified labor market led by higher education, healthcare, financial services, government, and information technology continues to drive low unemployment rates.

This contact also emphasized the effect of continued in-migration patterns in the area. Although this population inflow contributes to strong economic conditions, it also exacerbated a housing shortage and resulted in dramatically higher cost of living. There is an under-supply of both market rate housing and restricted affordable housing, which is especially harming LMI households. According to the contact, it could take years before the area's housing market is back in balance.

The economic development practitioner mentioned there is an opportunity for the financial industry to be more involved in small business technical assistance. The contact also mentioned that due to the recent cost of living

[191] Ibid.
[192] "Major Employers 2023: Salt Lake County." *Utah Department of Workforce Services,* https://jobs.utah.gov/wi/data/library/firm/majoremployers.html. Accessed 8 April 2025.

challenges, affordable mortgage products and HELOCs to fund improvements of existing homes are primary credit needs in the AA.

CONCLUSIONS WITH RESPECT TO PREFORMANCE GOALS IN THE SALT LAKE CITY AA

Regions Bank carried over a Strategic Plan from its acquisition of EnerBank by which its CRA performance in the Salt Lake City AA is to be evaluated. The bank established measurable levels of performance that are evaluated against annualized goals for years 2022, 2023, and 2024 to achieve either a Satisfactory or an Outstanding rating. Any performance below the Satisfactory goal is described as "Goal Not Met." As a part of the Strategic Plan approval process, the goals were determined to be reasonable relative to the bank's capacity and the needs of the AA compared to banks with similar CRA Strategic Plans.

Regions' CRA rating reflects Outstanding performance in helping to meet the credit needs of the Salt Lake City AA in a manner consistent with the goals established by its Strategic Plan. For 2022, the bank did not meet its goal for qualified service hours but exceeded its Outstanding goal for both qualified investments and qualified grants. In 2023, the bank exceeded its Satisfactory goals for qualified investments and qualified service hours and exceeded its Outstanding goal for qualified grants. In 2024, the bank exceeded its Outstanding goals for all three criteria (investments, grants, and service hours). Details of the bank's goals and performance are provided in the following sections.

Qualified Investments

Community Development Investments				
	Bank-Established Goals		Bank Actual Performance	Conclusion
Plan Year	Satisfactory Investment Goals	Outstanding Investment Goals	Qualified Investments	
2022	$14.3 million	$17.5 million	35.3 million	Outstanding
2023	$16.8 million	$20.5 million	19.4 million	Satisfactory
2024	$24.6 million	$30.1 million	34.7 million	Outstanding

As shown in the table above, the bank's total dollar of qualified CD investments represents Outstanding performance for 2022 and 2024 and Satisfactory performance for 2023. CD investments were largely targeted to investments in SBICs that provide capital to small businesses and in affordable housing for LMI individuals, primarily through investments in MBS. Notable CD investments made throughout the entire review period are detailed below:

- Four MBS investments totaling $72.9 million benefiting affordable housing projects within the AA.
- Eleven investments totaling $16.4 million promoting economic development by financing small businesses through SBICs.

Qualified Grants

Community Development Grants				
Plan Year	Bank-Established Goals		Bank Actual Performance	Conclusion
	Satisfactory Grant Goals	Outstanding Grant Goals	Qualified Grants	
2022	$65,000	$85,000	$85,000	Outstanding
2023	$70,000	$90,000	$125,000	Outstanding
2024	$75,000	$95,000	$95,000	Outstanding

As shown in the table above, the bank's total dollar of qualified CD grants represent outstanding performance in each year of the review period. The bank directed much of its donation funding to specifically target community service, affordable housing, and economic development needs of LMI individuals. The examples below highlight notable donations/grants made by the bank throughout the entire review period:

- Four donations totaling $47,500 were made to organizations providing HUD-approved homebuyer and financial education training to LMI individuals;
- Nineteen donations totaling $198,500 were made to various nonprofit organizations supporting community services such as education and workforce development for LMI women; free income tax assistance, and financial literacy for LMI individuals.
- Six donations totaling $59,000 were made to small businesses to promote entrepreneurship, some focusing on minority and underserved populations.

Qualified Service Hours

Community Development Service Hours				
Plan Year	Bank-Established Goals		Bank Actual Performance	Conclusion
	Satisfactory Service Hours	Outstanding Service Hours	Qualified Service Hours	
2022	1,473	1,705	1,087	Goal Not Met
2023	1,482	1,716	1,642	Satisfactory
2024	1,667	1,931	2,047	Outstanding

As shown in the table above, the bank did not meet their CD service hours goals in 2022. This was primarily due to the bank's staff in the Utah office being heavily involved with the transition after the Region's Bank acquisition of EnerBank in 2022. The bank, however, met the goals for Satisfactory performance in 2023 and met the Outstanding goals in 2024. During the review period, the bank primarily engaged in qualified service activities focused on financial education for LMI youth and individuals, free tax assistance for LMI individuals, and board service for nonprofit organizations that provide affordable housing and community services targeted to LMI individuals.

APPENDIX A – SCOPE OF EXAMINATION

TIME PERIOD REVIEWED		
January 1, 2021 to December 31, 2023 – Lending and Service Tests (non-CD) January 1, 2022 to December 31, 2024 – CD Loans, Investments, and Services		
FINANCIAL INSTITUTION		**PRODUCTS REVIEWED**
Regions Bank – Birmingham, Alabama		HMDA-reportable & CRA small business loans
AFFILIATE(S)	**AFFILIATE RELATIONSHIP**	**PRODUCTS REVIEWED**
N/A	N/A	None

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION				
Assessment Area	**Rated Area**	**# of Offices**	**CRA Review Procedures**	**Branches Visted**
Tampa	Florida	58	Full Scope	-
Miami		37	Full Scope	-
Daytona		7	Limited Scope	-
Ft. Lauderdale		14	Limited Scope	-
Ft. Myers		8	Limited Scope	-
Ft. Walton		13	Limited Scope	-
Gainesville		1	Limited Scope	-
Homosassa Springs		4	Limited Scope	-
Jacksonville		14	Limited Scope	-
Lakeland		3	Limited Scope	-
Naples		5	Limited Scope	-
Northern FL		4	Limited Scope	-
Ocala		11	Limited Scope	-
Okeechobee		1	Limited Scope	-
Orlando		34	Limited Scope	-
Palm Bay		6	Limited Scope	-
Panama City		9	Limited Scope	-
Pensacola		13	Limited Scope	-
Punta Gorda		4	Limited Scope	-
Sarasota		12	Limited Scope	-
Tallahassee		4	Limited Scope	-
The Villages		2	Limited Scope	-
West Palm Beach		8	Limited Scope	-
Birmingham	Alabama	55	Full Scope	-
Mobile		24	Full Scope	-

APPENDIX A – SCOPE OF EXAMINATION (Continued)

Anniston		6	Limited Scope	-
Auburn		2	Limited Scope	-
Coffee-Covington-Escambia		5	Limited Scope	-
Daphne-Fairhope-Foley		9	Limited Scope	-
Decatur		4	Limited Scope	-
Dothan		5	Limited Scope	-
Florence		4	Limited Scope	-
Gadsden		4	Limited Scope	-
Huntsville		18	Limited Scope	-
Montgomery		15	Limited Scope	-
Northern AL		11	Limited Scope	-
Southern AL		11	Limited Scope	-
Talladega-Tallapoosa		4	Limited Scope	-
Tuscaloosa		7	Limited Scope	-
Nashville	Tennessee	64	Full Scope	-
Clarksville		5	Limited Scope	-
Cleveland		4	Limited Scope	-
Eastern TN		6	Limited Scope	-
Jackson		9	Limited Scope	-
Johnson City		5	Limited Scope	-
Kingsport		4	Limited Scope	-
Knoxville		25	Limited Scope	-
Middle TN		11	Limited Scope	-
Morristown		2	Limited Scope	-
Western TN		13	Limited Scope	-
Atlanta	Georgia	72	Full Scope	-
Albany		3	Limited Scope	-
Athens		2	Limited Scope	-
Dalton		3	Limited Scope	-
Elbert-Wilkes		2	Limited Scope	-
Gainesville		5	Limited Scope	-
Jefferson-Jenkins		2	Limited Scope	-
Northeast GA		7	Limited Scope	-
Northwest GA		4	Limited Scope	-
Rome		2	Limited Scope	-
Savannah		1	Limited Scope	-

APPENDIX A – SCOPE OF EXAMINATION (Continued)

Southwest GA		4	Limited Scope	-
Valdosta		1	Limited Scope	-
New Orleans	Louisiana	25	Full Scope	-
Alexandria		3	Limited Scope	-
Baton Rouge		20	Limited Scope	-
Hammond		4	Limited Scope	-
Houma		5	Limited Scope	-
Lafayette		4	Limited Scope	-
Monroe		4	Limited Scope	-
Northwest LA		4	Limited Scope	-
Shreveport		10	Limited Scope	-
Southern LA		2	Limited Scope	-
West Carroll		1	Limited Scope	-
Jackson	Mississippi	28	Full Scope	-
Adams		3	Limited Scope	-
Central MS		17	Limited Scope	-
Gulfport		7	Limited Scope	-
Hattiesburg		8	Limited Scope	-
Northern MS		13	Limited Scope	-
Northwest MS		8	Limited Scope	-
Southern MS		9	Limited Scope	-
Warren		1	Limited Scope	-
Houston	Texas	48	Full Scope	-
Austin		9	Limited Scope	-
Cass		1	Limited Scope	-
Dallas		12	Limited Scope	-
Ft. Worth		5	Limited Scope	-
Longview		3	Limited Scope	-
Nacogdoches-Angelina-Anderson		6	Limited Scope	-
Tyler		5	Limited Scope	-
Little Rock	Arkansas	20	Full Scope	-
Fayetteville		4	Limited Scope	-
Ft. Smith		3	Limited Scope	-
Hot Springs		6	Limited Scope	-
Jonesboro		2	Limited Scope	-
Northeast AR		7	Limited Scope	-

APPENDIX A – SCOPE OF EXAMINATION (Continued)

Northwest AR		7	Limited Scope	-
Southern AR		2	Limited Scope	-
Union		1	Limited Scope	-
Indianapolis	Indiana	24	Full Scope	-
Bloomington		3	Limited Scope	-
Clinton-Grant		2	Limited Scope	-
Evansville		1	Limited Scope	-
Kokomo*		0	N/A	-
Lafayette		5	Limited Scope	-
Louisville		1	Limited Scope	-
Southwest IN		4	Limited Scope	-
Terre Haute*		0	N/A	-
Decatur	Illinois	3	Full Scope	-
Bloomington		1	Limited Scope	-
Carbondale		3	Limited Scope	-
Central IL		2	Limited Scope	-
Champaign*		0	N/A	-
Peoria		2	Limited Scope	-
Southeast IL		1	Limited Scope	-
Southern IL		3	Limited Scope	-
Springfield		2	Limited Scope	-
Charleston	South Carolina	3	Full Scope	-
Barnwell		1	Limited Scope	-
Columbia		1	Limited Scope	-
Greenville		3	Limited Scope	-
Hampton		1	Limited Scope	-
Hilton Head Island-Bluffton		4	Limited Scope	-
Spartanburg		1	Limited Scope	-
Charlotte	North Carolina	4	Full Scope	-
Macon		1	Limited Scope	-
Raleigh		2	Limited Scope	-
Cape Girardeau	Missouri	2	Full Scope	-
Columbia		2	Limited Scope	-
Gasconade*		0	N/A	-
Jefferson City		1	Limited Scope	-
Southeast MO		2	Limited Scope	-

APPENDIX A – SCOPE OF EXAMINATION (Continued)

Springfield		3	Limited Scope	-
St. Genevieve-Perry		2	Limited Scope	-
Taney		1	Limited Scope	-
Southwest KY	Kentucky	8	Full Scope	-
Simpson		1	Limited Scope	-
Waterloo	Iowa	3	Full Scope	-
Cedar Rapids*		0	N/A	-
Des Moines		2	Limited Scope	-
Fayette*		0	N/A	-
St. Louis MO-IL	Multistate	60	Full Scope	-
Memphis TN-MS-AR	Multistate	41	Full Scope	-
Chattanooga TN-GA	Multistate	18	Full Scope	-
Augusta GA-SC	Multistate	11	Full Scope	-
Texarkana TX-AR	Multistate	3	Full Scope	-
Columbus GA-AL	Multistate	3	Full Scope	-
Salt Lake City	Utah	1	Strategic Plan	-
TOTAL	**22 Rated Areas**	**1,271 Branches**	**23 Full Scopes 1 Strategic Plan**	**-**

*As of December 31, 2023, the bank operated no branch offices in these AAs. The bank exited the Terre Haute AA in February 2022 and exited the remaining five AAs in May 2021.

APPENDIX B – SUMMARY OF STATE AND MULTISTATE MSA RATINGS

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Florida	Low Satisfactory	High Satisfactory	Low Satisfactory	**Satisfactory**
Alabama	Low Satisfactory	Outstanding	High Satisfactory	**Satisfactory**
Tennessee	High Satisfactory	Outstanding	High Satisfactory	**Satisfactory**
Georgia	Low Satisfactory	Outstanding	Low Satisfactory	**Satisfactory**
Louisiana	High Satisfactory	High Satisfactory	High Satisfactory	**Satisfactory**
Mississippi	Low Satisfactory	Outstanding	High Satisfactory	**Satisfactory**
Texas	Low Satisfactory	Outstanding	Low Satisfactory	**Satisfactory**
Arkansas	Low Satisfactory	High Satisfactory	Low Satisfactory	**Satisfactory**
Indiana	Low Satisfactory	Outstanding	High Satisfactory	**Satisfactory**
Illinois	Low Satisfactory	Needs to Improve	Low Satisfactory	**Needs to Improve**
South Carolina	Low Satisfactory	Outstanding	Low Satisfactory	**Satisfactory**
North Carolina	Low Satisfactory	Outstanding	Low Satisfactory	**Satisfactory**
Missouri	Low Satisfactory	Needs to Improve	Low Satisfactory	**Needs to Improve**
Kentucky	Needs to Improve	Low Satisfactory	High Satisfactory	**Needs to Improve**
Iowa	Low Satisfactory	High Satisfactory	Low Satisfactory	**Satisfactory**
Multistate St. Louis	Low Satisfactory	Low Satisfactory	Low Satisfactory	**Satisfactory**
Multistate Memphis	High Satisfactory	Low Satisfactory	Low Satisfactory	**Satisfactory**
Multistate Chattanooga	High Satisfactory	High Satisfactory	Low Satisfactory	**Satisfactory**
Multistate Augusta	Low Satisfactory	Low Satisfactory	Low Satisfactory	**Satisfactory**
Multistate Texarkana	Low Satisfactory	High Satisfactory	High Satisfactory	**Satisfactory**
Multistate Columbus	Low Satisfactory	Outstanding	Low Satisfactory	**Satisfactory**
	STRATEGIC PLAN PROCEDURES			
Utah				**Outstanding**

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each rated area in large banks. Summing the points from the Lending, Investment, and Service Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC's Interagency Large Institution CRA Examination Procedures.

APPENDIX B – SUMMARY OF STATE AND MULTISTATE MSA RATINGS (Continued)

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Florida	6	4	3	13	**Satisfactory**
Alabama	6	6	4	16	**Satisfactory**
Tennessee	9	6	4	19	**Satisfactory**
Georgia	6	6	3	15	**Satisfactory**
Louisiana	9	4	4	17	**Satisfactory**
Mississippi	6	6	4	16	**Satisfactory**
Texas	6	6	3	15	**Satisfactory**
Arkansas	6	4	3	13	**Satisfactory**
Indiana	6	6	4	16	**Satisfactory**
Illinois	6	1	3	10	**Needs to Improve**
South Carolina	6	6	3	15	**Satisfactory**
North Carolina	6	6	3	15	**Satisfactory**
Missouri	6	1	3	10	**Needs to Improve**
Kentucky	3	3	4	10	**Needs to Improve**
Iowa	6	4	3	13	**Satisfactory**
Multistate St. Louis	6	3	3	12	**Satisfactory**
Multistate Memphis	9	3	3	15	**Satisfactory**
Multistate Chattanooga	9	4	3	16	**Satisfactory**
Multistate Augusta	6	3	3	12	**Satisfactory**
Multistate Texarkana	6	4	4	14	**Satisfactory**
Multistate Columbus	6	6	3	15	**Satisfactory**

APPENDIX C – DEFINITIONS AND GENERAL INFORMATION

Definitions

AA	Assessment Area
ATM	Automated Teller Machine
CD	Community Development
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act (Regulation BB)
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
HMDA	Home Mortgage Disclosure Act (Regulation C)
HUD	Department of Housing and Urban Development
LMI	Low- and Moderate-Income
LTD	Loan-to-Deposit
LTV	Loan-to-Value Ratio
MD	Metropolitan Division
MSA	Metropolitan Statistical Area
OMB	Office of Management and Budget
REIS	Regional Economic Information System
SBA	Small Business Administration
USDA	United States Department of Agriculture

Rounding Convention

Because the percentages presented in tables were rounded to the nearest tenth in most cases, some columns may not total exactly 100 percent.

General Information

The CRA requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of Regions Bank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **February 24, 2025**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX D – GLOSSARY

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

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

Community development: All Agencies have adopted the following language. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

I. Low-or moderate-income geographies;
II. Designated disaster areas; or
III. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, FDIC, and OCC, based on-
    a. Rates of poverty, unemployment, and population loss; or
    b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

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

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

APPENDIX D – GLOSSARY (Continued)

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

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

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

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

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

APPENDIX D – GLOSSARY (Continued)

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

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

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

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Call Report and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of $1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES

Combined Demographics Report - 2021

Assessment Area: FL Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	41	5.5%	25,578	3.6%	10,031	39.2%	151,617	21.6%
Moderate-income	195	26.1%	163,714	23.3%	30,306	18.5%	125,667	17.9%
Middle-income	271	36.3%	268,231	38.2%	26,645	9.9%	134,278	19.1%
Upper-income	222	29.8%	243,900	34.7%	11,670	4.8%	290,682	41.4%
Unknown-income	17	2.3%	821	0.1%	202	24.6%	0	0.0%
Total Assessment Area	**746**	**100.0%**	**702,244**	**100.0%**	**78,854**	**11.2%**	**702,244**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	59,342	14,061	1.9%	23.7%	34,692	58.5%	10,589	17.8%
Moderate-income	348,136	161,253	21.9%	46.3%	119,764	34.4%	67,119	19.3%
Middle-income	536,375	292,441	39.7%	54.5%	157,352	29.3%	86,582	16.1%
Upper-income	422,818	269,219	36.5%	63.7%	94,753	22.4%	58,846	13.9%
Unknown-income	2,253	437	0.1%	19.4%	1,529	67.9%	287	12.7%
Total Assessment Area	**1,368,924**	**737,411**	**100.0%**	**53.9%**	**408,090**	**29.8%**	**223,423**	**16.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8,607	4.1%	7,743	4.0%	793	7.5%	71	3.7%
Moderate-income	45,116	21.7%	42,353	21.7%	2,441	22.9%	322	16.6%
Middle-income	73,505	35.3%	68,779	35.2%	4,131	38.8%	595	30.7%
Upper-income	80,334	38.6%	76,167	38.9%	3,223	30.3%	944	48.7%
Unknown-income	582	0.3%	527	0.3%	49	0.5%	6	0.3%
Total Assessment Area	**208,144**	**100.0%**	**195,569**	**100.0%**	**10,637**	**100.0%**	**1,938**	**100.0%**
	Percentage of Total Businesses:			**94.0%**		**5.1%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	21	1.4%	19	1.3%	2	3.6%	0	0.0%
Moderate-income	318	20.9%	306	20.9%	12	21.8%	0	0.0%
Middle-income	650	42.7%	621	42.3%	27	49.1%	2	100.0%
Upper-income	535	35.1%	521	35.5%	14	25.5%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,524**	**100.0%**	**1,467**	**100.0%**	**55**	**100.0%**	**2**	**100.0%**
	Percentage of Total Farms:			**96.3%**		**3.6%**		**0.1%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	37	4.7%	21,751	2.9%	6,923	31.8%	161,083	21.1%
Moderate-income	220	27.9%	195,478	25.6%	27,079	13.9%	139,270	18.3%
Middle-income	289	36.7%	284,114	37.3%	22,504	7.9%	146,425	19.2%
Upper-income	217	27.5%	256,872	33.7%	11,121	4.3%	315,832	41.4%
Unknown-income	25	3.2%	4,395	0.6%	824	18.7%	0	0.0%
Total Assessment Area	**788**	**100.0%**	**762,610**	**100.0%**	**68,451**	**9.0%**	**762,610**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	54,421	13,553	1.7%	24.9%	32,014	58.8%	8,854	16.3%
Moderate-income	391,054	199,223	24.4%	50.9%	133,707	34.2%	58,124	14.9%
Middle-income	542,119	315,543	38.7%	58.2%	156,767	28.9%	69,809	12.9%
Upper-income	431,863	283,487	34.8%	65.6%	92,080	21.3%	56,296	13.0%
Unknown-income	16,840	3,860	0.5%	22.9%	9,115	54.1%	3,865	23.0%
Total Assessment Area	**1,436,297**	**815,666**	**100.0%**	**56.8%**	**423,683**	**29.5%**	**196,948**	**13.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6,453	3.3%	5,814	3.1%	591	5.7%	48	2.5%
Moderate-income	45,546	23.0%	42,499	22.8%	2,736	26.4%	311	15.9%
Middle-income	69,935	35.3%	65,800	35.4%	3,551	34.2%	584	29.9%
Upper-income	72,996	36.8%	68,896	37.0%	3,133	30.2%	967	49.5%
Unknown-income	3,425	1.7%	3,019	1.6%	364	3.5%	42	2.2%
Total Assessment Area	**198,355**	**100.0%**	**186,028**	**100.0%**	**10,375**	**100.0%**	**1,952**	**100.0%**
	Percentage of Total Businesses:			**93.8%**		**5.2%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	17	1.2%	16	1.1%	1	1.9%	0	0.0%
Moderate-income	329	22.4%	316	22.4%	12	22.6%	1	50.0%
Middle-income	659	44.9%	630	44.6%	28	52.8%	1	50.0%
Upper-income	458	31.2%	447	31.6%	11	20.8%	0	0.0%
Unknown-income	5	0.3%	4	0.3%	1	1.9%	0	0.0%
Total Assessment Area	**1,468**	**100.0%**	**1,413**	**100.0%**	**53**	**100.0%**	**2**	**100.0%**
	Percentage of Total Farms:			**96.3%**		**3.6%**		**0.1%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Miami

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	30	5.8%	27,891	4.9%	12,291	44.1%	137,489	24.0%
Moderate-income	144	27.7%	164,741	28.8%	42,437	25.8%	94,754	16.6%
Middle-income	150	28.9%	177,461	31.0%	26,545	15.0%	96,605	16.9%
Upper-income	177	34.1%	200,815	35.1%	14,841	7.4%	243,540	42.5%
Unknown-income	18	3.5%	1,480	0.3%	509	34.4%	0	0.0%
Total Assessment Area	**519**	**100.0%**	**572,388**	**100.0%**	**96,623**	**16.9%**	**572,388**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	53,324	9,001	2.0%	16.9%	37,511	70.3%	6,812	12.8%
Moderate-income	274,713	97,114	21.4%	35.4%	147,255	53.6%	30,344	11.0%
Middle-income	292,995	144,514	31.9%	49.3%	109,954	37.5%	38,527	13.1%
Upper-income	371,417	201,131	44.4%	54.2%	91,389	24.6%	78,897	21.2%
Unknown-income	6,384	1,066	0.2%	16.7%	3,218	50.4%	2,100	32.9%
Total Assessment Area	**998,833**	**452,826**	**100.0%**	**45.3%**	**389,327**	**39.0%**	**156,680**	**15.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,836	3.4%	7,287	3.4%	473	3.6%	76	2.9%
Moderate-income	52,190	22.4%	48,651	22.4%	3,146	23.9%	393	14.9%
Middle-income	61,675	26.5%	58,507	26.9%	2,651	20.1%	517	19.6%
Upper-income	105,854	45.4%	98,176	45.2%	6,102	46.3%	1,576	59.6%
Unknown-income	5,534	2.4%	4,658	2.1%	795	6.0%	81	3.1%
Total Assessment Area	**233,089**	**100.0%**	**217,279**	**100.0%**	**13,167**	**100.0%**	**2,643**	**100.0%**
	Percentage of Total Businesses:			**93.2%**		**5.6%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	27	2.5%	23	2.2%	4	7.3%	0	0.0%
Moderate-income	150	13.9%	142	13.8%	8	14.5%	0	0.0%
Middle-income	224	20.7%	215	21.0%	8	14.5%	1	100.0%
Upper-income	669	61.8%	634	61.8%	35	63.6%	0	0.0%
Unknown-income	12	1.1%	12	1.2%	0	0.0%	0	0.0%
Total Assessment Area	**1,082**	**100.0%**	**1,026**	**100.0%**	**55**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**94.8%**		**5.1%**		**0.1%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Miami

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	34	4.8%	29,196	4.7%	9,066	31.1%	143,114	23.1%
Moderate-income	176	24.9%	161,334	26.0%	31,392	19.5%	106,983	17.3%
Middle-income	221	31.3%	204,206	33.0%	22,651	11.1%	109,355	17.7%
Upper-income	243	34.4%	215,349	34.8%	13,678	6.4%	260,023	42.0%
Unknown-income	33	4.7%	9,390	1.5%	1,985	21.1%	0	0.0%
Total Assessment Area	**707**	**100.0%**	**619,475**	**100.0%**	**78,772**	**12.7%**	**619,475**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	48,234	9,359	2.0%	19.4%	34,942	72.4%	3,933	8.2%
Moderate-income	266,262	85,199	18.3%	32.0%	159,803	60.0%	21,260	8.0%
Middle-income	323,604	154,122	33.1%	47.6%	137,220	42.4%	32,262	10.0%
Upper-income	375,214	211,212	45.3%	56.3%	94,778	25.3%	69,224	18.4%
Unknown-income	18,996	5,941	1.3%	31.3%	9,624	50.7%	3,431	18.1%
Total Assessment Area	**1,032,310**	**465,833**	**100.0%**	**45.1%**	**436,367**	**42.3%**	**130,110**	**12.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,877	2.7%	5,449	2.7%	362	2.8%	66	2.3%
Moderate-income	45,088	20.4%	41,964	20.5%	2,741	21.1%	383	13.6%
Middle-income	63,319	28.7%	59,632	29.1%	3,035	23.4%	652	23.1%
Upper-income	98,344	44.6%	90,855	44.4%	5,882	45.4%	1,607	57.0%
Unknown-income	7,976	3.6%	6,923	3.4%	940	7.3%	113	4.0%
Total Assessment Area	**220,604**	**100.0%**	**204,823**	**100.0%**	**12,960**	**100.0%**	**2,821**	**100.0%**
	Percentage of Total Businesses:			**92.8%**		**5.9%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	24	2.4%	20	2.1%	4	7.4%	0	0.0%
Moderate-income	141	13.8%	133	13.8%	8	14.8%	0	0.0%
Middle-income	203	19.9%	193	20.0%	9	16.7%	1	100.0%
Upper-income	625	61.2%	592	61.3%	33	61.1%	0	0.0%
Unknown-income	28	2.7%	28	2.9%	0	0.0%	0	0.0%
Total Assessment Area	**1,021**	**100.0%**	**966**	**100.0%**	**54**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**94.6%**		**5.3%**		**0.1%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Birmingham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	31	12.8%	21,614	8.0%	8,559	39.6%	64,723	23.9%
Moderate-income	63	26.0%	61,082	22.5%	12,295	20.1%	42,452	15.7%
Middle-income	75	31.0%	90,966	33.6%	9,542	10.5%	50,957	18.8%
Upper-income	71	29.3%	96,840	35.7%	3,788	3.9%	112,782	41.6%
Unknown-income	2	0.8%	412	0.2%	343	83.3%	0	0.0%
Total Assessment Area	**242**	**100.0%**	**270,914**	**100.0%**	**34,527**	**12.7%**	**270,914**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	49,012	14,468	5.2%	29.5%	23,222	47.4%	11,322	23.1%
Moderate-income	116,464	57,907	20.8%	49.7%	38,828	33.3%	19,729	16.9%
Middle-income	150,914	98,675	35.4%	65.4%	34,039	22.6%	18,200	12.1%
Upper-income	147,478	107,784	38.6%	73.1%	29,267	19.8%	10,427	7.1%
Unknown-income	1,585	112	0.0%	7.1%	1,193	75.3%	280	17.7%
Total Assessment Area	**465,453**	**278,946**	**100.0%**	**59.9%**	**126,549**	**27.2%**	**59,958**	**12.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,358	7.1%	2,901	6.8%	437	11.1%	20	4.3%
Moderate-income	10,238	21.7%	9,190	21.4%	940	23.9%	108	23.4%
Middle-income	13,653	28.9%	12,503	29.2%	1,001	25.4%	149	32.3%
Upper-income	19,452	41.2%	17,785	41.5%	1,487	37.8%	180	39.0%
Unknown-income	556	1.2%	482	1.1%	70	1.8%	4	0.9%
Total Assessment Area	**47,257**	**100.0%**	**42,861**	**100.0%**	**3,935**	**100.0%**	**461**	**100.0%**
	Percentage of Total Businesses:			**90.7%**		**8.3%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.6%	3	0.7%	0	0.0%	0	0.0%
Moderate-income	133	27.9%	130	28.4%	3	17.6%	0	0.0%
Middle-income	173	36.3%	164	35.8%	8	47.1%	1	100.0%
Upper-income	166	34.9%	160	34.9%	6	35.3%	0	0.0%
Unknown-income	1	0.2%	1	0.2%	0	0.0%	0	0.0%
Total Assessment Area	**476**	**100.0%**	**458**	**100.0%**	**17**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**96.2%**		**3.6%**		**0.2%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Birmingham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	26	8.8%	14,586	5.4%	4,694	32.2%	59,791	22.0%
Moderate-income	76	25.7%	61,579	22.7%	10,023	16.3%	46,916	17.3%
Middle-income	107	36.1%	102,920	37.9%	7,593	7.4%	51,215	18.9%
Upper-income	80	27.0%	90,564	33.3%	2,975	3.3%	113,755	41.9%
Unknown-income	7	2.4%	2,028	0.7%	714	35.2%	0	0.0%
Total Assessment Area	**296**	**100.0%**	**271,677**	**100.0%**	**25,999**	**9.6%**	**271,677**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	38,220	11,107	3.9%	29.1%	17,675	46.2%	9,438	24.7%
Moderate-income	120,039	59,720	20.8%	49.8%	40,356	33.6%	19,963	16.6%
Middle-income	172,771	112,879	39.3%	65.3%	40,231	23.3%	19,661	11.4%
Upper-income	141,416	101,509	35.4%	71.8%	27,458	19.4%	12,449	8.8%
Unknown-income	5,752	1,905	0.7%	33.1%	2,827	49.1%	1,020	17.7%
Total Assessment Area	**478,198**	**287,120**	**100.0%**	**60.0%**	**128,547**	**26.9%**	**62,531**	**13.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,710	7.6%	3,207	7.2%	488	12.9%	15	3.0%
Moderate-income	8,572	17.5%	7,941	17.8%	535	14.2%	96	19.5%
Middle-income	16,029	32.7%	14,683	32.9%	1,182	31.3%	164	33.3%
Upper-income	20,032	40.9%	18,325	41.0%	1,495	39.6%	212	43.0%
Unknown-income	617	1.3%	534	1.2%	77	2.0%	6	1.2%
Total Assessment Area	**48,960**	**100.0%**	**44,690**	**100.0%**	**3,777**	**100.0%**	**493**	**100.0%**
	Percentage of Total Businesses:			**91.3%**		**7.7%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	1.6%	8	1.7%	0	0.0%	0	0.0%
Moderate-income	118	23.8%	114	23.8%	4	23.5%	0	0.0%
Middle-income	232	46.8%	223	46.7%	8	47.1%	1	100.0%
Upper-income	135	27.2%	130	27.2%	5	29.4%	0	0.0%
Unknown-income	3	0.6%	3	0.6%	0	0.0%	0	0.0%
Total Assessment Area	**496**	**100.0%**	**478**	**100.0%**	**17**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**96.4%**		**3.4%**		**0.2%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	16.5%	7,740	7.5%	3,381	43.7%	24,834	24.0%
Moderate-income	27	23.5%	17,894	17.3%	5,046	28.2%	16,146	15.6%
Middle-income	37	32.2%	38,772	37.4%	5,279	13.6%	19,670	19.0%
Upper-income	30	26.1%	39,148	37.8%	2,553	6.5%	42,904	41.4%
Unknown-income	2	1.7%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**115**	**100.0%**	**103,554**	**100.0%**	**16,259**	**15.7%**	**103,554**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	16,560	5,807	5.7%	35.1%	6,774	40.9%	3,979	24.0%
Moderate-income	34,844	15,357	15.0%	44.1%	12,813	36.8%	6,674	19.2%
Middle-income	66,447	39,525	38.5%	59.5%	17,203	25.9%	9,719	14.6%
Upper-income	63,081	41,919	40.9%	66.5%	14,790	23.4%	6,372	10.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**180,932**	**102,608**	**100.0%**	**56.7%**	**51,580**	**28.5%**	**26,744**	**14.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,107	6.9%	952	6.5%	148	10.6%	7	6.5%
Moderate-income	3,091	19.2%	2,746	18.8%	326	23.4%	19	17.6%
Middle-income	4,955	30.8%	4,525	31.0%	399	28.6%	31	28.7%
Upper-income	6,913	43.0%	6,350	43.5%	512	36.8%	51	47.2%
Unknown-income	19	0.1%	11	0.1%	8	0.6%	0	0.0%
Total Assessment Area	**16,085**	**100.0%**	**14,584**	**100.0%**	**1,393**	**100.0%**	**108**	**100.0%**
	Percentage of Total Businesses:			**90.7%**		**8.7%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	2.1%	3	2.3%	0	0.0%	0	0.0%
Moderate-income	13	9.0%	11	8.5%	2	14.3%	0	0.0%
Middle-income	63	43.8%	55	42.6%	7	50.0%	1	100.0%
Upper-income	65	45.1%	60	46.5%	5	35.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**144**	**100.0%**	**129**	**100.0%**	**14**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**89.6%**		**9.7%**		**0.7%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	6.7%	3,189	3.1%	1,584	49.7%	22,463	21.9%
Moderate-income	42	31.1%	25,189	24.5%	5,111	20.3%	18,027	17.5%
Middle-income	48	35.6%	43,653	42.5%	5,124	11.7%	20,405	19.9%
Upper-income	33	24.4%	30,413	29.6%	1,480	4.9%	41,872	40.7%
Unknown-income	3	2.2%	323	0.3%	115	35.6%	0	0.0%
Total Assessment Area	**135**	**100.0%**	**102,767**	**100.0%**	**13,414**	**13.1%**	**102,767**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,441	2,150	2.1%	28.9%	3,473	46.7%	1,818	24.4%
Moderate-income	51,734	20,927	20.7%	40.5%	21,748	42.0%	9,059	17.5%
Middle-income	74,188	44,599	44.2%	60.1%	20,173	27.2%	9,416	12.7%
Upper-income	50,323	33,002	32.7%	65.6%	10,994	21.8%	6,327	12.6%
Unknown-income	635	277	0.3%	43.6%	214	33.7%	144	22.7%
Total Assessment Area	**184,321**	**100,955**	**100.0%**	**54.8%**	**56,602**	**30.7%**	**26,764**	**14.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	647	3.8%	573	3.7%	71	5.4%	3	2.5%
Moderate-income	4,579	26.9%	4,128	26.5%	426	32.4%	25	20.8%
Middle-income	6,055	35.6%	5,615	36.1%	391	29.7%	49	40.8%
Upper-income	5,671	33.4%	5,207	33.5%	421	32.0%	43	35.8%
Unknown-income	42	0.2%	35	0.2%	7	0.5%	0	0.0%
Total Assessment Area	**16,994**	**100.0%**	**15,558**	**100.0%**	**1,316**	**100.0%**	**120**	**100.0%**
	Percentage of Total Businesses:			**91.5%**		**7.7%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.4%	2	1.5%	0	0.0%	0	0.0%
Moderate-income	20	13.5%	19	14.1%	1	8.3%	0	0.0%
Middle-income	84	56.8%	75	55.6%	9	75.0%	0	0.0%
Upper-income	42	28.4%	39	28.9%	2	16.7%	1	100.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**148**	**100.0%**	**135**	**100.0%**	**12**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**91.2%**		**8.1%**		**0.7%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	34	9.4%	24,356	5.8%	8,638	35.5%	85,688	20.4%
Moderate-income	87	24.0%	92,555	22.1%	16,091	17.4%	73,564	17.5%
Middle-income	140	38.6%	173,481	41.4%	12,920	7.4%	85,572	20.4%
Upper-income	97	26.7%	128,668	30.7%	4,048	3.1%	174,555	41.6%
Unknown-income	5	1.4%	319	0.1%	34	10.7%	0	0.0%
Total Assessment Area	**363**	**100.0%**	**419,379**	**100.0%**	**41,731**	**10.0%**	**419,379**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	51,037	14,532	3.5%	28.5%	30,058	58.9%	6,447	12.6%
Moderate-income	170,995	76,211	18.3%	44.6%	78,235	45.8%	16,549	9.7%
Middle-income	276,362	181,311	43.6%	65.6%	74,997	27.1%	20,054	7.3%
Upper-income	192,069	143,150	34.4%	74.5%	37,904	19.7%	11,015	5.7%
Unknown-income	509	372	0.1%	73.1%	82	16.1%	55	10.8%
Total Assessment Area	**690,972**	**415,576**	**100.0%**	**60.1%**	**221,276**	**32.0%**	**54,120**	**7.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6,677	8.0%	5,819	7.6%	796	12.6%	62	9.1%
Moderate-income	17,538	20.9%	15,940	20.8%	1,480	23.5%	118	17.3%
Middle-income	26,439	31.5%	24,841	32.3%	1,429	22.6%	169	24.8%
Upper-income	32,473	38.7%	29,706	38.7%	2,440	38.7%	327	47.9%
Unknown-income	680	0.8%	508	0.7%	166	2.6%	6	0.9%
Total Assessment Area	**83,807**	**100.0%**	**76,814**	**100.0%**	**6,311**	**100.0%**	**682**	**100.0%**
	Percentage of Total Businesses:			**91.7%**		**7.5%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	23	2.0%	23	2.0%	0	0.0%	0	0.0%
Moderate-income	183	15.9%	174	15.5%	5	33.3%	4	50.0%
Middle-income	586	51.0%	573	50.9%	9	60.0%	4	50.0%
Upper-income	350	30.5%	349	31.0%	1	6.7%	0	0.0%
Unknown-income	6	0.5%	6	0.5%	0	0.0%	0	0.0%
Total Assessment Area	**1,148**	**100.0%**	**1,125**	**100.0%**	**15**	**100.0%**	**8**	**100.0%**
	Percentage of Total Farms:			**98.0%**		**1.3%**		**0.7%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	22	5.3%	18,871	4.1%	5,571	29.5%	94,013	20.2%
Moderate-income	102	24.6%	99,087	21.3%	14,271	14.4%	81,840	17.6%
Middle-income	163	39.3%	194,261	41.8%	11,081	5.7%	100,532	21.6%
Upper-income	118	28.4%	149,210	32.1%	4,521	3.0%	187,977	40.5%
Unknown-income	10	2.4%	2,933	0.6%	534	18.2%	0	0.0%
Total Assessment Area	**415**	**100.0%**	**464,362**	**100.0%**	**35,978**	**7.7%**	**464,362**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	37,898	9,959	2.2%	26.3%	23,966	63.2%	3,973	10.5%
Moderate-income	181,284	85,495	18.5%	47.2%	79,785	44.0%	16,004	8.8%
Middle-income	312,218	203,142	43.9%	65.1%	87,737	28.1%	21,339	6.8%
Upper-income	227,469	161,498	34.9%	71.0%	49,851	21.9%	16,120	7.1%
Unknown-income	6,681	2,349	0.5%	35.2%	3,441	51.5%	891	13.3%
Total Assessment Area	**765,550**	**462,443**	**100.0%**	**60.4%**	**244,780**	**32.0%**	**58,327**	**7.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,491	4.4%	3,172	4.3%	297	4.8%	22	3.3%
Moderate-income	17,828	22.3%	15,941	21.8%	1,748	28.3%	139	21.1%
Middle-income	26,351	32.9%	24,522	33.5%	1,652	26.7%	177	26.9%
Upper-income	30,331	37.9%	27,878	38.1%	2,150	34.8%	303	46.0%
Unknown-income	1,995	2.5%	1,649	2.3%	329	5.3%	17	2.6%
Total Assessment Area	**79,996**	**100.0%**	**73,162**	**100.0%**	**6,176**	**100.0%**	**658**	**100.0%**
	Percentage of Total Businesses:			**91.5%**		**7.7%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	11	1.0%	11	1.0%	0	0.0%	0	0.0%
Moderate-income	203	18.6%	198	18.5%	2	15.4%	3	37.5%
Middle-income	507	46.4%	494	46.1%	9	69.2%	4	50.0%
Upper-income	365	33.4%	362	33.8%	2	15.4%	1	12.5%
Unknown-income	7	0.6%	7	0.7%	0	0.0%	0	0.0%
Total Assessment Area	**1,093**	**100.0%**	**1,072**	**100.0%**	**13**	**100.0%**	**8**	**100.0%**
	Percentage of Total Farms:			**98.1%**		**1.2%**		**0.7%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Atlanta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	101	10.8%	80,695	6.2%	29,092	36.1%	299,527	22.9%
Moderate-income	241	25.8%	313,231	24.0%	61,190	19.5%	218,913	16.7%
Middle-income	285	30.5%	465,876	35.6%	45,486	9.8%	238,362	18.2%
Upper-income	299	32.0%	447,664	34.2%	20,412	4.6%	550,926	42.1%
Unknown-income	8	0.9%	262	0.0%	93	35.5%	0	0.0%
Total Assessment Area	**934**	**100.0%**	**1,307,728**	**100.0%**	**156,273**	**11.9%**	**1,307,728**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	182,314	39,804	3.3%	21.8%	105,009	57.6%	37,501	20.6%
Moderate-income	564,568	244,106	19.9%	43.2%	246,291	43.6%	74,171	13.1%
Middle-income	715,049	456,527	37.3%	63.8%	192,208	26.9%	66,314	9.3%
Upper-income	697,983	483,424	39.5%	69.3%	161,348	23.1%	53,211	7.6%
Unknown-income	2,621	186	0.0%	7.1%	2,086	79.6%	349	13.3%
Total Assessment Area	**2,162,535**	**1,224,047**	**100.0%**	**56.6%**	**706,942**	**32.7%**	**231,546**	**10.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	20,054	5.7%	18,681	5.7%	1,231	6.1%	142	4.5%
Moderate-income	81,546	23.0%	76,275	23.1%	4,611	23.0%	660	20.9%
Middle-income	112,103	31.7%	105,532	31.9%	5,641	28.1%	930	29.4%
Upper-income	138,340	39.1%	128,668	38.9%	8,272	41.3%	1,400	44.3%
Unknown-income	1,758	0.5%	1,438	0.4%	289	1.4%	31	1.0%
Total Assessment Area	**353,801**	**100.0%**	**330,594**	**100.0%**	**20,044**	**100.0%**	**3,163**	**100.0%**
	Percentage of Total Businesses:			**93.4%**		**5.7%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	53	2.6%	52	2.6%	1	2.9%	0	0.0%
Moderate-income	418	20.2%	407	20.0%	11	32.4%	0	0.0%
Middle-income	893	43.2%	882	43.4%	11	32.4%	0	0.0%
Upper-income	698	33.8%	689	33.9%	9	26.5%	0	0.0%
Unknown-income	5	0.2%	3	0.1%	2	5.9%	0	0.0%
Total Assessment Area	**2,067**	**100.0%**	**2,033**	**100.0%**	**34**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.4%**		**1.6%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Atlanta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	116	7.9%	80,261	5.7%	21,081	26.3%	309,205	21.8%
Moderate-income	354	24.0%	334,164	23.5%	42,847	12.8%	242,710	17.1%
Middle-income	462	31.3%	487,745	34.3%	34,296	7.0%	278,833	19.6%
Upper-income	489	33.2%	498,833	35.1%	15,352	3.1%	589,655	41.5%
Unknown-income	53	3.6%	19,400	1.4%	4,202	21.7%	0	0.0%
Total Assessment Area	**1,474**	**100.0%**	**1,420,403**	**100.0%**	**117,778**	**8.3%**	**1,420,403**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	165,168	41,136	3.0%	24.9%	101,875	61.7%	22,157	13.4%
Moderate-income	569,254	267,655	19.7%	47.0%	252,943	44.4%	48,656	8.5%
Middle-income	732,282	483,657	35.7%	66.0%	201,709	27.5%	46,916	6.4%
Upper-income	765,121	546,457	40.3%	71.4%	170,711	22.3%	47,953	6.3%
Unknown-income	58,454	17,452	1.3%	29.9%	33,980	58.1%	7,022	12.0%
Total Assessment Area	**2,290,279**	**1,356,357**	**100.0%**	**59.2%**	**761,218**	**33.2%**	**172,704**	**7.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	20,016	5.6%	18,731	5.6%	1,150	5.9%	135	4.4%
Moderate-income	81,601	22.7%	76,577	22.7%	4,405	22.5%	619	20.3%
Middle-income	107,929	30.0%	102,215	30.3%	4,870	24.9%	844	27.6%
Upper-income	139,773	38.9%	130,085	38.6%	8,337	42.7%	1,351	44.2%
Unknown-income	10,205	2.8%	9,318	2.8%	781	4.0%	106	3.5%
Total Assessment Area	**359,524**	**100.0%**	**336,926**	**100.0%**	**19,543**	**100.0%**	**3,055**	**100.0%**
	Percentage of Total Businesses:			**93.7%**		**5.4%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	46	2.3%	46	2.3%	0	0.0%	0	0.0%
Moderate-income	437	21.4%	429	21.4%	8	22.2%	0	0.0%
Middle-income	856	42.0%	842	42.0%	14	38.9%	0	0.0%
Upper-income	669	32.8%	658	32.9%	11	30.6%	0	0.0%
Unknown-income	31	1.5%	28	1.4%	3	8.3%	0	0.0%
Total Assessment Area	**2,039**	**100.0%**	**2,003**	**100.0%**	**36**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.2%**		**1.8%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: LA New Orleans

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	65	16.0%	24,541	8.3%	9,830	40.1%	73,703	24.9%
Moderate-income	101	24.9%	68,421	23.2%	16,127	23.6%	46,563	15.8%
Middle-income	115	28.4%	108,537	36.7%	11,849	10.9%	51,834	17.5%
Upper-income	107	26.4%	92,617	31.3%	4,406	4.8%	123,453	41.8%
Unknown-income	17	4.2%	1,437	0.5%	344	23.9%	0	0.0%
Total Assessment Area	**405**	**100.0%**	**295,553**	**100.0%**	**42,556**	**14.4%**	**295,553**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	64,625	15,716	5.4%	24.3%	34,203	52.9%	14,706	22.8%
Moderate-income	136,812	58,161	19.9%	42.5%	55,963	40.9%	22,688	16.6%
Middle-income	181,571	114,369	39.2%	63.0%	48,247	26.6%	18,955	10.4%
Upper-income	163,670	102,456	35.1%	62.6%	41,868	25.6%	19,346	11.8%
Unknown-income	5,383	1,351	0.5%	25.1%	2,784	51.7%	1,248	23.2%
Total Assessment Area	**552,061**	**292,053**	**100.0%**	**52.9%**	**183,065**	**33.2%**	**76,943**	**13.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,734	8.1%	5,262	8.1%	425	9.3%	47	6.6%
Moderate-income	13,708	19.5%	12,676	19.5%	912	19.9%	120	16.9%
Middle-income	21,088	29.9%	19,764	30.3%	1,144	25.0%	180	25.4%
Upper-income	29,061	41.3%	26,687	41.0%	2,021	44.1%	353	49.8%
Unknown-income	853	1.2%	768	1.2%	76	1.7%	9	1.3%
Total Assessment Area	**70,444**	**100.0%**	**65,157**	**100.0%**	**4,578**	**100.0%**	**709**	**100.0%**
	Percentage of Total Businesses:			**92.5%**		**6.5%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	16	4.1%	16	4.3%	0	0.0%	0	0.0%
Moderate-income	66	17.1%	63	16.8%	3	25.0%	0	0.0%
Middle-income	168	43.5%	161	43.0%	7	58.3%	0	0.0%
Upper-income	134	34.7%	133	35.6%	1	8.3%	0	0.0%
Unknown-income	2	0.5%	1	0.3%	1	8.3%	0	0.0%
Total Assessment Area	**386**	**100.0%**	**374**	**100.0%**	**12**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.9%**		**3.1%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: LA New Orleans

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	51	11.9%	21,665	7.4%	7,492	34.6%	72,575	24.9%
Moderate-income	117	27.2%	71,645	24.6%	13,302	18.6%	44,532	15.3%
Middle-income	109	25.3%	95,281	32.7%	8,941	9.4%	52,747	18.1%
Upper-income	131	30.5%	99,627	34.2%	5,152	5.2%	121,143	41.6%
Unknown-income	22	5.1%	2,779	1.0%	675	24.3%	0	0.0%
Total Assessment Area	**430**	**100.0%**	**290,997**	**100.0%**	**35,562**	**12.2%**	**290,997**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	51,804	17,581	5.7%	33.9%	25,268	48.8%	8,955	17.3%
Moderate-income	154,478	69,636	22.5%	45.1%	64,164	41.5%	20,678	13.4%
Middle-income	163,275	102,986	33.2%	63.1%	43,478	26.6%	16,811	10.3%
Upper-income	181,187	116,932	37.7%	64.5%	39,890	22.0%	24,365	13.4%
Unknown-income	9,133	2,733	0.9%	29.9%	3,841	42.1%	2,559	28.0%
Total Assessment Area	**559,877**	**309,868**	**100.0%**	**55.3%**	**176,641**	**31.5%**	**73,368**	**13.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,383	6.2%	4,084	6.2%	257	5.9%	42	5.5%
Moderate-income	15,878	22.5%	14,749	22.5%	972	22.3%	157	20.6%
Middle-income	20,987	29.7%	19,379	29.6%	1,418	32.6%	190	24.9%
Upper-income	28,121	39.9%	26,145	39.9%	1,615	37.1%	361	47.4%
Unknown-income	1,197	1.7%	1,091	1.7%	94	2.2%	12	1.6%
Total Assessment Area	**70,566**	**100.0%**	**65,448**	**100.0%**	**4,356**	**100.0%**	**762**	**100.0%**
	Percentage of Total Businesses:			**92.7%**		**6.2%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	18	4.7%	17	4.6%	1	10.0%	0	0.0%
Moderate-income	70	18.4%	67	18.1%	3	30.0%	0	0.0%
Middle-income	143	37.5%	139	37.5%	4	40.0%	0	0.0%
Upper-income	144	37.8%	142	38.3%	2	20.0%	0	0.0%
Unknown-income	6	1.6%	6	1.6%	0	0.0%	0	0.0%
Total Assessment Area	**381**	**100.0%**	**371**	**100.0%**	**10**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.4%**		**2.6%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MS Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	18	14.5%	11,727	8.6%	5,186	44.2%	30,707	22.5%
Moderate-income	35	28.2%	28,331	20.8%	7,630	26.9%	22,182	16.3%
Middle-income	33	26.6%	44,645	32.7%	4,907	11.0%	23,816	17.5%
Upper-income	37	29.8%	51,703	37.9%	2,508	4.9%	59,701	43.8%
Unknown-income	1	0.8%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**124**	**100.0%**	**136,406**	**100.0%**	**20,231**	**14.8%**	**136,406**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	23,750	7,173	5.4%	30.2%	11,469	48.3%	5,108	21.5%
Moderate-income	52,026	23,988	18.1%	46.1%	19,438	37.4%	8,600	16.5%
Middle-income	72,071	43,570	33.0%	60.5%	21,578	29.9%	6,923	9.6%
Upper-income	76,489	57,467	43.5%	75.1%	13,424	17.6%	5,598	7.3%
Unknown-income	25	0	0.0%	0.0%	4	16.0%	21	84.0%
Total Assessment Area	**224,361**	**132,198**	**100.0%**	**58.9%**	**65,913**	**29.4%**	**26,250**	**11.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,645	6.8%	1,492	6.8%	139	7.9%	14	5.5%
Moderate-income	4,774	19.9%	4,275	19.4%	419	23.8%	80	31.6%
Middle-income	7,621	31.7%	6,950	31.5%	602	34.2%	69	27.3%
Upper-income	10,001	41.6%	9,312	42.3%	599	34.0%	90	35.6%
Unknown-income	9	0.0%	7	0.0%	2	0.1%	0	0.0%
Total Assessment Area	**24,050**	**100.0%**	**22,036**	**100.0%**	**1,761**	**100.0%**	**253**	**100.0%**
	Percentage of Total Businesses:			**91.6%**		**7.3%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	1.7%	8	1.6%	1	10.0%	0	0.0%
Moderate-income	73	14.0%	73	14.3%	0	0.0%	0	0.0%
Middle-income	229	43.9%	221	43.2%	8	80.0%	0	0.0%
Upper-income	211	40.4%	210	41.0%	1	10.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**522**	**100.0%**	**512**	**100.0%**	**10**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.1%**		**1.9%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MS Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	13.8%	11,943	8.9%	4,299	36.0%	29,630	22.0%
Moderate-income	33	22.8%	25,444	18.9%	5,077	20.0%	21,446	15.9%
Middle-income	46	31.7%	48,745	36.2%	3,990	8.2%	25,835	19.2%
Upper-income	44	30.3%	48,339	35.9%	1,940	4.0%	57,767	42.9%
Unknown-income	2	1.4%	207	0.2%	110	53.1%	0	0.0%
Total Assessment Area	**145**	**100.0%**	**134,678**	**100.0%**	**15,416**	**11.4%**	**134,678**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	26,394	7,726	5.6%	29.3%	13,958	52.9%	4,710	17.8%
Moderate-income	50,678	20,925	15.3%	41.3%	20,993	41.4%	8,760	17.3%
Middle-income	79,324	52,736	38.5%	66.5%	17,744	22.4%	8,844	11.1%
Upper-income	73,905	55,529	40.5%	75.1%	12,933	17.5%	5,443	7.4%
Unknown-income	1,508	163	0.1%	10.8%	1,089	72.2%	256	17.0%
Total Assessment Area	**231,809**	**137,079**	**100.0%**	**59.1%**	**66,717**	**28.8%**	**28,013**	**12.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,142	7.8%	1,945	7.7%	160	9.4%	37	14.2%
Moderate-income	5,337	19.5%	4,868	19.2%	421	24.8%	48	18.5%
Middle-income	8,361	30.6%	7,833	30.8%	461	27.1%	67	25.8%
Upper-income	10,627	38.8%	10,005	39.4%	535	31.5%	87	33.5%
Unknown-income	892	3.3%	748	2.9%	123	7.2%	21	8.1%
Total Assessment Area	**27,359**	**100.0%**	**25,399**	**100.0%**	**1,700**	**100.0%**	**260**	**100.0%**
	Percentage of Total Businesses:			**92.8%**		**6.2%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	16	2.8%	16	2.8%	0	0.0%	0	0.0%
Moderate-income	81	14.1%	81	14.4%	0	0.0%	0	0.0%
Middle-income	227	39.5%	222	39.4%	5	50.0%	0	0.0%
Upper-income	239	41.6%	234	41.5%	5	50.0%	0	0.0%
Unknown-income	11	1.9%	11	2.0%	0	0.0%	0	0.0%
Total Assessment Area	**574**	**100.0%**	**564**	**100.0%**	**10**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.3%**		**1.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TX Houston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	158	15.2%	159,612	10.8%	57,230	35.9%	362,116	24.4%
Moderate-income	302	29.1%	358,696	24.2%	70,103	19.5%	238,045	16.0%
Middle-income	258	24.8%	406,320	27.4%	41,170	10.1%	252,221	17.0%
Upper-income	312	30.0%	556,835	37.5%	21,449	3.9%	631,386	42.6%
Unknown-income	9	0.9%	2,305	0.2%	999	43.3%	0	0.0%
Total Assessment Area	**1,039**	**100.0%**	**1,483,768**	**100.0%**	**190,951**	**12.9%**	**1,483,768**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	291,630	67,997	5.4%	23.3%	178,152	61.1%	45,481	15.6%
Moderate-income	584,643	265,840	21.0%	45.5%	253,118	43.3%	65,685	11.2%
Middle-income	616,393	363,015	28.6%	58.9%	202,026	32.8%	51,352	8.3%
Upper-income	831,143	569,614	44.9%	68.5%	200,009	24.1%	61,520	7.4%
Unknown-income	6,183	789	0.1%	12.8%	4,770	77.1%	624	10.1%
Total Assessment Area	**2,329,992**	**1,267,255**	**100.0%**	**54.4%**	**838,075**	**36.0%**	**224,662**	**9.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	35,090	9.9%	31,319	9.6%	3,531	14.5%	240	6.3%
Moderate-income	66,930	18.9%	61,066	18.8%	5,403	22.2%	461	12.1%
Middle-income	83,628	23.6%	77,723	23.9%	5,213	21.4%	692	18.2%
Upper-income	167,432	47.3%	154,856	47.6%	10,172	41.8%	2,404	63.2%
Unknown-income	647	0.2%	596	0.2%	44	0.2%	7	0.2%
Total Assessment Area	**353,727**	**100.0%**	**325,560**	**100.0%**	**24,363**	**100.0%**	**3,804**	**100.0%**
	Percentage of Total Businesses:			**92.0%**		**6.9%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	86	3.6%	81	3.4%	5	12.5%	0	0.0%
Moderate-income	274	11.4%	263	11.1%	9	22.5%	2	28.6%
Middle-income	734	30.4%	719	30.4%	11	27.5%	4	57.1%
Upper-income	1,315	54.5%	1,299	54.9%	15	37.5%	1	14.3%
Unknown-income	3	0.1%	3	0.1%	0	0.0%	0	0.0%
Total Assessment Area	**2,412**	**100.0%**	**2,365**	**100.0%**	**40**	**100.0%**	**7**	**100.0%**
	Percentage of Total Farms:			**98.1%**		**1.7%**		**0.3%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TX Houston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	215	13.8%	168,037	10.2%	54,180	32.2%	389,059	23.6%
Moderate-income	385	24.6%	377,238	22.9%	60,353	16.0%	273,834	16.6%
Middle-income	408	26.1%	472,141	28.6%	36,171	7.7%	294,579	17.8%
Upper-income	505	32.3%	614,325	37.2%	20,536	3.3%	693,387	42.0%
Unknown-income	49	3.1%	19,118	1.2%	4,477	23.4%	0	0.0%
Total Assessment Area	**1,562**	**100.0%**	**1,650,859**	**100.0%**	**175,717**	**10.6%**	**1,650,859**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	297,280	71,836	5.1%	24.2%	187,981	63.2%	37,463	12.6%
Moderate-income	604,210	274,443	19.4%	45.4%	273,153	45.2%	56,614	9.4%
Middle-income	714,369	428,552	30.3%	60.0%	224,956	31.5%	60,861	8.5%
Upper-income	903,672	625,964	44.3%	69.3%	211,220	23.4%	66,488	7.4%
Unknown-income	48,212	12,289	0.9%	25.5%	28,761	59.7%	7,162	14.9%
Total Assessment Area	**2,567,743**	**1,413,084**	**100.0%**	**55.0%**	**926,071**	**36.1%**	**228,588**	**8.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	30,169	8.8%	27,284	8.6%	2,702	11.6%	183	4.7%
Moderate-income	67,790	19.7%	61,878	19.5%	5,412	23.3%	500	13.0%
Middle-income	89,000	25.9%	82,854	26.1%	5,334	23.0%	812	21.0%
Upper-income	151,678	44.1%	140,170	44.2%	9,215	39.7%	2,293	59.4%
Unknown-income	5,626	1.6%	5,006	1.6%	548	2.4%	72	1.9%
Total Assessment Area	**344,263**	**100.0%**	**317,192**	**100.0%**	**23,211**	**100.0%**	**3,860**	**100.0%**
	Percentage of Total Businesses:			**92.1%**		**6.7%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	71	3.1%	68	3.0%	3	7.5%	0	0.0%
Moderate-income	303	13.1%	290	12.8%	12	30.0%	1	20.0%
Middle-income	688	29.8%	675	29.8%	9	22.5%	4	80.0%
Upper-income	1,217	52.7%	1,202	53.1%	15	37.5%	0	0.0%
Unknown-income	30	1.3%	29	1.3%	1	2.5%	0	0.0%
Total Assessment Area	**2,309**	**100.0%**	**2,264**	**100.0%**	**40**	**100.0%**	**5**	**100.0%**
	Percentage of Total Farms:			**98.1%**		**1.7%**		**0.2%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AR Little Rock

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	6.8%	6,383	3.6%	2,352	36.8%	37,505	21.3%
Moderate-income	38	23.6%	31,956	18.1%	5,763	18.0%	30,852	17.5%
Middle-income	62	38.5%	75,764	42.9%	6,907	9.1%	35,121	19.9%
Upper-income	48	29.8%	61,640	34.9%	2,939	4.8%	72,963	41.4%
Unknown-income	2	1.2%	698	0.4%	355	50.9%	0	0.0%
Total Assessment Area	**161**	**100.0%**	**176,441**	**100.0%**	**18,316**	**10.4%**	**176,441**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,787	4,380	2.5%	27.7%	7,760	49.2%	3,647	23.1%
Moderate-income	64,889	28,952	16.4%	44.6%	25,687	39.6%	10,250	15.8%
Middle-income	125,901	77,241	43.8%	61.4%	34,630	27.5%	14,030	11.1%
Upper-income	102,729	65,230	37.0%	63.5%	27,448	26.7%	10,051	9.8%
Unknown-income	1,516	463	0.3%	30.5%	720	47.5%	333	22.0%
Total Assessment Area	**310,822**	**176,266**	**100.0%**	**56.7%**	**96,245**	**31.0%**	**38,311**	**12.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,676	4.9%	1,425	4.6%	226	8.7%	25	5.4%
Moderate-income	7,122	20.8%	6,395	20.5%	668	25.8%	59	12.8%
Middle-income	11,308	33.1%	10,490	33.7%	677	26.1%	141	30.5%
Upper-income	14,029	41.0%	12,775	41.0%	1,018	39.3%	236	51.1%
Unknown-income	58	0.2%	55	0.2%	2	0.1%	1	0.2%
Total Assessment Area	**34,193**	**100.0%**	**31,140**	**100.0%**	**2,591**	**100.0%**	**462**	**100.0%**
	Percentage of Total Businesses:			**91.1%**		**7.6%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1.1%	6	0.9%	1	6.7%	0	0.0%
Moderate-income	109	16.4%	106	16.3%	3	20.0%	0	0.0%
Middle-income	331	49.7%	322	49.5%	9	60.0%	0	0.0%
Upper-income	219	32.9%	217	33.3%	2	13.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**666**	**100.0%**	**651**	**100.0%**	**15**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.7%**		**2.3%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AR Little Rock

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	8.5%	9,763	5.4%	3,775	38.7%	41,013	22.7%
Moderate-income	38	20.2%	31,493	17.4%	4,648	14.8%	29,754	16.4%
Middle-income	84	44.7%	84,336	46.6%	7,380	8.8%	35,276	19.5%
Upper-income	48	25.5%	55,365	30.6%	2,569	4.6%	74,914	41.4%
Unknown-income	2	1.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**188**	**100.0%**	**180,957**	**100.0%**	**18,372**	**10.2%**	**180,957**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	23,902	6,295	3.5%	26.3%	12,531	52.4%	5,076	21.2%
Moderate-income	63,497	26,533	14.6%	41.8%	28,173	44.4%	8,791	13.8%
Middle-income	145,165	87,726	48.1%	60.4%	41,200	28.4%	16,239	11.2%
Upper-income	90,040	61,669	33.8%	68.5%	21,981	24.4%	6,390	7.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**322,604**	**182,223**	**100.0%**	**56.5%**	**103,885**	**32.2%**	**36,496**	**11.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,390	7.0%	2,077	6.7%	292	11.6%	21	4.8%
Moderate-income	6,818	20.0%	6,145	19.7%	617	24.5%	56	12.7%
Middle-income	13,523	39.7%	12,522	40.2%	839	33.3%	162	36.7%
Upper-income	11,272	33.1%	10,311	33.1%	762	30.3%	199	45.0%
Unknown-income	90	0.3%	77	0.2%	9	0.4%	4	0.9%
Total Assessment Area	**34,093**	**100.0%**	**31,132**	**100.0%**	**2,519**	**100.0%**	**442**	**100.0%**
	Percentage of Total Businesses:			**91.3%**		**7.4%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1.1%	6	0.9%	1	5.9%	0	0.0%
Moderate-income	126	19.1%	125	19.5%	1	5.9%	0	0.0%
Middle-income	329	49.9%	316	49.2%	13	76.5%	0	0.0%
Upper-income	196	29.7%	194	30.2%	2	11.8%	0	0.0%
Unknown-income	1	0.2%	1	0.2%	0	0.0%	0	0.0%
Total Assessment Area	**659**	**100.0%**	**642**	**100.0%**	**17**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.4%**		**2.6%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IN Indianapolis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	60	19.5%	41,093	11.3%	15,245	37.1%	84,513	23.2%
Moderate-income	89	28.9%	82,627	22.7%	15,129	18.3%	61,939	17.0%
Middle-income	81	26.3%	105,910	29.1%	8,051	7.6%	68,063	18.7%
Upper-income	77	25.0%	134,424	36.9%	4,204	3.1%	149,950	41.1%
Unknown-income	1	0.3%	411	0.1%	196	47.7%	0	0.0%
Total Assessment Area	**308**	**100.0%**	**364,465**	**100.0%**	**42,825**	**11.8%**	**364,465**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	94,791	27,320	7.7%	28.8%	46,664	49.2%	20,807	22.0%
Moderate-income	170,916	66,645	18.7%	39.0%	80,529	47.1%	23,742	13.9%
Middle-income	175,608	113,725	31.9%	64.8%	48,660	27.7%	13,223	7.5%
Upper-income	201,005	148,806	41.7%	74.0%	40,392	20.1%	11,807	5.9%
Unknown-income	1,216	284	0.1%	23.4%	589	48.4%	343	28.2%
Total Assessment Area	**643,536**	**356,780**	**100.0%**	**55.4%**	**216,834**	**33.7%**	**69,922**	**10.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,121	9.6%	6,306	9.4%	761	12.2%	54	7.5%
Moderate-income	14,706	19.8%	13,269	19.7%	1,336	21.4%	101	14.1%
Middle-income	22,311	30.1%	19,912	29.6%	2,126	34.1%	273	38.1%
Upper-income	29,940	40.4%	27,655	41.1%	1,997	32.0%	288	40.2%
Unknown-income	103	0.1%	80	0.1%	23	0.4%	0	0.0%
Total Assessment Area	**74,181**	**100.0%**	**67,222**	**100.0%**	**6,243**	**100.0%**	**716**	**100.0%**
	Percentage of Total Businesses:			**90.6%**		**8.4%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	19	2.5%	19	2.5%	0	0.0%	0	0.0%
Moderate-income	74	9.6%	73	9.7%	1	8.3%	0	0.0%
Middle-income	392	51.0%	385	51.0%	6	50.0%	1	100.0%
Upper-income	282	36.7%	277	36.7%	5	41.7%	0	0.0%
Unknown-income	1	0.1%	1	0.1%	0	0.0%	0	0.0%
Total Assessment Area	**768**	**100.0%**	**755**	**100.0%**	**12**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**98.3%**		**1.6%**		**0.1%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IN Indianapolis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	52	14.2%	31,569	8.3%	8,959	28.4%	80,742	21.3%
Moderate-income	92	25.1%	77,250	20.4%	10,790	14.0%	66,953	17.7%
Middle-income	118	32.2%	132,978	35.1%	7,244	5.4%	75,312	19.9%
Upper-income	96	26.2%	132,452	35.0%	3,712	2.8%	155,537	41.1%
Unknown-income	8	2.2%	4,295	1.1%	783	18.2%	0	0.0%
Total Assessment Area	**366**	**100.0%**	**378,544**	**100.0%**	**31,488**	**8.3%**	**378,544**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	76,735	21,848	5.7%	28.5%	40,682	53.0%	14,205	18.5%
Moderate-income	158,248	66,085	17.2%	41.8%	72,953	46.1%	19,210	12.1%
Middle-income	227,822	144,170	37.6%	63.3%	67,273	29.5%	16,379	7.2%
Upper-income	198,069	147,336	38.4%	74.4%	40,781	20.6%	9,952	5.0%
Unknown-income	11,193	4,411	1.1%	39.4%	5,376	48.0%	1,406	12.6%
Total Assessment Area	**672,067**	**383,850**	**100.0%**	**57.1%**	**227,065**	**33.8%**	**61,152**	**9.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,723	6.8%	4,245	6.7%	458	7.5%	20	3.1%
Moderate-income	12,602	18.1%	11,338	18.0%	1,187	19.4%	77	11.8%
Middle-income	24,178	34.7%	21,790	34.6%	2,173	35.5%	215	32.8%
Upper-income	25,942	37.2%	23,730	37.7%	1,894	30.9%	318	48.5%
Unknown-income	2,250	3.2%	1,817	2.9%	408	6.7%	25	3.8%
Total Assessment Area	**69,695**	**100.0%**	**62,920**	**100.0%**	**6,120**	**100.0%**	**655**	**100.0%**
	Percentage of Total Businesses:			**90.3%**		**8.8%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	11	1.5%	11	1.5%	0	0.0%	0	0.0%
Moderate-income	64	8.8%	63	8.8%	1	7.7%	0	0.0%
Middle-income	410	56.3%	403	56.4%	6	46.2%	1	100.0%
Upper-income	236	32.4%	230	32.2%	6	46.2%	0	0.0%
Unknown-income	7	1.0%	7	1.0%	0	0.0%	0	0.0%
Total Assessment Area	**728**	**100.0%**	**714**	**100.0%**	**13**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**98.1%**		**1.8%**		**0.1%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IL Decatur

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	23.5%	4,017	14.5%	1,598	39.8%	6,338	22.9%
Moderate-income	5	14.7%	2,626	9.5%	739	28.1%	4,663	16.9%
Middle-income	11	32.4%	9,905	35.8%	1,067	10.8%	5,564	20.1%
Upper-income	10	29.4%	11,110	40.2%	370	3.3%	11,093	40.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**34**	**100.0%**	**27,658**	**100.0%**	**3,774**	**13.6%**	**27,658**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,261	2,903	9.4%	28.3%	5,499	53.6%	1,859	18.1%
Moderate-income	6,323	2,955	9.5%	46.7%	2,234	35.3%	1,134	17.9%
Middle-income	16,794	11,742	37.9%	69.9%	3,664	21.8%	1,388	8.3%
Upper-income	17,013	13,395	43.2%	78.7%	2,523	14.8%	1,095	6.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**50,391**	**30,995**	**100.0%**	**61.5%**	**13,920**	**27.6%**	**5,476**	**10.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	957	27.3%	808	25.7%	141	43.9%	8	16.0%
Moderate-income	431	12.3%	381	12.1%	47	14.6%	3	6.0%
Middle-income	1,011	28.8%	903	28.8%	89	27.7%	19	38.0%
Upper-income	1,111	31.7%	1,047	33.4%	44	13.7%	20	40.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,510**	**100.0%**	**3,139**	**100.0%**	**321**	**100.0%**	**50**	**100.0%**
	Percentage of Total Businesses:			**89.4%**		**9.1%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	2.1%	3	2.2%	0	0.0%	0	0.0%
Moderate-income	2	1.4%	2	1.4%	0	0.0%	0	0.0%
Middle-income	77	54.6%	76	54.7%	1	50.0%	0	0.0%
Upper-income	59	41.8%	58	41.7%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**141**	**100.0%**	**139**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.6%**		**1.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IL Decatur

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	13.5%	1,625	6.2%	700	43.1%	5,548	21.2%
Moderate-income	9	24.3%	4,735	18.1%	1,083	22.9%	4,501	17.2%
Middle-income	18	48.6%	14,354	54.8%	892	6.2%	5,599	21.4%
Upper-income	4	10.8%	5,349	20.4%	227	4.2%	10,528	40.2%
Unknown-income	1	2.7%	113	0.4%	52	46.0%	0	0.0%
Total Assessment Area	**37**	**100.0%**	**26,176**	**100.0%**	**2,954**	**11.3%**	**26,176**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,100	1,312	4.3%	32.0%	1,803	44.0%	985	24.0%
Moderate-income	12,706	4,718	15.6%	37.1%	5,620	44.2%	2,368	18.6%
Middle-income	25,192	17,772	58.7%	70.5%	4,799	19.0%	2,621	10.4%
Upper-income	7,744	6,377	21.1%	82.3%	926	12.0%	441	5.7%
Unknown-income	622	86	0.3%	13.8%	397	63.8%	139	22.3%
Total Assessment Area	**50,364**	**30,265**	**100.0%**	**60.1%**	**13,545**	**26.9%**	**6,554**	**13.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	578	16.8%	466	15.1%	106	34.3%	6	12.2%
Moderate-income	786	22.8%	701	22.7%	80	25.9%	5	10.2%
Middle-income	1,422	41.3%	1,318	42.8%	76	24.6%	28	57.1%
Upper-income	631	18.3%	575	18.7%	46	14.9%	10	20.4%
Unknown-income	24	0.7%	23	0.7%	1	0.3%	0	0.0%
Total Assessment Area	**3,441**	**100.0%**	**3,083**	**100.0%**	**309**	**100.0%**	**49**	**100.0%**
	Percentage of Total Businesses:			**89.6%**		**9.0%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	2.9%	4	2.9%	0	0.0%	0	0.0%
Moderate-income	2	1.4%	2	1.5%	0	0.0%	0	0.0%
Middle-income	104	74.8%	104	75.9%	0	0.0%	0	0.0%
Upper-income	29	20.9%	27	19.7%	2	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**139**	**100.0%**	**137**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.6%**		**1.4%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: SC Charleston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	12.6%	9,808	7.9%	3,693	37.7%	27,909	22.4%
Moderate-income	21	18.9%	24,005	19.3%	3,863	16.1%	19,291	15.5%
Middle-income	35	31.5%	45,099	36.3%	4,425	9.8%	23,638	19.0%
Upper-income	38	34.2%	44,797	36.0%	2,268	5.1%	53,530	43.0%
Unknown-income	3	2.7%	659	0.5%	269	40.8%	0	0.0%
Total Assessment Area	**111**	**100.0%**	**124,368**	**100.0%**	**14,518**	**11.7%**	**124,368**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,815	5,728	4.6%	27.5%	11,833	56.8%	3,254	15.6%
Moderate-income	44,822	22,443	17.8%	50.1%	16,287	36.3%	6,092	13.6%
Middle-income	80,542	45,255	36.0%	56.2%	26,903	33.4%	8,384	10.4%
Upper-income	83,936	51,845	41.2%	61.8%	17,750	21.1%	14,341	17.1%
Unknown-income	2,495	491	0.4%	19.7%	1,339	53.7%	665	26.7%
Total Assessment Area	**232,610**	**125,762**	**100.0%**	**54.1%**	**74,112**	**31.9%**	**32,736**	**14.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,855	9.4%	2,555	9.0%	281	14.4%	19	7.3%
Moderate-income	5,718	18.8%	5,207	18.4%	474	24.3%	37	14.3%
Middle-income	9,066	29.8%	8,505	30.1%	488	25.0%	73	28.2%
Upper-income	12,264	40.3%	11,481	40.6%	660	33.8%	123	47.5%
Unknown-income	562	1.8%	507	1.8%	48	2.5%	7	2.7%
Total Assessment Area	**30,465**	**100.0%**	**28,255**	**100.0%**	**1,951**	**100.0%**	**259**	**100.0%**
	Percentage of Total Businesses:			**92.7%**		**6.4%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	3.1%	8	3.2%	0	0.0%	0	0.0%
Moderate-income	54	21.3%	52	21.1%	2	28.6%	0	0.0%
Middle-income	105	41.3%	101	40.9%	4	57.1%	0	0.0%
Upper-income	86	33.9%	85	34.4%	1	14.3%	0	0.0%
Unknown-income	1	0.4%	1	0.4%	0	0.0%	0	0.0%
Total Assessment Area	**254**	**100.0%**	**247**	**100.0%**	**7**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.2%**		**2.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: SC Charleston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	6.9%	7,641	5.7%	2,318	30.3%	28,448	21.3%
Moderate-income	28	21.5%	26,920	20.2%	3,785	14.1%	22,016	16.5%
Middle-income	41	31.5%	43,357	32.5%	2,609	6.0%	25,700	19.3%
Upper-income	48	36.9%	54,321	40.7%	1,540	2.8%	57,213	42.9%
Unknown-income	4	3.1%	1,138	0.9%	174	15.3%	0	0.0%
Total Assessment Area	**130**	**100.0%**	**133,377**	**100.0%**	**10,426**	**7.8%**	**133,377**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,848	5,894	4.1%	37.2%	7,681	48.5%	2,273	14.3%
Moderate-income	54,614	25,121	17.6%	46.0%	23,600	43.2%	5,893	10.8%
Middle-income	79,515	47,695	33.4%	60.0%	24,146	30.4%	7,674	9.7%
Upper-income	98,022	62,948	44.1%	64.2%	20,637	21.1%	14,437	14.7%
Unknown-income	4,967	1,201	0.8%	24.2%	1,427	28.7%	2,339	47.1%
Total Assessment Area	**252,966**	**142,859**	**100.0%**	**56.5%**	**77,491**	**30.6%**	**32,616**	**12.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,269	6.9%	2,057	6.7%	198	10.1%	14	5.0%
Moderate-income	6,811	20.7%	6,255	20.4%	512	26.1%	44	15.6%
Middle-income	9,287	28.2%	8,739	28.5%	457	23.3%	91	32.3%
Upper-income	13,985	42.5%	13,115	42.8%	744	38.0%	126	44.7%
Unknown-income	551	1.7%	495	1.6%	49	2.5%	7	2.5%
Total Assessment Area	**32,903**	**100.0%**	**30,661**	**100.0%**	**1,960**	**100.0%**	**282**	**100.0%**
	Percentage of Total Businesses:			**93.2%**		**6.0%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	15	5.3%	15	5.4%	0	0.0%	0	0.0%
Moderate-income	56	19.9%	54	19.6%	2	33.3%	0	0.0%
Middle-income	115	40.8%	113	40.9%	2	33.3%	0	0.0%
Upper-income	94	33.3%	92	33.3%	2	33.3%	0	0.0%
Unknown-income	2	0.7%	2	0.7%	0	0.0%	0	0.0%
Total Assessment Area	**282**	**100.0%**	**276**	**100.0%**	**6**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.9%**		**2.1%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: NC Charlotte

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	29	12.4%	21,861	9.3%	7,912	36.2%	50,758	21.5%
Moderate-income	50	21.5%	45,290	19.2%	9,827	21.7%	35,550	15.1%
Middle-income	52	22.3%	56,748	24.1%	5,534	9.8%	40,345	17.1%
Upper-income	98	42.1%	111,825	47.4%	4,026	3.6%	109,224	46.3%
Unknown-income	4	1.7%	153	0.1%	69	45.1%	0	0.0%
Total Assessment Area	**233**	**100.0%**	**235,877**	**100.0%**	**27,368**	**11.6%**	**235,877**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	44,329	9,439	4.3%	21.3%	29,364	66.2%	5,526	12.5%
Moderate-income	85,023	35,154	16.1%	41.3%	42,565	50.1%	7,304	8.6%
Middle-income	100,050	54,342	24.9%	54.3%	37,837	37.8%	7,871	7.9%
Upper-income	182,527	119,286	54.6%	65.4%	51,271	28.1%	11,970	6.6%
Unknown-income	669	90	0.0%	13.5%	438	65.5%	141	21.1%
Total Assessment Area	**412,598**	**218,311**	**100.0%**	**52.9%**	**161,475**	**39.1%**	**32,812**	**8.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,396	9.1%	4,771	8.7%	597	13.5%	28	5.2%
Moderate-income	9,441	15.9%	8,639	15.8%	738	16.7%	64	11.8%
Middle-income	13,993	23.5%	12,938	23.7%	953	21.6%	102	18.8%
Upper-income	30,027	50.4%	27,722	50.8%	1,961	44.5%	344	63.4%
Unknown-income	695	1.2%	533	1.0%	157	3.6%	5	0.9%
Total Assessment Area	**59,552**	**100.0%**	**54,603**	**100.0%**	**4,406**	**100.0%**	**543**	**100.0%**
	Percentage of Total Businesses:			**91.7%**		**7.4%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	17	6.7%	16	6.4%	1	20.0%	0	0.0%
Moderate-income	28	11.0%	26	10.4%	2	40.0%	0	0.0%
Middle-income	55	21.7%	55	22.1%	0	0.0%	0	0.0%
Upper-income	152	59.8%	150	60.2%	2	40.0%	0	0.0%
Unknown-income	2	0.8%	2	0.8%	0	0.0%	0	0.0%
Total Assessment Area	**254**	**100.0%**	**249**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.0%**		**2.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: NC Charlotte

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	6.2%	12,629	4.9%	3,633	28.8%	51,873	20.2%
Moderate-income	77	25.2%	64,114	25.0%	8,975	14.0%	42,614	16.6%
Middle-income	71	23.3%	59,647	23.3%	3,435	5.8%	46,888	18.3%
Upper-income	130	42.6%	117,275	45.8%	3,429	2.9%	114,789	44.8%
Unknown-income	8	2.6%	2,499	1.0%	500	20.0%	0	0.0%
Total Assessment Area	**305**	**100.0%**	**256,164**	**100.0%**	**19,972**	**7.8%**	**256,164**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	27,004	6,799	2.9%	25.2%	17,828	66.0%	2,377	8.8%
Moderate-income	118,140	51,488	21.6%	43.6%	57,286	48.5%	9,366	7.9%
Middle-income	108,250	56,112	23.6%	51.8%	45,645	42.2%	6,493	6.0%
Upper-income	194,592	122,243	51.4%	62.8%	58,288	30.0%	14,061	7.2%
Unknown-income	7,616	1,352	0.6%	17.8%	4,909	64.5%	1,355	17.8%
Total Assessment Area	**455,602**	**237,994**	**100.0%**	**52.2%**	**183,956**	**40.4%**	**33,652**	**7.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,252	5.4%	2,855	5.1%	379	8.6%	18	3.2%
Moderate-income	14,473	23.9%	13,191	23.8%	1,184	26.9%	98	17.2%
Middle-income	12,587	20.8%	11,675	21.0%	811	18.4%	101	17.7%
Upper-income	28,461	47.1%	26,353	47.5%	1,774	40.3%	334	58.6%
Unknown-income	1,663	2.8%	1,392	2.5%	252	5.7%	19	3.3%
Total Assessment Area	**60,436**	**100.0%**	**55,466**	**100.0%**	**4,400**	**100.0%**	**570**	**100.0%**
	Percentage of Total Businesses:			**91.8%**		**7.3%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	3.1%	7	2.8%	1	20.0%	0	0.0%
Moderate-income	41	16.1%	39	15.7%	2	40.0%	0	0.0%
Middle-income	62	24.4%	62	24.9%	0	0.0%	0	0.0%
Upper-income	141	55.5%	139	55.8%	2	40.0%	0	0.0%
Unknown-income	2	0.8%	2	0.8%	0	0.0%	0	0.0%
Total Assessment Area	**254**	**100.0%**	**249**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.0%**		**2.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MO Cape Girardeau

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	6.3%	624	3.3%	291	46.6%	3,714	19.6%
Moderate-income	3	18.8%	1,417	7.5%	415	29.3%	3,011	15.9%
Middle-income	9	56.3%	13,026	68.6%	1,204	9.2%	4,049	21.3%
Upper-income	3	18.8%	3,924	20.7%	237	6.0%	8,217	43.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**16**	**100.0%**	**18,991**	**100.0%**	**2,147**	**11.3%**	**18,991**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,338	386	2.0%	28.8%	729	54.5%	223	16.7%
Moderate-income	3,761	1,230	6.4%	32.7%	1,928	51.3%	603	16.0%
Middle-income	21,024	13,141	68.6%	62.5%	6,135	29.2%	1,748	8.3%
Upper-income	6,781	4,410	23.0%	65.0%	1,836	27.1%	535	7.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**32,904**	**19,167**	**100.0%**	**58.3%**	**10,628**	**32.3%**	**3,109**	**9.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	132	3.7%	94	3.0%	36	10.1%	2	6.5%
Moderate-income	352	9.9%	307	9.7%	42	11.8%	3	9.7%
Middle-income	2,329	65.5%	2,072	65.4%	233	65.3%	24	77.4%
Upper-income	741	20.8%	693	21.9%	46	12.9%	2	6.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,554**	**100.0%**	**3,166**	**100.0%**	**357**	**100.0%**	**31**	**100.0%**
	Percentage of Total Businesses:			**89.1%**		**10.0%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.6%	1	0.6%	0	0.0%	0	0.0%
Moderate-income	2	1.2%	2	1.3%	0	0.0%	0	0.0%
Middle-income	146	90.7%	143	90.5%	1	100.0%	2	100.0%
Upper-income	12	7.5%	12	7.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**161**	**100.0%**	**158**	**100.0%**	**1**	**100.0%**	**2**	**100.0%**
	Percentage of Total Farms:			**98.1%**		**0.6%**		**1.2%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MO Cape Girardeau

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	3,161	16.9%
Moderate-income	3	15.8%	1,482	7.9%	428	28.9%	3,532	18.9%
Middle-income	12	63.2%	11,170	59.7%	720	6.4%	4,187	22.4%
Upper-income	4	21.1%	6,065	32.4%	378	6.2%	7,837	41.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**19**	**100.0%**	**18,717**	**100.0%**	**1,526**	**8.2%**	**18,717**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	4,298	1,170	5.9%	27.2%	2,276	53.0%	852	19.8%
Middle-income	20,014	11,743	59.0%	58.7%	6,093	30.4%	2,178	10.9%
Upper-income	10,086	7,003	35.2%	69.4%	1,930	19.1%	1,153	11.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**34,398**	**19,916**	**100.0%**	**57.9%**	**10,299**	**29.9%**	**4,183**	**12.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	257	7.2%	205	6.4%	51	14.9%	1	2.9%
Middle-income	2,097	59.0%	1,899	59.7%	173	50.6%	25	73.5%
Upper-income	1,202	33.8%	1,076	33.8%	118	34.5%	8	23.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,556**	**100.0%**	**3,180**	**100.0%**	**342**	**100.0%**	**34**	**100.0%**
	Percentage of Total Businesses:			**89.4%**		**9.6%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	3	1.8%	3	1.9%	0	0.0%	0	0.0%
Middle-income	119	73.0%	118	72.8%	0	0.0%	1	100.0%
Upper-income	41	25.2%	41	25.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**163**	**100.0%**	**162**	**100.0%**	**0**	**0.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**99.4%**		**0.0%**		**0.6%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: KY Southwest KY

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.3%	419	0.9%	222	53.0%	7,732	16.6%
Moderate-income	6	13.6%	4,166	8.9%	1,153	27.7%	6,576	14.1%
Middle-income	19	43.2%	19,572	42.0%	2,653	13.6%	8,911	19.1%
Upper-income	18	40.9%	22,417	48.1%	1,618	7.2%	23,355	50.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**44**	**100.0%**	**46,574**	**100.0%**	**5,646**	**12.1%**	**46,574**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	827	205	0.4%	24.8%	477	57.7%	145	17.5%
Moderate-income	10,463	3,124	6.1%	29.9%	5,559	53.1%	1,780	17.0%
Middle-income	36,978	21,319	41.8%	57.7%	8,614	23.3%	7,045	19.1%
Upper-income	37,851	26,395	51.7%	69.7%	6,935	18.3%	4,521	11.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**86,119**	**51,043**	**100.0%**	**59.3%**	**21,585**	**25.1%**	**13,491**	**15.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	79	1.0%	63	0.9%	16	2.7%	0	0.0%
Moderate-income	1,043	13.7%	926	13.4%	107	17.9%	10	10.9%
Middle-income	3,023	39.7%	2,773	40.0%	217	36.3%	33	35.9%
Upper-income	3,477	45.6%	3,170	45.7%	258	43.1%	49	53.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**7,622**	**100.0%**	**6,932**	**100.0%**	**598**	**100.0%**	**92**	**100.0%**
	Percentage of Total Businesses:			**90.9%**		**7.8%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2%	1	0.2%	0	0.0%	0	0.0%
Moderate-income	18	3.2%	17	3.1%	1	14.3%	0	0.0%
Middle-income	266	47.2%	262	47.0%	4	57.1%	0	0.0%
Upper-income	279	49.5%	277	49.7%	2	28.6%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**564**	**100.0%**	**557**	**100.0%**	**7**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.8%**		**1.2%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: KY Southwest KY

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.9%	400	0.9%	191	47.8%	7,703	16.6%
Moderate-income	7	13.2%	3,445	7.4%	965	28.0%	7,196	15.5%
Middle-income	17	32.1%	15,027	32.3%	1,969	13.1%	8,364	18.0%
Upper-income	26	49.1%	26,966	58.0%	1,683	6.2%	23,220	50.0%
Unknown-income	2	3.8%	645	1.4%	189	29.3%	0	0.0%
Total Assessment Area	**53**	**100.0%**	**46,483**	**100.0%**	**4,997**	**10.8%**	**46,483**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,460	259	0.5%	10.5%	1,451	59.0%	750	30.5%
Moderate-income	7,348	2,728	5.3%	37.1%	3,334	45.4%	1,286	17.5%
Middle-income	28,677	16,317	31.6%	56.9%	7,164	25.0%	5,196	18.1%
Upper-income	48,034	31,683	61.3%	66.0%	9,794	20.4%	6,557	13.7%
Unknown-income	1,648	692	1.3%	42.0%	430	26.1%	526	31.9%
Total Assessment Area	**88,167**	**51,679**	**100.0%**	**58.6%**	**22,173**	**25.1%**	**14,315**	**16.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	113	1.5%	110	1.6%	3	0.5%	0	0.0%
Moderate-income	948	12.6%	841	12.3%	100	17.5%	7	7.9%
Middle-income	2,114	28.1%	1,908	27.8%	172	30.0%	34	38.2%
Upper-income	4,147	55.1%	3,840	56.0%	263	45.9%	44	49.4%
Unknown-income	200	2.7%	161	2.3%	35	6.1%	4	4.5%
Total Assessment Area	**7,522**	**100.0%**	**6,860**	**100.0%**	**573**	**100.0%**	**89**	**100.0%**
	Percentage of Total Businesses:			**91.2%**		**7.6%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.5%	3	0.6%	0	0.0%	0	0.0%
Moderate-income	8	1.5%	8	1.5%	0	0.0%	0	0.0%
Middle-income	162	29.5%	162	29.8%	0	0.0%	0	0.0%
Upper-income	372	67.8%	367	67.5%	5	100.0%	0	0.0%
Unknown-income	4	0.7%	4	0.7%	0	0.0%	0	0.0%
Total Assessment Area	**549**	**100.0%**	**544**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.1%**		**0.9%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IA Waterloo

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	10.5%	1,438	4.6%	556	38.7%	6,500	21.0%
Moderate-income	9	23.7%	5,947	19.2%	809	13.6%	5,904	19.1%
Middle-income	18	47.4%	16,685	53.9%	1,074	6.4%	7,231	23.3%
Upper-income	6	15.8%	6,814	22.0%	361	5.3%	11,349	36.6%
Unknown-income	1	2.6%	100	0.3%	4	4.0%	0	0.0%
Total Assessment Area	**38**	**100.0%**	**30,984**	**100.0%**	**2,804**	**9.0%**	**30,984**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,326	1,105	3.1%	33.2%	1,751	52.6%	470	14.1%
Moderate-income	11,253	5,907	16.7%	52.5%	4,160	37.0%	1,186	10.5%
Middle-income	29,026	20,407	57.7%	70.3%	7,006	24.1%	1,613	5.6%
Upper-income	12,489	7,876	22.3%	63.1%	3,754	30.1%	859	6.9%
Unknown-income	497	63	0.2%	12.7%	381	76.7%	53	10.7%
Total Assessment Area	**56,591**	**35,358**	**100.0%**	**62.5%**	**17,052**	**30.1%**	**4,181**	**7.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	383	7.5%	337	7.4%	42	8.6%	4	6.5%
Moderate-income	878	17.2%	771	16.9%	101	20.7%	6	9.7%
Middle-income	2,567	50.2%	2,300	50.4%	233	47.8%	34	54.8%
Upper-income	1,254	24.5%	1,128	24.7%	109	22.4%	17	27.4%
Unknown-income	32	0.6%	29	0.6%	2	0.4%	1	1.6%
Total Assessment Area	**5,114**	**100.0%**	**4,565**	**100.0%**	**487**	**100.0%**	**62**	**100.0%**
	Percentage of Total Businesses:			**89.3%**		**9.5%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.3%	4	1.3%	0	0.0%	0	0.0%
Moderate-income	2	0.6%	2	0.7%	0	0.0%	0	0.0%
Middle-income	215	69.4%	213	70.1%	1	20.0%	1	100.0%
Upper-income	89	28.7%	85	28.0%	4	80.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**310**	**100.0%**	**304**	**100.0%**	**5**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**98.1%**		**1.6%**		**0.3%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IA Waterloo

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	12.8%	2,385	7.6%	706	29.6%	7,314	23.3%
Moderate-income	8	20.5%	4,891	15.6%	1,061	21.7%	5,629	18.0%
Middle-income	20	51.3%	17,432	55.6%	1,012	5.8%	6,444	20.6%
Upper-income	6	15.4%	6,621	21.1%	308	4.7%	11,942	38.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**39**	**100.0%**	**31,329**	**100.0%**	**3,087**	**9.9%**	**31,329**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,367	1,784	5.1%	33.2%	2,893	53.9%	690	12.9%
Moderate-income	9,901	4,798	13.7%	48.5%	3,824	38.6%	1,279	12.9%
Middle-income	31,485	20,465	58.5%	65.0%	8,697	27.6%	2,323	7.4%
Upper-income	11,434	7,943	22.7%	69.5%	2,917	25.5%	574	5.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**58,187**	**34,990**	**100.0%**	**60.1%**	**18,331**	**31.5%**	**4,866**	**8.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	405	7.9%	356	7.8%	48	10.1%	1	1.6%
Moderate-income	847	16.5%	750	16.4%	89	18.8%	8	12.9%
Middle-income	2,823	55.1%	2,501	54.5%	283	59.8%	39	62.9%
Upper-income	1,045	20.4%	978	21.3%	53	11.2%	14	22.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,120**	**100.0%**	**4,585**	**100.0%**	**473**	**100.0%**	**62**	**100.0%**
	Percentage of Total Businesses:			**89.6%**		**9.2%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3%	1	0.3%	0	0.0%	0	0.0%
Moderate-income	8	2.6%	8	2.6%	0	0.0%	0	0.0%
Middle-income	217	69.8%	215	70.0%	1	33.3%	1	100.0%
Upper-income	85	27.3%	83	27.0%	2	66.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**311**	**100.0%**	**307**	**100.0%**	**3**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**98.7%**		**1.0%**		**0.3%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: Multi St. Louis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	79	14.1%	52,106	8.1%	18,802	36.1%	137,955	21.4%
Moderate-income	118	21.0%	117,756	18.3%	18,580	15.8%	108,881	16.9%
Middle-income	188	33.5%	237,938	37.0%	16,382	6.9%	126,963	19.7%
Upper-income	172	30.7%	234,562	36.4%	7,562	3.2%	270,002	41.9%
Unknown-income	4	0.7%	1,439	0.2%	642	44.6%	0	0.0%
Total Assessment Area	**561**	**100.0%**	**643,801**	**100.0%**	**61,968**	**9.6%**	**643,801**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	123,787	37,507	5.5%	30.3%	55,877	45.1%	30,403	24.6%
Moderate-income	228,177	117,095	17.1%	51.3%	81,205	35.6%	29,877	13.1%
Middle-income	405,578	266,421	38.9%	65.7%	106,772	26.3%	32,385	8.0%
Upper-income	352,345	263,623	38.5%	74.8%	67,021	19.0%	21,701	6.2%
Unknown-income	3,118	858	0.1%	27.5%	1,906	61.1%	354	11.4%
Total Assessment Area	**1,113,005**	**685,504**	**100.0%**	**61.6%**	**312,781**	**28.1%**	**114,720**	**10.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,676	6.8%	6,860	6.8%	738	7.3%	78	7.4%
Moderate-income	20,475	18.2%	18,267	18.0%	2,026	20.1%	182	17.3%
Middle-income	38,256	34.0%	34,753	34.2%	3,140	31.2%	363	34.4%
Upper-income	45,227	40.1%	40,965	40.3%	3,842	38.2%	420	39.8%
Unknown-income	1,012	0.9%	681	0.7%	320	3.2%	11	1.0%
Total Assessment Area	**112,646**	**100.0%**	**101,526**	**100.0%**	**10,066**	**100.0%**	**1,054**	**100.0%**
	Percentage of Total Businesses:			**90.1%**		**8.9%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	19	1.3%	17	1.2%	2	6.7%	0	0.0%
Moderate-income	129	8.6%	123	8.4%	6	20.0%	0	0.0%
Middle-income	719	48.0%	708	48.5%	8	26.7%	3	50.0%
Upper-income	627	41.9%	610	41.8%	14	46.7%	3	50.0%
Unknown-income	3	0.2%	3	0.2%	0	0.0%	0	0.0%
Total Assessment Area	**1,497**	**100.0%**	**1,461**	**100.0%**	**30**	**100.0%**	**6**	**100.0%**
	Percentage of Total Farms:			**97.6%**		**2.0%**		**0.4%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: Multi St. Louis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	73	11.8%	45,011	6.9%	12,755	28.3%	132,713	20.5%
Moderate-income	132	21.3%	115,060	17.7%	14,158	12.3%	114,163	17.6%
Middle-income	222	35.7%	251,990	38.9%	14,174	5.6%	135,059	20.8%
Upper-income	187	30.1%	234,377	36.1%	5,759	2.5%	266,515	41.1%
Unknown-income	7	1.1%	2,012	0.3%	587	29.2%	0	0.0%
Total Assessment Area	**621**	**100.0%**	**648,450**	**100.0%**	**47,433**	**7.3%**	**648,450**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	108,141	32,845	4.7%	30.4%	51,461	47.6%	23,835	22.0%
Moderate-income	232,500	114,819	16.3%	49.4%	83,839	36.1%	33,842	14.6%
Middle-income	433,691	283,088	40.3%	65.3%	119,414	27.5%	31,189	7.2%
Upper-income	355,953	270,452	38.5%	76.0%	67,856	19.1%	17,645	5.0%
Unknown-income	6,707	1,828	0.3%	27.3%	3,304	49.3%	1,575	23.5%
Total Assessment Area	**1,136,992**	**703,032**	**100.0%**	**61.8%**	**325,874**	**28.7%**	**108,086**	**9.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,970	6.9%	7,037	6.7%	842	8.7%	91	8.3%
Moderate-income	18,223	15.8%	16,752	16.1%	1,305	13.5%	166	15.1%
Middle-income	42,280	36.7%	38,384	36.8%	3,515	36.2%	381	34.6%
Upper-income	45,536	39.5%	41,323	39.6%	3,761	38.8%	452	41.1%
Unknown-income	1,167	1.0%	877	0.8%	279	2.9%	11	1.0%
Total Assessment Area	**115,176**	**100.0%**	**104,373**	**100.0%**	**9,702**	**100.0%**	**1,101**	**100.0%**
	Percentage of Total Businesses:			**90.6%**		**8.4%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	33	2.2%	30	2.0%	3	11.5%	0	0.0%
Moderate-income	157	10.4%	151	10.2%	6	23.1%	0	0.0%
Middle-income	747	49.6%	738	50.0%	7	26.9%	2	50.0%
Upper-income	563	37.4%	551	37.4%	10	38.5%	2	50.0%
Unknown-income	5	0.3%	5	0.3%	0	0.0%	0	0.0%
Total Assessment Area	**1,505**	**100.0%**	**1,475**	**100.0%**	**26**	**100.0%**	**4**	**100.0%**
	Percentage of Total Farms:			**98.0%**		**1.7%**		**0.3%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: Multi Memphis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	72	23.3%	48,645	15.1%	19,169	39.4%	78,678	24.5%
Moderate-income	64	20.7%	60,735	18.9%	13,729	22.6%	50,510	15.7%
Middle-income	76	24.6%	83,246	25.9%	9,050	10.9%	56,154	17.5%
Upper-income	90	29.1%	127,910	39.8%	5,373	4.2%	135,783	42.3%
Unknown-income	7	2.3%	589	0.2%	295	50.1%	0	0.0%
Total Assessment Area	**309**	**100.0%**	**321,125**	**100.0%**	**47,616**	**14.8%**	**321,125**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	106,998	30,493	10.2%	28.5%	52,231	48.8%	24,274	22.7%
Moderate-income	110,388	50,348	16.9%	45.6%	44,169	40.0%	15,871	14.4%
Middle-income	136,470	80,891	27.1%	59.3%	42,259	31.0%	13,320	9.8%
Upper-income	196,414	136,499	45.7%	69.5%	47,055	24.0%	12,860	6.5%
Unknown-income	1,908	405	0.1%	21.2%	763	40.0%	740	38.8%
Total Assessment Area	**552,178**	**298,636**	**100.0%**	**54.1%**	**186,477**	**33.8%**	**67,065**	**12.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6,425	12.9%	5,856	12.9%	534	13.1%	35	9.3%
Moderate-income	8,141	16.3%	7,285	16.0%	795	19.6%	61	16.2%
Middle-income	11,749	23.6%	10,769	23.7%	887	21.8%	93	24.7%
Upper-income	23,122	46.4%	21,184	46.6%	1,754	43.2%	184	48.8%
Unknown-income	412	0.8%	317	0.7%	91	2.2%	4	1.1%
Total Assessment Area	**49,849**	**100.0%**	**45,411**	**100.0%**	**4,061**	**100.0%**	**377**	**100.0%**
	Percentage of Total Businesses:			**91.1%**		**8.1%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	29	4.5%	24	3.9%	5	17.2%	0	0.0%
Moderate-income	83	13.0%	83	13.6%	0	0.0%	0	0.0%
Middle-income	267	41.8%	252	41.3%	15	51.7%	0	0.0%
Upper-income	256	40.1%	247	40.5%	9	31.0%	0	0.0%
Unknown-income	4	0.6%	4	0.7%	0	0.0%	0	0.0%
Total Assessment Area	**639**	**100.0%**	**610**	**100.0%**	**29**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.5%**		**4.5%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: Multi Memphis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	57	16.3%	33,740	10.4%	12,934	38.3%	76,489	23.5%
Moderate-income	91	26.0%	76,668	23.6%	15,254	19.9%	52,349	16.1%
Middle-income	90	25.7%	93,541	28.8%	9,358	10.0%	59,086	18.2%
Upper-income	98	28.0%	117,819	36.3%	3,774	3.2%	137,055	42.2%
Unknown-income	14	4.0%	3,211	1.0%	948	29.5%	0	0.0%
Total Assessment Area	**350**	**100.0%**	**324,979**	**100.0%**	**42,268**	**13.0%**	**324,979**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	78,573	19,942	6.6%	25.4%	41,288	52.5%	17,343	22.1%
Moderate-income	145,596	61,752	20.5%	42.4%	63,671	43.7%	20,173	13.9%
Middle-income	158,779	89,447	29.7%	56.3%	54,118	34.1%	15,214	9.6%
Upper-income	174,626	126,917	42.2%	72.7%	38,019	21.8%	9,690	5.5%
Unknown-income	7,403	2,702	0.9%	36.5%	3,724	50.3%	977	13.2%
Total Assessment Area	**564,977**	**300,760**	**100.0%**	**53.2%**	**200,820**	**35.5%**	**63,397**	**11.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,596	9.2%	4,139	9.0%	440	11.2%	17	4.5%
Moderate-income	11,466	22.9%	10,418	22.7%	965	24.6%	83	22.1%
Middle-income	12,835	25.6%	12,004	26.2%	736	18.7%	95	25.3%
Upper-income	20,135	40.1%	18,367	40.0%	1,596	40.6%	172	45.7%
Unknown-income	1,143	2.3%	943	2.1%	191	4.9%	9	2.4%
Total Assessment Area	**50,175**	**100.0%**	**45,871**	**100.0%**	**3,928**	**100.0%**	**376**	**100.0%**
	Percentage of Total Businesses:			**91.4%**		**7.8%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	18	2.8%	17	2.8%	1	3.3%	0	0.0%
Moderate-income	114	17.8%	109	17.8%	5	16.7%	0	0.0%
Middle-income	234	36.5%	224	36.7%	10	33.3%	0	0.0%
Upper-income	258	40.2%	246	40.3%	12	40.0%	0	0.0%
Unknown-income	17	2.7%	15	2.5%	2	6.7%	0	0.0%
Total Assessment Area	**641**	**100.0%**	**611**	**100.0%**	**30**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.3%**		**4.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: Multi Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	9.4%	6,571	5.3%	2,965	45.1%	25,843	20.8%
Moderate-income	20	18.9%	22,785	18.3%	3,903	17.1%	21,344	17.2%
Middle-income	43	40.6%	50,321	40.5%	5,154	10.2%	25,158	20.3%
Upper-income	31	29.2%	44,551	35.9%	2,147	4.8%	51,883	41.8%
Unknown-income	2	1.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**106**	**100.0%**	**124,228**	**100.0%**	**14,169**	**11.4%**	**124,228**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,399	3,725	3.0%	25.9%	7,893	54.8%	2,781	19.3%
Moderate-income	42,524	21,181	17.0%	49.8%	15,264	35.9%	6,079	14.3%
Middle-income	85,213	51,254	41.2%	60.1%	24,607	28.9%	9,352	11.0%
Upper-income	68,419	48,325	38.8%	70.6%	13,873	20.3%	6,221	9.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**210,555**	**124,485**	**100.0%**	**59.1%**	**61,637**	**29.3%**	**24,433**	**11.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,602	6.9%	1,332	6.2%	264	15.2%	6	3.6%
Moderate-income	3,933	16.9%	3,550	16.7%	361	20.8%	22	13.3%
Middle-income	9,123	39.3%	8,461	39.7%	606	34.9%	56	33.9%
Upper-income	8,526	36.7%	7,957	37.3%	491	28.3%	78	47.3%
Unknown-income	36	0.2%	18	0.1%	15	0.9%	3	1.8%
Total Assessment Area	**23,220**	**100.0%**	**21,318**	**100.0%**	**1,737**	**100.0%**	**165**	**100.0%**
	Percentage of Total Businesses:			**91.8%**		**7.5%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	2.1%	5	2.2%	0	0.0%	0	0.0%
Moderate-income	37	15.9%	36	15.5%	1	100.0%	0	0.0%
Middle-income	106	45.5%	106	45.7%	0	0.0%	0	0.0%
Upper-income	85	36.5%	85	36.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**233**	**100.0%**	**232**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.6%**		**0.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: Multi Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	6.7%	5,504	4.4%	2,088	37.9%	25,219	20.0%
Moderate-income	26	21.7%	20,581	16.3%	3,130	15.2%	22,262	17.7%
Middle-income	51	42.5%	60,228	47.8%	4,050	6.7%	25,448	20.2%
Upper-income	32	26.7%	39,125	31.0%	1,244	3.2%	53,161	42.2%
Unknown-income	3	2.5%	652	0.5%	18	2.8%	0	0.0%
Total Assessment Area	**120**	**100.0%**	**126,090**	**100.0%**	**10,530**	**8.4%**	**126,090**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,936	4,006	3.0%	28.7%	8,126	58.3%	1,804	12.9%
Moderate-income	41,691	20,832	15.7%	50.0%	15,214	36.5%	5,645	13.5%
Middle-income	100,869	64,241	48.3%	63.7%	28,201	28.0%	8,427	8.4%
Upper-income	63,614	42,839	32.2%	67.3%	14,924	23.5%	5,851	9.2%
Unknown-income	1,531	1,006	0.8%	65.7%	364	23.8%	161	10.5%
Total Assessment Area	**221,641**	**132,924**	**100.0%**	**60.0%**	**66,829**	**30.2%**	**21,888**	**9.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,460	6.5%	1,240	6.0%	214	12.5%	6	3.7%
Moderate-income	4,427	19.7%	3,917	19.0%	489	28.6%	21	13.0%
Middle-income	8,653	38.5%	8,105	39.4%	496	29.0%	52	32.1%
Upper-income	7,754	34.5%	7,185	34.9%	492	28.8%	77	47.5%
Unknown-income	160	0.7%	135	0.7%	19	1.1%	6	3.7%
Total Assessment Area	**22,454**	**100.0%**	**20,582**	**100.0%**	**1,710**	**100.0%**	**162**	**100.0%**
	Percentage of Total Businesses:			**91.7%**		**7.6%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.9%	2	0.9%	0	0.0%	0	0.0%
Moderate-income	27	11.8%	27	11.8%	0	0.0%	0	0.0%
Middle-income	130	56.8%	129	56.6%	1	100.0%	0	0.0%
Upper-income	70	30.6%	70	30.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**229**	**100.0%**	**228**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.6%**		**0.4%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: Multi Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	9.9%	8,052	6.0%	3,345	41.5%	32,138	23.8%
Moderate-income	31	27.9%	31,945	23.7%	7,508	23.5%	21,611	16.0%
Middle-income	42	37.8%	52,219	38.7%	6,563	12.6%	24,414	18.1%
Upper-income	26	23.4%	42,633	31.6%	2,233	5.2%	56,686	42.0%
Unknown-income	1	0.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**111**	**100.0%**	**134,849**	**100.0%**	**19,649**	**14.6%**	**134,849**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,296	5,218	3.9%	30.2%	8,736	50.5%	3,342	19.3%
Moderate-income	60,862	29,650	22.3%	48.7%	21,237	34.9%	9,975	16.4%
Middle-income	87,786	52,657	39.7%	60.0%	22,301	25.4%	12,828	14.6%
Upper-income	66,790	45,275	34.1%	67.8%	13,071	19.6%	8,444	12.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**232,734**	**132,800**	**100.0%**	**57.1%**	**65,345**	**28.1%**	**34,589**	**14.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,537	7.2%	1,382	6.9%	140	11.4%	15	7.5%
Moderate-income	4,666	21.8%	4,346	21.7%	272	22.1%	48	23.9%
Middle-income	7,296	34.1%	6,850	34.3%	373	30.3%	73	36.3%
Upper-income	7,910	36.9%	7,403	37.0%	442	35.9%	65	32.3%
Unknown-income	8	0.0%	4	0.0%	4	0.3%	0	0.0%
Total Assessment Area	**21,417**	**100.0%**	**19,985**	**100.0%**	**1,231**	**100.0%**	**201**	**100.0%**
	Percentage of Total Businesses:			**93.3%**		**5.7%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	2.5%	9	2.5%	0	0.0%	0	0.0%
Moderate-income	119	32.4%	114	32.2%	5	45.5%	0	0.0%
Middle-income	167	45.5%	160	45.2%	5	45.5%	2	100.0%
Upper-income	72	19.6%	71	20.1%	1	9.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**367**	**100.0%**	**354**	**100.0%**	**11**	**100.0%**	**2**	**100.0%**
	Percentage of Total Farms:			**96.5%**		**3.0%**		**0.5%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: Multi Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	9.5%	8,117	5.9%	2,998	36.9%	30,784	22.5%
Moderate-income	35	25.5%	28,613	20.9%	5,642	19.7%	22,324	16.3%
Middle-income	55	40.1%	56,925	41.6%	5,478	9.6%	26,823	19.6%
Upper-income	29	21.2%	41,714	30.5%	1,306	3.1%	56,744	41.5%
Unknown-income	5	3.6%	1,306	1.0%	315	24.1%	0	0.0%
Total Assessment Area	**137**	**100.0%**	**136,675**	**100.0%**	**15,739**	**11.5%**	**136,675**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,331	5,372	3.9%	31.0%	8,476	48.9%	3,483	20.1%
Moderate-income	56,054	25,459	18.4%	45.4%	20,797	37.1%	9,798	17.5%
Middle-income	102,823	60,257	43.5%	58.6%	26,360	25.6%	16,206	15.8%
Upper-income	63,343	46,289	33.4%	73.1%	8,714	13.8%	8,340	13.2%
Unknown-income	6,194	1,269	0.9%	20.5%	3,441	55.6%	1,484	24.0%
Total Assessment Area	**245,745**	**138,646**	**100.0%**	**56.4%**	**67,788**	**27.6%**	**39,311**	**16.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,664	7.5%	1,492	7.2%	152	12.8%	20	9.3%
Moderate-income	4,077	18.5%	3,863	18.7%	169	14.3%	45	21.0%
Middle-income	9,032	40.9%	8,472	41.0%	480	40.5%	80	37.4%
Upper-income	5,931	26.9%	5,650	27.3%	221	18.6%	60	28.0%
Unknown-income	1,365	6.2%	1,193	5.8%	163	13.8%	9	4.2%
Total Assessment Area	**22,069**	**100.0%**	**20,670**	**100.0%**	**1,185**	**100.0%**	**214**	**100.0%**
	Percentage of Total Businesses:			**93.7%**		**5.4%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	2.3%	9	2.4%	0	0.0%	0	0.0%
Moderate-income	127	33.0%	122	32.9%	4	30.8%	1	100.0%
Middle-income	165	42.9%	158	42.6%	7	53.8%	0	0.0%
Upper-income	78	20.3%	77	20.8%	1	7.7%	0	0.0%
Unknown-income	6	1.6%	5	1.3%	1	7.7%	0	0.0%
Total Assessment Area	**385**	**100.0%**	**371**	**100.0%**	**13**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**96.4%**		**3.4%**		**0.3%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: Multi Texarkana

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.9%	474	1.3%	242	51.1%	8,662	23.0%
Moderate-income	9	26.5%	6,576	17.4%	2,076	31.6%	6,058	16.1%
Middle-income	18	52.9%	22,468	59.5%	3,118	13.9%	7,377	19.5%
Upper-income	5	14.7%	8,205	21.7%	667	8.1%	15,639	41.4%
Unknown-income	1	2.9%	13	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**34**	**100.0%**	**37,736**	**100.0%**	**6,103**	**16.2%**	**37,736**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	941	288	0.8%	30.6%	563	59.8%	90	9.6%
Moderate-income	13,172	4,852	13.2%	36.8%	6,134	46.6%	2,186	16.6%
Middle-income	38,080	22,777	61.8%	59.8%	9,720	25.5%	5,583	14.7%
Upper-income	12,631	8,905	24.2%	70.5%	2,382	18.9%	1,344	10.6%
Unknown-income	13	13	0.0%	100.0%	0	0.0%	0	0.0%
Total Assessment Area	**64,837**	**36,835**	**100.0%**	**56.8%**	**18,799**	**29.0%**	**9,203**	**14.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	29	0.5%	25	0.5%	4	1.0%	0	0.0%
Moderate-income	1,378	24.5%	1,252	24.4%	108	26.1%	18	19.6%
Middle-income	2,844	50.5%	2,596	50.7%	203	49.0%	45	48.9%
Upper-income	1,372	24.4%	1,247	24.3%	96	23.2%	29	31.5%
Unknown-income	6	0.1%	3	0.1%	3	0.7%	0	0.0%
Total Assessment Area	**5,629**	**100.0%**	**5,123**	**100.0%**	**414**	**100.0%**	**92**	**100.0%**
	Percentage of Total Businesses:			**91.0%**		**7.4%**		**1.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.0%	2	1.1%	0	0.0%	0	0.0%
Moderate-income	9	4.7%	9	4.9%	0	0.0%	0	0.0%
Middle-income	131	68.6%	126	68.5%	5	83.3%	0	0.0%
Upper-income	49	25.7%	47	25.5%	1	16.7%	1	100.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**191**	**100.0%**	**184**	**100.0%**	**6**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**96.3%**		**3.1%**		**0.5%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: Multi Texarkana

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	8.7%	1,734	4.7%	684	39.4%	8,137	22.0%
Moderate-income	7	15.2%	5,260	14.3%	1,299	24.7%	6,372	17.3%
Middle-income	23	50.0%	20,081	54.4%	2,223	11.1%	7,286	19.7%
Upper-income	11	23.9%	9,837	26.6%	724	7.4%	15,117	41.0%
Unknown-income	1	2.2%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**46**	**100.0%**	**36,912**	**100.0%**	**4,930**	**13.4%**	**36,912**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,060	1,014	2.8%	25.0%	2,220	54.7%	826	20.3%
Moderate-income	10,649	4,571	12.4%	42.9%	4,262	40.0%	1,816	17.1%
Middle-income	35,543	20,444	55.7%	57.5%	9,549	26.9%	5,550	15.6%
Upper-income	15,865	10,696	29.1%	67.4%	3,052	19.2%	2,117	13.3%
Unknown-income	4	4	0.0%	100.0%	0	0.0%	0	0.0%
Total Assessment Area	**66,121**	**36,729**	**100.0%**	**55.5%**	**19,083**	**28.9%**	**10,309**	**15.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	518	9.3%	470	9.3%	39	9.5%	9	10.2%
Moderate-income	878	15.8%	798	15.8%	74	18.0%	6	6.8%
Middle-income	2,528	45.6%	2,309	45.8%	177	43.0%	42	47.7%
Upper-income	1,609	29.0%	1,460	28.9%	118	28.6%	31	35.2%
Unknown-income	11	0.2%	7	0.1%	4	1.0%	0	0.0%
Total Assessment Area	**5,544**	**100.0%**	**5,044**	**100.0%**	**412**	**100.0%**	**88**	**100.0%**
	Percentage of Total Businesses:			**91.0%**		**7.4%**		**1.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.5%	3	1.6%	0	0.0%	0	0.0%
Moderate-income	15	7.7%	15	7.9%	0	0.0%	0	0.0%
Middle-income	124	63.3%	120	63.2%	4	80.0%	0	0.0%
Upper-income	54	27.6%	52	27.4%	1	20.0%	1	100.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**196**	**100.0%**	**190**	**100.0%**	**5**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**96.9%**		**2.6%**		**0.5%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: Multi Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	16.7%	5,274	8.7%	2,751	52.2%	14,490	23.8%
Moderate-income	21	31.8%	17,006	27.9%	3,532	20.8%	11,117	18.3%
Middle-income	20	30.3%	19,055	31.3%	2,053	10.8%	10,925	17.9%
Upper-income	13	19.7%	19,534	32.1%	1,436	7.4%	24,337	40.0%
Unknown-income	1	1.5%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**66**	**100.0%**	**60,869**	**100.0%**	**9,772**	**16.1%**	**60,869**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,866	1,804	3.7%	15.2%	7,908	66.6%	2,154	18.2%
Moderate-income	33,424	13,753	27.9%	41.1%	14,028	42.0%	5,643	16.9%
Middle-income	33,885	15,308	31.0%	45.2%	14,579	43.0%	3,998	11.8%
Upper-income	30,656	18,469	37.4%	60.2%	9,135	29.8%	3,052	10.0%
Unknown-income	40	3	0.0%	7.5%	14	35.0%	23	57.5%
Total Assessment Area	**109,871**	**49,337**	**100.0%**	**44.9%**	**45,664**	**41.6%**	**14,870**	**13.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	887	9.4%	792	9.2%	80	12.2%	15	20.0%
Moderate-income	2,185	23.3%	2,034	23.5%	138	21.0%	13	17.3%
Middle-income	3,399	36.2%	3,126	36.1%	248	37.7%	25	33.3%
Upper-income	2,910	31.0%	2,698	31.2%	191	29.0%	21	28.0%
Unknown-income	7	0.1%	5	0.1%	1	0.2%	1	1.3%
Total Assessment Area	**9,388**	**100.0%**	**8,655**	**100.0%**	**658**	**100.0%**	**75**	**100.0%**
	Percentage of Total Businesses:			**92.2%**		**7.0%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.6%	1	1.8%	0	0.0%	0	0.0%
Moderate-income	13	21.3%	12	21.1%	1	25.0%	0	0.0%
Middle-income	26	42.6%	25	43.9%	1	25.0%	0	0.0%
Upper-income	21	34.4%	19	33.3%	2	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**61**	**100.0%**	**57**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**93.4%**		**6.6%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX E – FULL SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: Multi Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	14.3%	4,111	6.9%	1,694	41.2%	15,356	25.6%
Moderate-income	24	31.2%	16,169	27.0%	3,516	21.7%	9,661	16.1%
Middle-income	21	27.3%	21,387	35.7%	2,532	11.8%	11,450	19.1%
Upper-income	19	24.7%	17,798	29.7%	1,208	6.8%	23,438	39.1%
Unknown-income	2	2.6%	440	0.7%	239	54.3%	0	0.0%
Total Assessment Area	**77**	**100.0%**	**59,905**	**100.0%**	**9,189**	**15.3%**	**59,905**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,004	2,447	4.8%	22.2%	5,858	53.2%	2,699	24.5%
Moderate-income	33,871	13,653	27.1%	40.3%	14,888	44.0%	5,330	15.7%
Middle-income	37,521	18,377	36.4%	49.0%	14,632	39.0%	4,512	12.0%
Upper-income	29,093	15,926	31.6%	54.7%	10,336	35.5%	2,831	9.7%
Unknown-income	1,435	63	0.1%	4.4%	1,162	81.0%	210	14.6%
Total Assessment Area	**112,924**	**50,466**	**100.0%**	**44.7%**	**46,876**	**41.5%**	**15,582**	**13.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	820	8.6%	743	8.4%	68	10.6%	9	11.7%
Moderate-income	2,343	24.5%	2,192	24.8%	133	20.8%	18	23.4%
Middle-income	2,758	28.8%	2,573	29.1%	163	25.5%	22	28.6%
Upper-income	3,564	37.3%	3,280	37.1%	258	40.3%	26	33.8%
Unknown-income	82	0.9%	62	0.7%	18	2.8%	2	2.6%
Total Assessment Area	**9,567**	**100.0%**	**8,850**	**100.0%**	**640**	**100.0%**	**77**	**100.0%**
	Percentage of Total Businesses:			**92.5%**		**6.7%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	6.2%	4	6.6%	0	0.0%	0	0.0%
Moderate-income	8	12.3%	7	11.5%	1	25.0%	0	0.0%
Middle-income	27	41.5%	26	42.6%	1	25.0%	0	0.0%
Upper-income	26	40.0%	24	39.3%	2	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**65**	**100.0%**	**61**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**93.8%**		**6.2%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX F – FULL SCOPE LENDING TABLES

Tampa

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	16	1.8%	2.3%	4,880	1.2%	1.8%	1.9%	12	1.0%	2,658	0.5%	1.7%	7	1.2%	1.9%	1,416	0.5%	1.3%	5	0.9%	2.0%	1,242	0.4%	1.4%
	Moderate	109	12.5%	20.7%	29,687	7.5%	15.5%	21.9%	146	12.5%	41,797	7.5%	24.4%	66	11.1%	24.1%	17,922	6.6%	18.2%	80	14.0%	27.1%	23,875	8.3%	20.7%
	Middle	267	30.6%	38.2%	95,362	24.1%	34.2%	39.7%	319	27.4%	116,701	21.0%	38.7%	199	33.4%	37.2%	67,606	25.1%	33.5%	120	21.1%	35.0%	49,095	17.2%	32.1%
	Upper	479	54.9%	38.8%	266,110	67.1%	48.5%	36.5%	680	58.4%	390,325	70.2%	34.8%	318	53.4%	36.3%	179,752	66.6%	46.4%	362	63.5%	35.4%	210,573	73.6%	45.2%
	Unknown	1	0.1%	0.1%	431	0.1%	0.1%	0.1%	8	0.7%	4,403	0.8%	0.5%	5	0.8%	0.4%	3,122	1.2%	0.6%	3	0.5%	0.4%	1,281	0.4%	0.7%
	Total	*872*	*100%*	*100%*	*396,470*	*100%*	*100%*	*100%*	*1,165*	*100%*	*555,884*	*100%*	*100%*	*595*	*100%*	*100%*	*269,818*	*100%*	*100%*	*570*	*100%*	*100%*	*286,066*	*100%*	*100%*
REFINANCE	Low	12	1.1%	1.4%	2,195	0.9%	1.1%	1.9%	7	0.9%	404	0.3%	1.7%	3	0.6%	1.8%	249	0.3%	1.2%	4	1.4%	2.1%	155	0.3%	1.3%
	Moderate	169	15.1%	15.0%	23,595	9.3%	11.0%	21.9%	135	17.6%	14,981	11.1%	24.4%	85	18.1%	21.8%	10,823	12.1%	16.4%	50	16.9%	23.4%	4,158	9.2%	14.2%
	Middle	411	36.7%	37.1%	71,169	28.0%	32.3%	39.7%	288	37.6%	42,816	31.8%	38.7%	170	36.2%	38.6%	28,502	31.9%	34.8%	118	39.9%	38.6%	14,314	31.7%	34.0%
	Upper	526	47.0%	46.4%	156,587	61.7%	55.5%	36.5%	330	43.1%	74,089	55.1%	34.8%	206	43.8%	37.5%	47,574	53.3%	46.9%	124	41.9%	35.6%	26,515	58.7%	50.1%
	Unknown	1	0.1%	0.0%	187	0.1%	0.0%	0.1%	6	0.8%	2,143	1.6%	0.5%	6	1.3%	0.3%	2,143	2.4%	0.6%	0	0.0%	0.3%	0	0.0%	0.3%
	Total	*1,119*	*100%*	*100%*	*253,733*	*100%*	*100%*	*100%*	*766*	*100%*	*134,433*	*100%*	*100%*	*470*	*100%*	*100%*	*89,291*	*100%*	*100%*	*296*	*100%*	*100%*	*45,142*	*100%*	*100%*
HOME IMPROVEMENT	Low	7	1.0%	1.1%	444	0.8%	0.9%	1.9%	10	0.7%	768	0.6%	1.7%	5	0.6%	1.0%	481	0.6%	0.7%	5	1.0%	1.1%	287	0.7%	0.9%
	Moderate	89	13.3%	14.2%	6,648	11.3%	10.9%	21.9%	214	16.0%	13,961	11.1%	24.4%	133	15.6%	15.1%	8,869	10.8%	10.7%	81	16.6%	17.4%	5,092	11.6%	13.0%
	Middle	270	40.5%	36.0%	19,728	33.4%	30.8%	39.7%	535	39.9%	43,825	34.9%	38.7%	332	39.0%	36.4%	28,312	34.5%	31.7%	203	41.5%	37.4%	15,513	35.4%	32.1%
	Upper	301	45.1%	48.7%	32,207	54.6%	57.4%	36.5%	578	43.1%	66,586	53.0%	34.8%	378	44.4%	46.9%	43,701	53.3%	56.2%	200	40.9%	43.8%	22,885	52.3%	53.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	3	0.2%	600	0.5%	0.5%	3	0.4%	0.5%	600	0.7%	0.7%	0	0.0%	0.3%	0	0.0%	0.5%
	Total	*667*	*100%*	*100%*	*59,027*	*100%*	*100%*	*100%*	*1,340*	*100%*	*125,740*	*100%*	*100%*	*851*	*100%*	*100%*	*81,963*	*100%*	*100%*	*489*	*100%*	*100%*	*43,777*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	1	100.0%	16.7%	117,063	100.0%	10.3%	6.8%	0	0.0%	0	0.0%	6.5%	0	0.0%	12.8%	0	0.0%	8.0%	0	0.0%	10.6%	0	0.0%	10.1%
	Moderate	0	0.0%	33.3%	0	0.0%	12.6%	22.7%	1	33.3%	3,134	54.6%	22.2%	1	50.0%	34.7%	3,134	66.3%	28.0%	0	0.0%	40.7%	0	0.0%	24.0%
	Middle	0	0.0%	32.5%	0	0.0%	17.6%	40.8%	2	66.7%	2,604	45.4%	38.6%	1	50.0%	26.0%	1,595	33.7%	22.5%	1	100.0%	29.3%	1,009	100.0%	33.3%
	Upper	0	0.0%	17.5%	0	0.0%	59.5%	29.3%	0	0.0%	0	0.0%	29.4%	0	0.0%	23.7%	0	0.0%	40.0%	0	0.0%	19.5%	0	0.0%	32.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	3.3%	0	0.0%	2.7%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*117,063*	*100%*	*100%*	*100%*	*3*	*100%*	*5,738*	*100%*	*100%*	*2*	*100%*	*100%*	*4,729*	*100%*	*100%*	*1*	*100%*	*100%*	*1,009*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	0.7%	0.8%	50	0.3%	0.7%	1.9%	4	1.3%	192	0.6%	1.7%	2	1.1%	0.7%	169	1.0%	0.5%	2	1.5%	1.0%	23	0.2%	0.5%
	Moderate	22	15.3%	13.6%	1,834	10.8%	9.5%	21.9%	52	16.4%	2,795	9.0%	24.4%	28	15.6%	15.5%	1,511	8.7%	9.8%	24	17.5%	16.7%	1,284	9.4%	11.2%
	Middle	57	39.6%	34.9%	4,143	24.3%	26.8%	39.7%	132	41.6%	11,055	35.5%	38.7%	79	43.9%	35.8%	6,532	37.5%	30.2%	53	38.7%	38.5%	4,523	33.1%	32.4%
	Upper	64	44.4%	50.8%	11,002	64.6%	63.0%	36.5%	126	39.7%	16,387	52.7%	34.8%	70	38.9%	47.3%	9,002	51.6%	58.4%	56	40.9%	43.5%	7,385	54.0%	55.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.1%	0.1%	3	0.9%	675	2.2%	0.5%	1	0.6%	0.6%	223	1.3%	1.1%	2	1.5%	0.3%	452	3.3%	0.6%
	Total	*144*	*100%*	*100%*	*17,029*	*100%*	*100%*	*100%*	*317*	*100%*	*31,104*	*100%*	*100%*	*180*	*100%*	*100%*	*17,437*	*100%*	*100%*	*137*	*100%*	*100%*	*13,667*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
														Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.5%	0	0.0%	0.8%	1.9%	2	0.9%	79	0.4%	1.7%	2	1.7%	1.3%	79	0.7%	0.6%	0	0.0%	1.8%	0	0.0%	1.7%
	Moderate	15	22.1%	14.5%	1,206	10.8%	6.5%	21.9%	40	18.4%	3,265	16.8%	24.4%	21	17.9%	17.9%	2,249	20.8%	8.7%	19	19.0%	18.2%	1,016	11.7%	12.5%
	Middle	27	39.7%	35.1%	3,142	28.2%	21.8%	39.7%	100	46.1%	7,181	36.9%	38.7%	48	41.0%	34.5%	3,388	31.3%	22.8%	52	52.0%	40.1%	3,793	43.8%	31.2%
	Upper	26	38.2%	48.7%	6,786	60.9%	70.8%	36.5%	75	34.6%	8,959	46.0%	34.8%	46	39.3%	45.5%	5,100	47.2%	66.2%	29	29.0%	39.5%	3,859	44.5%	54.3%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	1.7%	0	0.0%	0.4%	0	0.0%	0.4%
	Total	*68*	*100%*	*100%*	*11,134*	*100%*	*100%*	*100%*	*217*	*100%*	*19,484*	*100%*	*100%*	*117*	*100%*	*100%*	*10,816*	*100%*	*100%*	*100*	*100%*	*100%*	*8,668*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.7%	0	0.0%	2.4%	1.9%	0	0.0%	0	0.0%	1.7%	0	0.0%	2.7%	0	0.0%	1.5%	0	0.0%	1.6%	0	0.0%	1.1%
	Moderate	0	0.0%	26.8%	0	0.0%	21.3%	21.9%	0	0.0%	0	0.0%	24.4%	0	0.0%	30.2%	0	0.0%	21.8%	0	0.0%	29.7%	0	0.0%	20.1%
	Middle	0	0.0%	39.9%	0	0.0%	36.8%	39.7%	0	0.0%	0	0.0%	38.7%	0	0.0%	42.6%	0	0.0%	41.4%	0	0.0%	43.1%	0	0.0%	46.2%
	Upper	0	0.0%	30.6%	0	0.0%	39.5%	36.5%	0	0.0%	0	0.0%	34.8%	0	0.0%	24.1%	0	0.0%	34.8%	0	0.0%	25.6%	0	0.0%	32.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	37	1.3%	1.8%	124,632	14.6%	1.9%	1.9%	35	0.9%	4,101	0.5%	1.7%	19	0.9%	1.8%	2,394	0.5%	1.8%	16	1.0%	1.9%	1,707	0.4%	2.0%
	Moderate	404	14.1%	17.5%	62,970	7.4%	13.2%	21.9%	588	15.4%	79,933	9.2%	24.4%	334	15.1%	22.3%	44,508	9.4%	18.0%	254	15.9%	24.9%	35,425	8.9%	19.5%
	Middle	1,032	35.9%	37.5%	193,544	22.7%	32.2%	39.7%	1,376	36.1%	224,182	25.7%	38.7%	829	37.4%	37.5%	135,935	28.7%	32.8%	547	34.3%	36.1%	88,247	22.2%	32.4%
	Upper	1,396	48.6%	43.2%	472,692	55.3%	52.6%	36.5%	1,789	47.0%	556,346	63.8%	34.8%	1,018	46.0%	38.1%	285,129	60.1%	46.8%	771	48.4%	36.7%	271,217	68.1%	45.5%
	Unknown	2	0.1%	0.0%	618	0.1%	0.0%	0.1%	20	0.5%	7,821	0.9%	0.5%	15	0.7%	0.4%	6,088	1.3%	0.7%	5	0.3%	0.4%	1,733	0.4%	0.6%
	Total	*2,871*	*100%*	*100%*	*854,456*	*100%*	*100%*	*100%*	*3,808*	*100%*	*872,383*	*100%*	*100%*	*2,215*	*100%*	*100%*	*474,054*	*100%*	*100%*	*1,593*	*100%*	*100%*	*398,329*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	110	4.0%	4.5%	8,496	4.8%	6.6%	4.1%	40	4.3%	3,937	3.4%	3.3%	11	3.2%	3.2%	1,310	2.5%	4.7%	29	5.0%	3.0%	2,627	4.3%	4.5%
	Moderate	621	22.4%	20.4%	37,440	21.3%	21.5%	21.7%	250	26.9%	28,866	25.2%	23.0%	88	25.2%	21.7%	11,823	22.2%	22.9%	162	27.8%	20.7%	17,043	27.7%	22.2%
	Middle	1,056	38.2%	34.4%	74,796	42.5%	35.2%	35.3%	356	38.2%	40,051	34.9%	35.3%	127	36.4%	34.1%	16,402	30.8%	32.8%	229	39.3%	33.8%	23,649	38.5%	32.9%
	Upper	972	35.1%	40.1%	53,200	30.3%	36.3%	38.6%	271	29.1%	39,559	34.5%	36.8%	117	33.5%	38.9%	21,857	41.0%	36.4%	154	26.5%	40.5%	17,702	28.8%	37.6%
	Unknown	8	0.3%	0.2%	1,906	1.1%	0.3%	0.3%	14	1.5%	2,333	2.0%	1.7%	6	1.7%	1.8%	1,879	3.5%	3.1%	8	1.4%	1.8%	454	0.7%	2.7%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*2,767*	*100%*	*100%*	*175,838*	*100%*	*100%*	*100%*	*931*	*100%*	*114,746*	*100%*	*100%*	*349*	*100%*	*100%*	*53,271*	*100%*	*100%*	*582*	*100%*	*100%*	*61,475*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	23	2.6%	3.8%	3,457	0.9%	1.9%	21.6%	19	1.6%	2,013	0.4%	21.1%	13	2.2%	2.8%	1,340	0.5%	1.2%	6	1.1%	2.1%	673	0.2%	0.9%
	Moderate	96	11.0%	16.1%	17,923	4.5%	10.8%	17.9%	103	8.8%	21,152	3.8%	18.3%	65	10.9%	13.1%	13,553	5.0%	8.1%	38	6.7%	11.6%	7,599	2.7%	7.1%
	Middle	137	15.7%	21.2%	35,214	8.9%	18.0%	19.1%	153	13.1%	41,582	7.5%	19.2%	83	13.9%	21.3%	22,198	8.2%	17.7%	70	12.3%	20.9%	19,384	6.8%	17.2%
	Upper	615	70.5%	42.9%	338,076	85.3%	54.0%	41.4%	890	76.4%	491,137	88.4%	41.4%	434	72.9%	45.1%	232,727	86.3%	56.3%	456	80.0%	39.9%	258,410	90.3%	51.9%
	Unknown	1	0.1%	16.0%	1,800	0.5%	15.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.7%	0	0.0%	16.6%	0	0.0%	25.5%	0	0.0%	22.9%
	Total	*872*	*100%*	*100%*	*396,470*	*100%*	*100%*	*100%*	*1,165*	*100%*	*555,884*	*100%*	*100%*	*595*	*100%*	*100%*	*269,818*	*100%*	*100%*	*570*	*100%*	*100%*	*286,066*	*100%*	*100%*
REFINANCE	Low	107	9.6%	5.0%	9,252	3.6%	2.5%	21.6%	109	14.2%	7,821	5.8%	21.1%	73	15.5%	9.9%	5,591	6.3%	5.3%	36	12.2%	8.9%	2,230	4.9%	3.8%
	Moderate	227	20.3%	14.7%	29,670	11.7%	9.8%	17.9%	170	22.2%	19,948	14.8%	18.3%	106	22.6%	20.1%	14,329	16.0%	14.7%	64	21.6%	19.2%	5,619	12.4%	10.5%
	Middle	244	21.8%	19.3%	41,818	16.5%	16.1%	19.1%	193	25.2%	28,824	21.4%	19.2%	118	25.1%	23.3%	20,608	23.1%	21.2%	75	25.3%	22.7%	8,216	18.2%	15.4%
	Upper	541	48.3%	39.3%	172,993	68.2%	48.8%	41.4%	294	38.4%	77,840	57.9%	41.4%	173	36.8%	34.8%	48,763	54.6%	45.8%	121	40.9%	33.7%	29,077	64.4%	31.8%
	Unknown	0	0.0%	21.7%	0	0.0%	22.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.9%	0	0.0%	12.9%	0	0.0%	15.6%	0	0.0%	38.6%
	Total	*1,119*	*100%*	*100%*	*253,733*	*100%*	*100%*	*100%*	*766*	*100%*	*134,433*	*100%*	*100%*	*470*	*100%*	*100%*	*89,291*	*100%*	*100%*	*296*	*100%*	*100%*	*45,142*	*100%*	*100%*
HOME IMPROVEMENT	Low	75	11.2%	6.0%	3,363	5.7%	3.1%	21.6%	132	9.9%	5,400	4.3%	21.1%	90	10.6%	6.1%	3,975	4.8%	3.0%	42	8.6%	5.5%	1,425	3.3%	2.6%
	Moderate	110	16.5%	15.0%	5,454	9.2%	9.9%	17.9%	246	18.4%	13,936	11.1%	18.3%	154	18.1%	13.7%	9,652	11.8%	8.5%	92	18.8%	14.9%	4,284	9.8%	8.4%
	Middle	124	18.6%	20.7%	9,303	15.8%	16.5%	19.1%	296	22.1%	21,715	17.3%	19.2%	186	21.9%	21.2%	14,901	18.2%	15.4%	110	22.5%	23.2%	6,814	15.6%	15.9%
	Upper	358	53.7%	55.8%	40,907	69.3%	67.0%	41.4%	664	49.6%	84,267	67.0%	41.4%	420	49.4%	56.3%	53,218	64.9%	69.2%	244	49.9%	51.2%	31,049	70.9%	65.2%
	Unknown	0	0.0%	2.5%	0	0.0%	3.6%	0.0%	2	0.1%	422	0.3%	0.0%	1	0.1%	2.7%	217	0.3%	3.9%	1	0.2%	5.3%	205	0.5%	8.0%
	Total	*667*	*100%*	*100%*	*59,027*	*100%*	*100%*	*100%*	*1,340*	*100%*	*125,740*	*100%*	*100%*	*851*	*100%*	*100%*	*81,963*	*100%*	*100%*	*489*	*100%*	*100%*	*43,777*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.6%	0	0.0%	0	0.0%	21.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.1%	0	0.0%	0	0.0%	19.2%	0	0.0%	0.9%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.3%	0	0.0%	0.0%	41.4%	0	0.0%	0	0.0%	41.4%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	0.1%
	Unknown	1	100.0%	98.7%	117,063	100.0%	100.0%	0.0%	3	100.0%	5,738	100.0%	0.0%	2	100.0%	97.7%	4,729	100.0%	99.9%	1	100.0%	98.4%	1,009	100.0%	99.9%
	Total	*1*	*100%*	*100%*	*117,063*	*100%*	*100%*	*100%*	*3*	*100%*	*5,738*	*100%*	*100%*	*2*	*100%*	*100%*	*4,729*	*100%*	*100%*	*1*	*100%*	*100%*	*1,009*	*100%*	*100%*
OTHER PURPOSE LOC	Low	14	9.7%	6.5%	890	5.2%	4.1%	21.6%	28	8.8%	1,027	3.3%	21.1%	22	12.2%	6.6%	826	4.7%	4.2%	6	4.4%	5.8%	201	1.5%	3.4%
	Moderate	17	11.8%	13.7%	692	4.1%	8.1%	17.9%	55	17.4%	2,672	8.6%	18.3%	27	15.0%	12.9%	1,548	8.9%	7.1%	28	20.4%	15.5%	1,124	8.2%	8.5%
	Middle	33	22.9%	21.1%	2,766	16.2%	14.6%	19.1%	73	23.0%	5,729	18.4%	19.2%	34	18.9%	22.2%	2,842	16.3%	14.7%	39	28.5%	23.9%	2,887	21.1%	16.9%
	Upper	80	55.6%	55.4%	12,681	74.5%	69.3%	41.4%	160	50.5%	21,496	69.1%	41.4%	96	53.3%	53.5%	12,041	69.1%	69.7%	64	46.7%	46.5%	9,455	69.2%	61.9%
	Unknown	0	0.0%	3.3%	0	0.0%	3.9%	0.0%	1	0.3%	180	0.6%	0.0%	1	0.6%	4.9%	180	1.0%	4.4%	0	0.0%	8.2%	0	0.0%	9.3%
	Total	*144*	*100%*	*100%*	*17,029*	*100%*	*100%*	*100%*	*317*	*100%*	*31,104*	*100%*	*100%*	*180*	*100%*	*100%*	*17,437*	*100%*	*100%*	*137*	*100%*	*100%*	*13,667*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar		
		Bank			Bank				Bank					Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	13	19.1%	8.0%	734	6.6%	3.0%	21.6%	31	14.3%	1,464	7.5%	21.1%	15	12.8%	8.0%	996	9.2%	3.1%	16	16.0%	8.2%	468	5.4%	4.0%
	Moderate	11	16.2%	12.6%	551	4.9%	5.5%	17.9%	45	20.7%	2,441	12.5%	18.3%	27	23.1%	13.8%	1,561	14.4%	6.3%	18	18.0%	14.9%	880	10.2%	7.6%
	Middle	16	23.5%	16.9%	1,488	13.4%	7.9%	19.1%	55	25.3%	3,318	17.0%	19.2%	34	29.1%	18.8%	1,946	18.0%	9.4%	21	21.0%	21.7%	1,372	15.8%	13.0%
	Upper	28	41.2%	55.0%	8,361	75.1%	75.0%	41.4%	86	39.6%	12,261	62.9%	41.4%	41	35.0%	50.8%	6,313	58.4%	67.6%	45	45.0%	44.5%	5,948	68.6%	59.1%
	Unknown	0	0.0%	7.4%	0	0.0%	8.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.6%	0	0.0%	13.6%	0	0.0%	10.7%	0	0.0%	16.2%
	Total	*68*	*100%*	*100%*	*11,134*	*100%*	*100%*	*100%*	*217*	*100%*	*19,484*	*100%*	*100%*	*117*	*100%*	*100%*	*10,816*	*100%*	*100%*	*100*	*100%*	*100%*	*8,668*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.7%	0	0.0%	0.4%	21.6%	0	0.0%	0	0.0%	21.1%	0	0.0%	1.9%	0	0.0%	1.5%	0	0.0%	2.8%	0	0.0%	1.5%
	Moderate	0	0.0%	2.2%	0	0.0%	1.9%	17.9%	0	0.0%	0	0.0%	18.3%	0	0.0%	2.2%	0	0.0%	2.5%	0	0.0%	2.4%	0	0.0%	2.5%
	Middle	0	0.0%	1.6%	0	0.0%	1.9%	19.1%	0	0.0%	0	0.0%	19.2%	0	0.0%	1.3%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.5%	0	0.0%	1.0%	41.4%	0	0.0%	0	0.0%	41.4%	0	0.0%	0.9%	0	0.0%	1.8%	0	0.0%	1.2%	0	0.0%	2.0%
	Unknown	0	0.0%	95.0%	0	0.0%	94.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.8%	0	0.0%	92.7%	0	0.0%	93.5%	0	0.0%	94.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	232	8.1%	4.5%	17,696	2.1%	2.1%	21.6%	319	8.4%	17,725	2.0%	21.1%	213	9.6%	5.5%	12,728	2.7%	2.3%	106	6.7%	3.8%	4,997	1.3%	1.4%
	Moderate	461	16.1%	15.2%	54,290	6.4%	9.6%	17.9%	619	16.3%	60,149	6.9%	18.3%	379	17.1%	15.2%	40,643	8.6%	9.1%	240	15.1%	13.3%	19,506	4.9%	7.2%
	Middle	554	19.3%	20.1%	90,589	10.6%	15.9%	19.1%	770	20.2%	101,168	11.6%	19.2%	455	20.5%	21.7%	62,495	13.2%	17.0%	315	19.8%	21.5%	38,673	9.7%	15.6%
	Upper	1,622	56.5%	41.6%	573,018	67.1%	48.9%	41.4%	2,094	55.0%	687,001	78.7%	41.4%	1,164	52.6%	43.0%	353,062	74.5%	50.0%	930	58.4%	40.3%	333,939	83.8%	46.0%
	Unknown	2	0.1%	18.7%	118,863	13.9%	23.5%	0.0%	6	0.2%	6,340	0.7%	0.0%	4	0.2%	14.6%	5,126	1.1%	21.6%	2	0.1%	21.2%	1,214	0.3%	29.8%
	Total	*2,871*	*100%*	*100%*	*854,456*	*100%*	*100%*	*100%*	*3,808*	*100%*	*872,383*	*100%*	*100%*	*2,215*	*100%*	*100%*	*474,054*	*100%*	*100%*	*1,593*	*100%*	*100%*	*398,329*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Tampa

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	2,053	74.2%	46.7%	58,729	33.4%	28.4%	94.0%	540	58.0%	25,228	22.0%	93.8%	201	57.6%	52.3%	12,822	24.1%	35.0%	339	58.2%	54.9%	12,406	20.2%	36.0%
		Over $1 Million	554	20.0%		105,809	60.2%		5.1%	365	39.2%	75,606	65.9%	5.2%	136	39.0%		34,315	64.4%		229	39.3%		41,291	67.2%	
		Total Rev. available	2,607	94.2%		164,538	93.6%		99.1%	905	97.2%	100,834	87.9%	99.0%	337	96.6%		47,137	88.5%		568	97.6%		53,697	87.3%	
		Rev. Not Known	160	5.8%		11,300	6.4%		0.9%	26	2.8%	13,912	12.1%	1.0%	12	3.4%		6,134	11.5%		14	2.4%		7,778	12.7%	
		Total	*2,767*	*100%*		*175,838*	*100%*		*100.0%*	*931*	*100%*	*114,746*	*100%*	*100%*	*349*	*100%*		*53,271*	*100%*		*582*	*100%*		*61,475*	*100%*	
	Loan Size	$100,000 or Less	2,350	84.9%	94.1%	54,861	31.2%	41.8%		656	70.5%	15,282	13.3%		224	64.2%	95.9%	4,339	8.1%	49.2%	432	74.2%	96.1%	10,943	17.8%	50.8%
		$100,001 - $250,000	260	9.4%	3.3%	40,358	23.0%	17.0%		142	15.3%	25,497	22.2%		56	16.0%	2.3%	11,270	21.2%	14.8%	86	14.8%	2.2%	14,227	23.1%	14.7%
		$250,001 - $1 Million	157	5.7%	2.5%	80,619	45.8%	41.2%		133	14.3%	73,967	64.5%		69	19.8%	1.8%	37,662	70.7%	36.0%	64	11.0%	1.6%	36,305	59.1%	34.5%
		Total	*2,767*	*100%*	*100.0%*	*175,838*	*100%*	*100.0%*		*931*	*100%*	*114,746*	*100%*		*349*	*100%*	*100%*	*53,271*	*100%*	*100%*	*582*	*100%*	*100%*	*61,475*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1,970	96.0%		39,899	67.9%			479	88.7%	8,406	33.3%		170	84.6%		2,422	18.9%		309	91.2%		5,984	48.2%	
		$100,001 - $250,000	61	3.0%		8,985	15.3%			37	6.9%	5,943	23.6%		15	7.5%		2,828	22.1%		22	6.5%		3,115	25.1%	
		$250,001 - $1 Million	22	1.1%		9,845	16.8%			24	4.4%	10,879	43.1%		16	8.0%		7,572	59.1%		8	2.4%		3,307	26.7%	
		Total	*2,053*	*100%*		*58,729*	*100%*			*540*	*100%*	*25,228*	*100%*		*201*	*100%*		*12,822*	*100%*		*339*	*100%*		*12,406*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Miami

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	0.6%	2.0%	398	0.3%	1.3%	2.0%	11	2.4%	3,662	1.6%	2.0%	6	2.3%	3.0%	1,891	1.5%	2.0%	5	2.5%	3.4%	1,771	1.7%	2.3%
	Moderate	48	13.8%	18.4%	13,054	9.1%	12.9%	21.4%	48	10.4%	16,323	7.1%	18.3%	23	8.8%	15.7%	7,153	5.7%	10.6%	25	12.3%	16.8%	9,170	9.0%	12.2%
	Middle	117	33.6%	30.6%	39,413	27.4%	22.7%	31.9%	124	26.8%	47,628	20.8%	33.1%	79	30.4%	34.7%	28,301	22.4%	27.8%	45	22.2%	36.0%	19,327	18.9%	30.1%
	Upper	179	51.4%	47.6%	90,565	62.9%	62.0%	44.4%	270	58.3%	155,817	68.2%	45.3%	146	56.2%	44.6%	85,837	67.8%	57.8%	124	61.1%	42.3%	69,980	68.6%	54.0%
	Unknown	2	0.6%	1.4%	540	0.4%	1.1%	0.2%	10	2.2%	5,164	2.3%	1.3%	6	2.3%	2.1%	3,388	2.7%	1.8%	4	2.0%	1.5%	1,776	1.7%	1.4%
	Total	*348*	*100%*	*100%*	*143,970*	*100%*	*100%*	*100%*	*463*	*100%*	*228,594*	*100%*	*100%*	*260*	*100%*	*100%*	*126,570*	*100%*	*100%*	*203*	*100%*	*100%*	*102,024*	*100%*	*100%*
REFINANCE	Low	7	1.0%	1.1%	1,036	0.5%	0.8%	2.0%	4	1.6%	500	0.7%	2.0%	2	1.2%	2.2%	256	0.5%	1.2%	2	2.5%	2.5%	244	1.2%	1.2%
	Moderate	105	14.8%	16.5%	21,731	10.3%	12.1%	21.4%	27	10.7%	4,349	6.1%	18.3%	17	9.9%	15.5%	2,325	4.6%	9.4%	10	12.5%	16.2%	2,024	10.2%	7.2%
	Middle	229	32.3%	30.6%	55,669	26.3%	24.0%	31.9%	93	36.9%	18,761	26.4%	33.1%	60	34.9%	31.2%	13,029	25.5%	21.5%	33	41.3%	31.7%	5,732	28.8%	30.1%
	Upper	362	51.1%	51.1%	130,763	61.7%	62.5%	44.4%	126	50.0%	47,243	66.6%	45.3%	91	52.9%	49.7%	35,356	69.2%	66.6%	35	43.8%	48.3%	11,887	59.8%	60.5%
	Unknown	5	0.7%	0.6%	2,622	1.2%	0.6%	0.2%	2	0.8%	123	0.2%	1.3%	2	1.2%	1.3%	123	0.2%	1.2%	0	0.0%	1.3%	0	0.0%	1.0%
	Total	*708*	*100%*	*100%*	*211,821*	*100%*	*100%*	*100%*	*252*	*100%*	*70,976*	*100%*	*100%*	*172*	*100%*	*100%*	*51,089*	*100%*	*100%*	*80*	*100%*	*100%*	*19,887*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	0.8%	0.9%	100	0.8%	0.8%	2.0%	6	1.7%	386	0.9%	2.0%	3	1.5%	1.0%	100	0.4%	0.7%	3	1.9%	1.2%	286	1.6%	0.6%
	Moderate	18	15.3%	9.9%	1,310	9.9%	7.2%	21.4%	51	14.2%	3,609	8.6%	18.3%	22	10.7%	9.3%	1,235	5.1%	6.6%	29	18.8%	10.4%	2,374	13.4%	7.0%
	Middle	36	30.5%	26.3%	3,665	27.8%	21.6%	31.9%	111	30.9%	9,078	21.6%	33.1%	71	34.6%	27.0%	5,890	24.3%	21.2%	40	26.0%	27.9%	3,188	18.0%	19.6%
	Upper	63	53.4%	62.5%	8,099	61.5%	69.8%	44.4%	186	51.8%	28,395	67.6%	45.3%	105	51.2%	61.6%	16,595	68.4%	70.5%	81	52.6%	59.3%	11,800	66.6%	71.3%
	Unknown	0	0.0%	0.4%	0	0.0%	0.7%	0.2%	5	1.4%	526	1.3%	1.3%	4	2.0%	1.0%	458	1.9%	1.0%	1	0.6%	1.2%	68	0.4%	1.5%
	Total	*118*	*100%*	*100%*	*13,174*	*100%*	*100%*	*100%*	*359*	*100%*	*41,994*	*100%*	*100%*	*205*	*100%*	*100%*	*24,278*	*100%*	*100%*	*154*	*100%*	*100%*	*17,716*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	18.5%	0	0.0%	5.2%	6.7%	0	0.0%	0	0.0%	5.9%	0	0.0%	10.6%	0	0.0%	8.6%	0	0.0%	8.9%	0	0.0%	6.7%
	Moderate	0	0.0%	48.7%	0	0.0%	53.4%	28.0%	4	57.1%	23,516	15.2%	27.9%	2	100.0%	50.6%	4,100	100.0%	38.4%	2	40.0%	59.4%	19,416	12.9%	53.1%
	Middle	1	100.0%	20.3%	12,880	100.0%	21.8%	26.6%	3	42.9%	131,648	84.8%	29.6%	0	0.0%	23.8%	0	0.0%	31.9%	3	60.0%	21.7%	131,648	87.1%	33.8%
	Upper	0	0.0%	12.5%	0	0.0%	19.6%	37.4%	0	0.0%	0	0.0%	34.0%	0	0.0%	13.2%	0	0.0%	16.6%	0	0.0%	9.4%	0	0.0%	6.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	1.3%	0	0.0%	0	0.0%	2.7%	0	0.0%	1.7%	0	0.0%	4.5%	0	0.0%	0.6%	0	0.0%	0.1%
	Total	*1*	*100%*	*100%*	*12,880*	*100%*	*100%*	*100%*	*7*	*100%*	*155,164*	*100%*	*100%*	*2*	*100%*	*100%*	*4,100*	*100%*	*100%*	*5*	*100%*	*100%*	*151,064*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.0%	0	0.0%	0.4%	2.0%	0	0.0%	0	0.0%	2.0%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.2%
	Moderate	8	16.3%	8.6%	729	10.1%	5.4%	21.4%	15	11.3%	664	3.5%	18.3%	5	7.7%	7.6%	133	1.4%	4.4%	10	14.7%	9.5%	531	5.7%	4.7%
	Middle	10	20.4%	24.8%	640	8.9%	17.3%	31.9%	38	28.6%	3,575	19.0%	33.1%	17	26.2%	26.4%	1,606	16.8%	16.6%	21	30.9%	29.4%	1,969	21.3%	17.9%
	Upper	31	63.3%	65.3%	5,860	81.1%	76.8%	44.4%	79	59.4%	14,044	74.8%	45.3%	43	66.2%	64.0%	7,809	81.8%	77.5%	36	52.9%	59.1%	6,235	67.5%	75.8%
	Unknown	0	0.0%	0.3%	0	0.0%	0.1%	0.2%	1	0.8%	500	2.7%	1.3%	0	0.0%	1.2%	0	0.0%	1.1%	1	1.5%	1.4%	500	5.4%	1.4%
	Total	*49*	*100%*	*100%*	*7,229*	*100%*	*100%*	*100%*	*133*	*100%*	*18,783*	*100%*	*100%*	*65*	*100%*	*100%*	*9,548*	*100%*	*100%*	*68*	*100%*	*100%*	*9,235*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank						Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.7%	0	0.0%	0.1%	2.0%	0	0.0%	0	0.0%	2.0%	0	0.0%	0.9%	0	0.0%	0.1%	0	0.0%	1.8%	0	0.0%	0.5%
	Moderate	6	24.0%	11.1%	788	15.9%	4.5%	21.4%	7	9.5%	807	5.5%	18.3%	6	14.6%	10.3%	663	9.9%	1.7%	1	3.0%	9.0%	144	1.8%	2.5%
	Middle	5	20.0%	18.8%	734	14.8%	5.0%	31.9%	27	36.5%	5,417	36.9%	33.1%	16	39.0%	23.0%	1,962	29.4%	11.9%	11	33.3%	27.2%	3,455	43.2%	12.8%
	Upper	14	56.0%	69.0%	3,441	69.3%	89.4%	44.4%	36	48.6%	6,878	46.9%	45.3%	16	39.0%	64.1%	2,572	38.5%	85.3%	20	60.6%	59.9%	4,306	53.8%	83.5%
	Unknown	0	0.0%	0.4%	0	0.0%	0.9%	0.2%	4	5.4%	1,575	10.7%	1.3%	3	7.3%	1.7%	1,475	22.1%	1.0%	1	3.0%	2.1%	100	1.2%	0.6%
	Total	*25*	*100%*	*100%*	*4,963*	*100%*	*100%*	*100%*	*74*	*100%*	*14,677*	*100%*	*100%*	*41*	*100%*	*100%*	*6,672*	*100%*	*100%*	*33*	*100%*	*100%*	*8,005*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.3%	0	0.0%	1.7%	2.0%	0	0.0%	0	0.0%	2.0%	0	0.0%	2.2%	0	0.0%	0.6%	0	0.0%	1.1%	0	0.0%	0.3%
	Moderate	0	0.0%	27.5%	0	0.0%	21.9%	21.4%	0	0.0%	0	0.0%	18.3%	0	0.0%	20.9%	0	0.0%	13.8%	0	0.0%	17.2%	0	0.0%	4.2%
	Middle	0	0.0%	40.0%	0	0.0%	36.1%	31.9%	0	0.0%	0	0.0%	33.1%	0	0.0%	34.6%	0	0.0%	31.5%	0	0.0%	32.8%	0	0.0%	21.0%
	Upper	0	0.0%	29.6%	0	0.0%	39.5%	44.4%	0	0.0%	0	0.0%	45.3%	0	0.0%	41.5%	0	0.0%	53.3%	0	0.0%	48.9%	0	0.0%	74.5%
	Unknown	0	0.0%	0.5%	0	0.0%	0.8%	0.2%	0	0.0%	0	0.0%	1.3%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	10	0.8%	1.6%	1,534	0.4%	1.4%	2.0%	21	1.6%	4,548	0.9%	2.0%	11	1.5%	2.5%	2,247	1.0%	2.2%	10	1.8%	2.9%	2,301	0.7%	2.3%
	Moderate	185	14.8%	17.3%	37,612	9.5%	15.5%	21.4%	152	11.8%	49,268	9.3%	18.3%	75	10.1%	15.0%	15,609	7.0%	11.8%	77	14.2%	15.8%	33,659	10.9%	13.6%
	Middle	398	31.9%	30.3%	113,001	28.7%	22.4%	31.9%	396	30.7%	216,107	40.8%	33.1%	243	32.6%	32.6%	50,788	22.9%	25.3%	153	28.2%	34.0%	165,319	53.7%	29.2%
	Upper	649	52.0%	49.9%	238,728	60.6%	59.9%	44.4%	697	54.1%	252,377	47.6%	45.3%	401	53.8%	48.1%	148,169	66.7%	59.0%	296	54.5%	45.8%	104,208	33.8%	53.8%
	Unknown	7	0.6%	0.9%	3,162	0.8%	0.8%	0.2%	22	1.7%	7,888	1.5%	1.3%	15	2.0%	1.7%	5,444	2.4%	1.8%	7	1.3%	1.5%	2,444	0.8%	1.2%
	Total	*1,249*	*100%*	*100%*	*394,037*	*100%*	*100%*	*100%*	*1,288*	*100%*	*530,188*	*100%*	*100%*	*745*	*100%*	*100%*	*222,257*	*100%*	*100%*	*543*	*100%*	*100%*	*307,931*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	83	3.8%	3.1%	4,546	3.2%	3.7%	3.4%	40	4.0%	5,426	4.3%	2.7%	13	3.3%	2.4%	2,186	3.4%	2.7%	27	4.5%	2.3%	3,240	5.3%	2.3%
	Moderate	602	27.7%	22.2%	39,011	27.3%	21.4%	22.4%	240	24.0%	24,971	19.9%	20.4%	90	22.9%	18.5%	12,026	18.9%	18.8%	150	24.8%	18.6%	12,945	21.0%	18.2%
	Middle	622	28.7%	26.9%	34,074	23.9%	22.9%	26.5%	295	29.6%	33,452	26.7%	28.7%	129	32.8%	29.9%	18,220	28.6%	26.4%	166	27.4%	29.5%	15,232	24.7%	26.3%
	Upper	815	37.6%	45.3%	56,513	39.6%	48.1%	45.4%	375	37.6%	48,551	38.7%	44.6%	145	36.9%	45.4%	23,703	37.2%	46.8%	230	38.0%	45.7%	24,848	40.3%	48.1%
	Unknown	48	2.2%	2.2%	8,495	6.0%	3.9%	2.4%	48	4.8%	12,967	10.3%	3.6%	16	4.1%	3.6%	7,643	12.0%	5.2%	32	5.3%	3.8%	5,324	8.6%	5.1%
	Tr Unknown	0	0.0%	0.2%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*2,170*	*100%*	*100%*	*142,639*	*100%*	*100%*	*100%*	*998*	*100%*	*125,367*	*100%*	*100%*	*393*	*100%*	*100%*	*63,778*	*100%*	*100%*	*605*	*100%*	*100%*	*61,589*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	0.9%	0.5%	368	0.3%	0.3%	24.0%	3	0.6%	315	0.1%	23.1%	3	1.2%	0.6%	315	0.2%	0.3%	0	0.0%	0.3%	0	0.0%	0.2%
	Moderate	18	5.2%	4.4%	3,333	2.3%	1.8%	16.6%	20	4.3%	3,705	1.6%	17.3%	13	5.0%	3.0%	2,543	2.0%	1.1%	7	3.4%	2.0%	1,162	1.1%	0.8%
	Middle	70	20.1%	16.5%	18,405	12.8%	10.0%	16.9%	59	12.7%	17,016	7.4%	17.7%	36	13.8%	12.5%	9,873	7.8%	6.9%	23	11.3%	8.6%	7,143	7.0%	4.6%
	Upper	257	73.9%	58.7%	121,864	84.6%	67.0%	42.5%	380	82.1%	207,421	90.7%	42.0%	208	80.0%	62.2%	113,839	89.9%	69.2%	172	84.7%	59.4%	93,582	91.7%	64.6%
	Unknown	0	0.0%	19.9%	0	0.0%	20.9%	0.0%	1	0.2%	137	0.1%	0.0%	0	0.0%	21.7%	0	0.0%	22.3%	1	0.5%	29.6%	137	0.1%	29.8%
	Total	*348*	*100%*	*100%*	*143,970*	*100%*	*100%*	*100%*	*463*	*100%*	*228,594*	*100%*	*100%*	*260*	*100%*	*100%*	*126,570*	*100%*	*100%*	*203*	*100%*	*100%*	*102,024*	*100%*	*100%*
REFINANCE	Low	15	2.1%	1.3%	1,552	0.7%	0.7%	24.0%	9	3.6%	799	1.1%	23.1%	6	3.5%	2.8%	614	1.2%	1.6%	3	3.8%	3.1%	185	0.9%	1.2%
	Moderate	58	8.2%	6.0%	9,093	4.3%	3.1%	16.6%	27	10.7%	2,847	4.0%	17.3%	22	12.8%	8.1%	2,345	4.6%	3.5%	5	6.3%	5.6%	502	2.5%	1.6%
	Middle	152	21.5%	15.6%	30,972	14.6%	10.3%	16.9%	56	22.2%	9,173	12.9%	17.7%	43	25.0%	16.6%	7,055	13.8%	9.3%	13	16.3%	13.1%	2,118	10.7%	4.6%
	Upper	483	68.2%	57.1%	170,204	80.4%	65.3%	42.5%	159	63.1%	57,957	81.7%	42.0%	101	58.7%	53.9%	41,075	80.4%	62.9%	58	72.5%	53.5%	16,882	84.9%	35.7%
	Unknown	0	0.0%	19.9%	0	0.0%	20.6%	0.0%	1	0.4%	200	0.3%	0.0%	0	0.0%	18.6%	0	0.0%	22.7%	1	1.3%	24.6%	200	1.0%	56.9%
	Total	*708*	*100%*	*100%*	*211,821*	*100%*	*100%*	*100%*	*252*	*100%*	*70,976*	*100%*	*100%*	*172*	*100%*	*100%*	*51,089*	*100%*	*100%*	*80*	*100%*	*100%*	*19,887*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	3.4%	1.4%	258	2.0%	0.7%	24.0%	17	4.7%	1,100	2.6%	23.1%	16	7.8%	1.7%	1,075	4.4%	0.9%	1	0.6%	0.9%	25	0.1%	0.3%
	Moderate	11	9.3%	3.8%	805	6.1%	2.0%	16.6%	21	5.8%	996	2.4%	17.3%	7	3.4%	3.8%	504	2.1%	1.8%	14	9.1%	3.5%	492	2.8%	1.3%
	Middle	15	12.7%	11.7%	1,046	7.9%	7.4%	16.9%	53	14.8%	2,826	6.7%	17.7%	32	15.6%	11.1%	1,864	7.7%	5.5%	21	13.6%	12.2%	962	5.4%	5.7%
	Upper	88	74.6%	78.8%	11,065	84.0%	82.7%	42.5%	264	73.5%	36,481	86.9%	42.0%	149	72.7%	79.8%	20,602	84.9%	86.1%	115	74.7%	76.5%	15,879	89.6%	82.3%
	Unknown	0	0.0%	4.4%	0	0.0%	7.2%	0.0%	4	1.1%	591	1.4%	0.0%	1	0.5%	3.6%	233	1.0%	5.8%	3	1.9%	7.0%	358	2.0%	10.4%
	Total	*118*	*100%*	*100%*	*13,174*	*100%*	*100%*	*100%*	*359*	*100%*	*41,994*	*100%*	*100%*	*205*	*100%*	*100%*	*24,278*	*100%*	*100%*	*154*	*100%*	*100%*	*17,716*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.0%	0	0.0%	0	0.0%	23.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.6%	0	0.0%	0	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.4%	0	0.0%	0.0%	16.9%	0	0.0%	0	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.4%	0	0.0%	0.0%	42.5%	0	0.0%	0	0.0%	42.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	1	100.0%	99.1%	12,880	100.0%	100.0%	0.0%	7	100.0%	155,164	100.0%	0.0%	2	100.0%	100.0%	4,100	100.0%	100.0%	5	100.0%	100.0%	151,064	100.0%	100.0%
	Total	*1*	*100%*	*100%*	*12,880*	*100%*	*100%*	*100%*	*7*	*100%*	*155,164*	*100%*	*100%*	*2*	*100%*	*100%*	*4,100*	*100%*	*100%*	*5*	*100%*	*100%*	*151,064*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	2.0%	1.5%	250	3.5%	1.2%	24.0%	3	2.3%	75	0.4%	23.1%	2	3.1%	1.2%	50	0.5%	1.5%	1	1.5%	1.1%	25	0.3%	0.8%
	Moderate	1	2.0%	3.6%	38	0.5%	1.5%	16.6%	4	3.0%	95	0.5%	17.3%	3	4.6%	3.5%	70	0.7%	1.7%	1	1.5%	3.9%	25	0.3%	1.6%
	Middle	7	14.3%	10.5%	490	6.8%	4.7%	16.9%	24	18.0%	1,217	6.5%	17.7%	9	13.8%	9.4%	515	5.4%	3.7%	15	22.1%	11.8%	702	7.6%	5.9%
	Upper	40	81.6%	78.3%	6,451	89.2%	87.3%	42.5%	102	76.7%	17,396	92.6%	42.0%	51	78.5%	79.2%	8,913	93.3%	84.2%	51	75.0%	70.8%	8,483	91.9%	74.3%
	Unknown	0	0.0%	6.1%	0	0.0%	5.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.7%	0	0.0%	8.9%	0	0.0%	12.4%	0	0.0%	17.4%
	Total	*49*	*100%*	*100%*	*7,229*	*100%*	*100%*	*100%*	*133*	*100%*	*18,783*	*100%*	*100%*	*65*	*100%*	*100%*	*9,548*	*100%*	*100%*	*68*	*100%*	*100%*	*9,235*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	8.0%	1.8%	40	0.8%	0.4%	24.0%	0	0.0%	0	0.0%	23.1%	0	0.0%	1.5%	0	0.0%	0.8%	0	0.0%	1.6%	0	0.0%	0.2%
	Moderate	2	8.0%	4.5%	125	2.5%	0.6%	16.6%	12	16.2%	1,322	9.0%	17.3%	8	19.5%	5.2%	978	14.7%	0.7%	4	12.1%	6.0%	344	4.3%	0.8%
	Middle	5	20.0%	10.2%	1,017	20.5%	1.6%	16.9%	19	25.7%	2,623	17.9%	17.7%	10	24.4%	9.3%	980	14.7%	1.3%	9	27.3%	13.7%	1,643	20.5%	2.3%
	Upper	16	64.0%	69.7%	3,781	76.2%	67.6%	42.5%	43	58.1%	10,732	73.1%	42.0%	23	56.1%	64.5%	4,714	70.7%	65.4%	20	60.6%	61.8%	6,018	75.2%	50.0%
	Unknown	0	0.0%	13.7%	0	0.0%	29.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.5%	0	0.0%	31.9%	0	0.0%	16.9%	0	0.0%	46.8%
	Total	*25*	*100%*	*100%*	*4,963*	*100%*	*100%*	*100%*	*74*	*100%*	*14,677*	*100%*	*100%*	*41*	*100%*	*100%*	*6,672*	*100%*	*100%*	*33*	*100%*	*100%*	*8,005*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.2%	0	0.0%	0.0%	24.0%	0	0.0%	0	0.0%	23.1%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	1.1%	0	0.0%	0.1%
	Moderate	0	0.0%	0.4%	0	0.0%	0.3%	16.6%	0	0.0%	0	0.0%	17.3%	0	0.0%	1.4%	0	0.0%	0.8%	0	0.0%	2.2%	0	0.0%	0.6%
	Middle	0	0.0%	1.4%	0	0.0%	1.2%	16.9%	0	0.0%	0	0.0%	17.7%	0	0.0%	0.8%	0	0.0%	0.8%	0	0.0%	1.6%	0	0.0%	0.9%
	Upper	0	0.0%	1.1%	0	0.0%	1.3%	42.5%	0	0.0%	0	0.0%	42.0%	0	0.0%	1.1%	0	0.0%	1.5%	0	0.0%	2.2%	0	0.0%	1.4%
	Unknown	0	0.0%	96.9%	0	0.0%	97.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.2%	0	0.0%	96.7%	0	0.0%	93.0%	0	0.0%	97.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	25	2.0%	0.9%	2,468	0.6%	0.4%	24.0%	32	2.5%	2,289	0.4%	23.1%	27	3.6%	1.4%	2,054	0.9%	0.7%	5	0.9%	0.9%	235	0.1%	0.4%
	Moderate	90	7.2%	5.1%	13,394	3.4%	2.1%	16.6%	84	6.5%	8,965	1.7%	17.3%	53	7.1%	4.6%	6,440	2.9%	1.6%	31	5.7%	3.0%	2,525	0.8%	0.9%
	Middle	249	19.9%	15.7%	51,930	13.2%	8.9%	16.9%	211	16.4%	32,855	6.2%	17.7%	130	17.4%	13.3%	20,287	9.1%	6.5%	81	14.9%	9.9%	12,568	4.1%	4.2%
	Upper	884	70.8%	58.2%	313,365	79.5%	61.1%	42.5%	948	73.6%	329,987	62.2%	42.0%	532	71.4%	60.8%	189,143	85.1%	62.4%	416	76.6%	59.8%	140,844	45.7%	53.6%
	Unknown	1	0.1%	20.0%	12,880	3.3%	27.4%	0.0%	13	1.0%	156,092	29.4%	0.0%	3	0.4%	19.9%	4,333	1.9%	28.8%	10	1.8%	26.5%	151,759	49.3%	40.9%
	Total	*1,249*	*100%*	*100%*	*394,037*	*100%*	*100%*	*100%*	*1,288*	*100%*	*530,188*	*100%*	*100%*	*745*	*100%*	*100%*	*222,257*	*100%*	*100%*	*543*	*100%*	*100%*	*307,931*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Miami

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	$1 Million or Less	1,533	70.6%	42.3%	45,944	32.2%	23.6%	93.2%	573	57.4%	28,293	22.6%	92.8%	220	56.0%	52.0%	12,349	19.4%	35.7%	353	58.3%	54.0%	15,944	25.9%	37.4%
Revenue	Over $1 Million	486	22.4%		84,766	59.4%		5.6%	389	39.0%	86,269	68.8%	5.9%	155	39.4%		46,369	72.7%		234	38.7%		39,900	64.8%	
	Total Rev. available	2,019	93.0%		130,710	91.6%		98.9%	962	96.4%	114,562	91.4%	98.7%	375	95.4%		58,718	92.1%		587	97.0%		55,844	90.7%	
	Rev. Not Known	151	7.0%		11,929	8.4%		1.1%	36	3.6%	10,805	8.6%	1.3%	18	4.6%		5,060	7.9%		18	3.0%		5,745	9.3%	
	Total	*2,170*	*100%*		*142,639*	*100%*		*100.0%*	*998*	*100%*	*125,367*	*100%*	*100%*	*393*	*100%*		*63,778*	*100%*		*605*	*100%*		*61,589*	*100%*	
Loan Size	$100,000 or Less	1,829	84.3%	94.7%	43,257	30.3%	47.4%		724	72.5%	17,790	14.2%		265	67.4%	96.1%	6,475	10.2%	52.9%	459	75.9%	96.1%	11,315	18.4%	52.9%
	$100,001 - $250,000	207	9.5%	3.3%	32,572	22.8%	18.1%		129	12.9%	22,801	18.2%		51	13.0%	2.5%	9,844	15.4%	16.0%	78	12.9%	2.5%	12,957	21.0%	16.7%
	$250,001 - $1 Million	134	6.2%	2.0%	66,810	46.8%	34.5%		145	14.5%	84,776	67.6%		77	19.6%	1.4%	47,459	74.4%	31.1%	68	11.2%	1.4%	37,317	60.6%	30.4%
	Total	*2,170*	*100%*	*100.0%*	*142,639*	*100%*	*100.0%*		*998*	*100%*	*125,367*	*100%*		*393*	*100%*	*100%*	*63,778*	*100%*	*100%*	*605*	*100%*	*100%*	*61,589*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	1,458	95.1%		29,528	64.3%			506	88.3%	9,513	33.6%		194	88.2%		3,484	28.2%		312	88.4%		6,029	37.8%	
	$100,001 - $250,000	60	3.9%		9,225	20.1%			46	8.0%	7,935	28.0%		14	6.4%		2,821	22.8%		32	9.1%		5,114	32.1%	
	$250,001 - $1 Million	15	1.0%		7,191	15.7%			21	3.7%	10,845	38.3%		12	5.5%		6,044	48.9%		9	2.5%		4,801	30.1%	
	Total	*1,533*	*100%*		*45,944*	*100%*			*573*	*100%*	*28,293*	*100%*		*220*	*100%*		*12,349*	*100%*		*353*	*100%*		*15,944*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Birmingham

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	21	1.5%	1.9%	3,779	0.9%	1.0%	5.2%	35	2.0%	5,999	1.0%	3.9%	13	1.3%	2.3%	2,267	0.7%	1.2%	22	3.0%	2.3%	3,732	1.4%	1.3%
	Moderate	169	12.4%	14.7%	30,721	7.1%	9.1%	20.8%	177	10.3%	31,125	5.1%	20.8%	92	9.4%	15.7%	16,126	4.6%	9.3%	85	11.5%	16.7%	14,999	5.8%	9.9%
	Middle	400	29.3%	34.4%	97,548	22.4%	28.4%	35.4%	567	33.0%	152,611	25.2%	39.3%	335	34.2%	41.9%	89,412	25.7%	35.7%	232	31.4%	43.0%	63,199	24.5%	37.4%
	Upper	773	56.7%	48.9%	303,139	69.6%	61.5%	38.6%	936	54.5%	415,211	68.6%	35.4%	538	55.0%	39.9%	239,776	68.9%	53.8%	398	53.8%	37.7%	175,435	68.0%	51.3%
	Unknown	1	0.1%	0.0%	158	0.0%	0.0%	0.0%	4	0.2%	727	0.1%	0.7%	1	0.1%	0.2%	215	0.1%	0.1%	3	0.4%	0.3%	512	0.2%	0.1%
	Total	*1,364*	*100%*	*100%*	*435,345*	*100%*	*100%*	*100%*	*1,719*	*100%*	*605,673*	*100%*	*100%*	*979*	*100%*	*100%*	*347,796*	*100%*	*100%*	*740*	*100%*	*100%*	*257,877*	*100%*	*100%*
REFINANCE	Low	28	1.7%	1.1%	2,158	0.6%	0.6%	5.2%	19	2.1%	1,517	1.0%	3.9%	13	2.5%	1.7%	1,100	1.2%	0.8%	6	1.5%	2.5%	417	0.7%	1.3%
	Moderate	151	9.0%	9.9%	20,248	5.2%	6.2%	20.8%	148	16.1%	13,271	8.9%	20.8%	89	17.2%	16.0%	8,338	9.5%	10.5%	59	14.8%	18.1%	4,933	8.1%	12.4%
	Middle	463	27.7%	31.7%	75,986	19.5%	25.4%	35.4%	329	35.9%	38,524	25.9%	39.3%	195	37.7%	41.2%	23,596	26.8%	34.4%	134	33.5%	41.6%	14,928	24.6%	38.6%
	Upper	1,029	61.6%	57.3%	291,088	74.7%	67.8%	38.6%	421	45.9%	95,613	64.2%	35.4%	220	42.6%	40.9%	55,126	62.5%	54.2%	201	50.3%	37.7%	40,487	66.6%	47.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*1,671*	*100%*	*100%*	*389,480*	*100%*	*100%*	*100%*	*917*	*100%*	*148,925*	*100%*	*100%*	*517*	*100%*	*100%*	*88,160*	*100%*	*100%*	*400*	*100%*	*100%*	*60,765*	*100%*	*100%*
HOME IMPROVEMENT	Low	11	1.4%	2.2%	395	0.6%	1.1%	5.2%	25	1.6%	1,056	0.8%	3.9%	14	1.5%	1.5%	689	0.8%	0.9%	11	1.7%	2.3%	367	0.7%	1.7%
	Moderate	56	7.4%	9.0%	2,852	4.2%	5.5%	20.8%	167	10.7%	8,514	6.2%	20.8%	92	9.9%	10.2%	5,210	6.4%	6.2%	75	11.8%	12.2%	3,304	5.9%	7.6%
	Middle	195	25.7%	27.5%	11,828	17.4%	21.1%	35.4%	502	32.1%	36,182	26.3%	39.3%	297	32.0%	33.8%	21,886	26.8%	27.2%	205	32.2%	33.6%	14,296	25.7%	25.5%
	Upper	497	65.5%	61.2%	52,995	77.9%	72.3%	38.6%	866	55.3%	91,358	66.5%	35.4%	522	56.2%	54.3%	53,772	65.8%	65.5%	344	54.0%	51.6%	37,586	67.6%	65.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	6	0.4%	248	0.2%	0.7%	4	0.4%	0.2%	218	0.3%	0.1%	2	0.3%	0.3%	30	0.1%	0.1%
	Total	*759*	*100%*	*100%*	*68,070*	*100%*	*100%*	*100%*	*1,566*	*100%*	*137,358*	*100%*	*100%*	*929*	*100%*	*100%*	*81,775*	*100%*	*100%*	*637*	*100%*	*100%*	*55,583*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	19.9%	0	0.0%	5.6%	18.9%	0	0.0%	0	0.0%	14.2%	0	0.0%	17.5%	0	0.0%	11.2%	0	0.0%	19.0%	0	0.0%	10.3%
	Moderate	0	0.0%	34.0%	0	0.0%	25.2%	28.4%	5	100.0%	46,006	100.0%	24.6%	2	100.0%	36.5%	3,758	100.0%	20.1%	3	100.0%	29.1%	42,248	100.0%	32.1%
	Middle	0	0.0%	28.8%	0	0.0%	54.6%	23.4%	0	0.0%	0	0.0%	27.8%	0	0.0%	20.6%	0	0.0%	44.5%	0	0.0%	27.8%	0	0.0%	35.7%
	Upper	0	0.0%	16.7%	0	0.0%	13.7%	27.1%	0	0.0%	0	0.0%	31.7%	0	0.0%	22.2%	0	0.0%	23.6%	0	0.0%	24.1%	0	0.0%	21.9%
	Unknown	0	0.0%	0.6%	0	0.0%	0.9%	2.1%	0	0.0%	0	0.0%	1.8%	0	0.0%	3.2%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*5*	*100%*	*46,006*	*100%*	*100%*	*2*	*100%*	*100%*	*3,758*	*100%*	*100%*	*3*	*100%*	*100%*	*42,248*	*100%*	*100%*
OTHER PURPOSE LOC	Low	2	1.0%	1.5%	65	0.3%	0.6%	5.2%	5	0.9%	259	0.5%	3.9%	4	1.2%	0.8%	210	0.7%	0.4%	1	0.4%	1.0%	49	0.2%	0.5%
	Moderate	11	5.5%	7.3%	685	3.3%	4.1%	20.8%	34	6.0%	2,223	4.4%	20.8%	16	4.9%	8.6%	1,279	4.4%	4.7%	18	7.3%	8.4%	944	4.5%	5.4%
	Middle	52	25.9%	23.7%	4,083	19.4%	16.9%	35.4%	214	37.5%	15,868	31.6%	39.3%	116	35.7%	31.1%	8,637	29.6%	21.8%	98	39.8%	36.5%	7,231	34.4%	26.6%
	Upper	136	67.7%	67.5%	16,187	77.0%	78.5%	38.6%	317	55.5%	31,846	63.4%	35.4%	188	57.8%	59.4%	19,034	65.2%	73.0%	129	52.4%	54.1%	12,812	60.9%	67.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.2%	25	0.0%	0.7%	1	0.3%	0.1%	25	0.1%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*201*	*100%*	*100%*	*21,020*	*100%*	*100%*	*100%*	*571*	*100%*	*50,221*	*100%*	*100%*	*325*	*100%*	*100%*	*29,185*	*100%*	*100%*	*246*	*100%*	*100%*	*21,036*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank							Bank					Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg	Owner Occupied Units	Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	4	4.0%	3.0%	236	1.2%	0.8%	5.2%	7	2.4%	254	0.8%	3.9%	6	4.4%	3.1%	201	0.9%	0.8%	1	0.7%	1.5%	53	0.5%	0.7%
	Moderate	11	11.0%	15.5%	1,500	7.5%	8.3%	20.8%	35	12.2%	2,092	6.4%	20.8%	22	16.2%	17.3%	1,374	6.2%	7.0%	13	8.6%	17.4%	718	6.8%	10.6%
	Middle	28	28.0%	31.8%	3,218	16.0%	24.1%	35.4%	108	37.5%	6,637	20.4%	39.3%	43	31.6%	35.8%	3,412	15.5%	19.6%	65	42.8%	37.4%	3,225	30.6%	27.5%
	Upper	57	57.0%	49.8%	15,127	75.3%	66.7%	38.6%	137	47.6%	23,532	72.3%	35.4%	65	47.8%	43.5%	17,038	77.4%	72.5%	72	47.4%	43.1%	6,494	61.6%	60.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.3%	50	0.2%	0.7%	0	0.0%	0.2%	0	0.0%	0.1%	1	0.7%	0.5%	50	0.5%	0.2%
	Total	*100*	*100%*	*100%*	*20,081*	*100%*	*100%*	*100%*	*288*	*100%*	*32,565*	*100%*	*100%*	*136*	*100%*	*100%*	*22,025*	*100%*	*100%*	*152*	*100%*	*100%*	*10,540*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.7%	0	0.0%	1.8%	5.2%	0	0.0%	0	0.0%	3.9%	0	0.0%	1.8%	0	0.0%	0.4%	0	0.0%	4.6%	0	0.0%	1.5%
	Moderate	0	0.0%	27.3%	0	0.0%	20.2%	20.8%	0	0.0%	0	0.0%	20.8%	0	0.0%	30.7%	0	0.0%	13.6%	0	0.0%	36.8%	0	0.0%	26.2%
	Middle	0	0.0%	41.8%	0	0.0%	40.9%	35.4%	0	0.0%	0	0.0%	39.3%	0	0.0%	45.0%	0	0.0%	27.4%	0	0.0%	40.1%	0	0.0%	41.9%
	Upper	0	0.0%	27.3%	0	0.0%	37.1%	38.6%	0	0.0%	0	0.0%	35.4%	0	0.0%	22.2%	0	0.0%	58.5%	0	0.0%	17.1%	0	0.0%	29.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	1.3%	0	0.0%	0.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	66	1.6%	1.6%	6,633	0.7%	1.1%	5.2%	91	1.8%	9,085	0.9%	3.9%	50	1.7%	2.0%	4,467	0.8%	1.7%	41	1.9%	2.3%	4,618	1.0%	2.1%
	Moderate	398	9.7%	12.1%	56,006	6.0%	8.8%	20.8%	566	11.2%	103,231	10.1%	20.8%	313	10.8%	15.2%	36,085	6.3%	10.1%	253	11.6%	16.0%	67,146	15.0%	12.2%
	Middle	1,138	27.8%	32.6%	192,663	20.6%	28.6%	35.4%	1,720	34.0%	249,822	24.5%	39.3%	986	34.1%	40.2%	146,943	25.7%	35.2%	734	33.7%	41.2%	102,879	23.0%	36.6%
	Upper	2,492	60.9%	53.6%	678,536	72.6%	61.4%	38.6%	2,677	52.8%	657,560	64.4%	35.4%	1,533	53.1%	42.4%	384,746	67.2%	52.9%	1,144	52.5%	40.2%	272,814	60.9%	49.1%
	Unknown	1	0.0%	0.0%	158	0.0%	0.1%	0.0%	12	0.2%	1,050	0.1%	0.7%	6	0.2%	0.2%	458	0.1%	0.1%	6	0.3%	0.3%	592	0.1%	0.1%
	Total	*4,095*	*100%*	*100%*	*933,996*	*100%*	*100%*	*100%*	*5,066*	*100%*	*1,020,748*	*100%*	*100%*	*2,888*	*100%*	*100%*	*572,699*	*100%*	*100%*	*2,178*	*100%*	*100%*	*448,049*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	155	7.9%	6.8%	15,057	9.4%	9.7%	7.1%	78	11.4%	18,040	13.9%	7.6%	36	11.7%	6.4%	9,016	13.5%	9.7%	42	11.1%	6.5%	9,024	14.4%	10.6%
	Moderate	383	19.4%	19.4%	33,448	20.9%	21.1%	21.7%	97	14.1%	12,094	9.3%	17.5%	47	15.2%	15.6%	6,037	9.1%	12.7%	50	13.3%	14.1%	6,057	9.6%	12.7%
	Middle	490	24.8%	26.7%	34,952	21.8%	22.6%	28.9%	199	29.0%	32,155	24.8%	32.7%	92	29.8%	31.7%	15,543	23.3%	28.6%	107	28.4%	31.6%	16,612	26.4%	25.8%
	Upper	914	46.3%	45.7%	70,607	44.1%	45.2%	41.2%	299	43.6%	63,292	48.9%	40.9%	129	41.7%	44.9%	34,021	51.1%	47.2%	170	45.1%	46.5%	29,271	46.6%	49.4%
	Unknown	30	1.5%	0.8%	5,917	3.7%	1.4%	1.2%	13	1.9%	3,862	3.0%	1.3%	5	1.6%	0.9%	1,967	3.0%	1.5%	8	2.1%	0.8%	1,895	3.0%	1.4%
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*1,972*	*100%*	*100%*	*159,981*	*100%*	*100%*	*100%*	*686*	*100%*	*129,443*	*100%*	*100%*	*309*	*100%*	*100%*	*66,584*	*100%*	*100%*	*377*	*100%*	*100%*	*62,859*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Birmingham

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	83	6.1%	6.5%	10,831	2.5%	3.3%	23.9%	121	7.0%	15,442	2.5%	22.0%	57	5.8%	7.7%	7,614	2.2%	3.5%	64	8.6%	7.2%	7,828	3.0%	3.2%
	Moderate	380	27.9%	20.6%	74,690	17.2%	14.7%	15.7%	343	20.0%	69,242	11.4%	17.3%	211	21.6%	21.5%	42,859	12.3%	14.8%	132	17.8%	20.4%	26,383	10.2%	13.9%
	Middle	261	19.1%	21.0%	66,000	15.2%	19.2%	18.8%	339	19.7%	88,208	14.6%	18.9%	192	19.6%	20.4%	50,097	14.4%	18.6%	147	19.9%	21.3%	38,111	14.8%	19.2%
	Upper	640	46.9%	35.5%	283,824	65.2%	47.4%	41.6%	914	53.2%	432,037	71.3%	41.9%	518	52.9%	34.9%	246,522	70.9%	48.3%	396	53.5%	31.9%	185,515	71.9%	44.8%
	Unknown	0	0.0%	16.3%	0	0.0%	15.5%	0.0%	2	0.1%	744	0.1%	0.0%	1	0.1%	15.5%	704	0.2%	14.8%	1	0.1%	19.2%	40	0.0%	18.8%
	Total	*1,364*	*100%*	*100%*	*435,345*	*100%*	*100%*	*100%*	*1,719*	*100%*	*605,673*	*100%*	*100%*	*979*	*100%*	*100%*	*347,796*	*100%*	*100%*	*740*	*100%*	*100%*	*257,877*	*100%*	*100%*
REFINANCE	Low	115	6.9%	5.3%	10,174	2.6%	2.6%	23.9%	152	16.6%	11,147	7.5%	22.0%	88	17.0%	10.7%	6,685	7.6%	5.6%	64	16.0%	10.8%	4,462	7.3%	5.4%
	Moderate	255	15.3%	13.7%	31,482	8.1%	9.1%	15.7%	237	25.8%	23,519	15.8%	17.3%	140	27.1%	20.8%	14,792	16.8%	14.8%	97	24.3%	19.6%	8,727	14.4%	14.1%
	Middle	395	23.6%	19.8%	64,713	16.6%	16.4%	18.8%	187	20.4%	25,417	17.1%	18.9%	103	19.9%	22.6%	15,168	17.2%	20.3%	84	21.0%	21.1%	10,249	16.9%	18.2%
	Upper	905	54.2%	40.2%	283,081	72.7%	51.4%	41.6%	341	37.2%	88,842	59.7%	41.9%	186	36.0%	33.4%	51,515	58.4%	46.0%	155	38.8%	34.0%	37,327	61.4%	46.0%
	Unknown	1	0.1%	21.0%	30	0.0%	20.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.6%	0	0.0%	13.4%	0	0.0%	14.5%	0	0.0%	16.2%
	Total	*1,671*	*100%*	*100%*	*389,480*	*100%*	*100%*	*100%*	*917*	*100%*	*148,925*	*100%*	*100%*	*517*	*100%*	*100%*	*88,160*	*100%*	*100%*	*400*	*100%*	*100%*	*60,765*	*100%*	*100%*
HOME IMPROVEMENT	Low	65	8.6%	7.4%	2,736	4.0%	3.7%	23.9%	173	11.0%	6,822	5.0%	22.0%	102	11.0%	7.9%	4,195	5.1%	3.8%	71	11.1%	9.0%	2,627	4.7%	4.7%
	Moderate	98	12.9%	12.6%	5,549	8.2%	8.5%	15.7%	259	16.5%	13,753	10.0%	17.3%	141	15.2%	14.8%	8,379	10.2%	9.2%	118	18.5%	16.0%	5,374	9.7%	9.8%
	Middle	146	19.2%	19.3%	9,286	13.6%	13.9%	18.8%	342	21.8%	23,956	17.4%	18.9%	195	21.0%	20.5%	15,022	18.4%	15.8%	147	23.1%	22.4%	8,934	16.1%	16.2%
	Upper	450	59.3%	57.7%	50,499	74.2%	70.2%	41.6%	792	50.6%	92,827	67.6%	41.9%	491	52.9%	52.8%	54,179	66.3%	66.3%	301	47.3%	48.9%	38,648	69.5%	65.5%
	Unknown	0	0.0%	3.0%	0	0.0%	3.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.9%	0	0.0%	4.8%	0	0.0%	3.7%	0	0.0%	3.8%
	Total	*759*	*100%*	*100%*	*68,070*	*100%*	*100%*	*100%*	*1,566*	*100%*	*137,358*	*100%*	*100%*	*929*	*100%*	*100%*	*81,775*	*100%*	*100%*	*637*	*100%*	*100%*	*55,583*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.9%	0	0.0%	0	0.0%	22.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.6%	0	0.0%	0.0%	15.7%	0	0.0%	0	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.6%	0	0.0%	0.0%	18.8%	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.6%	0	0.0%	0.2%	41.6%	0	0.0%	0	0.0%	41.9%	0	0.0%	2.4%	0	0.0%	0.2%	0	0.0%	6.3%	0	0.0%	0.5%
	Unknown	0	0.0%	96.2%	0	0.0%	99.7%	0.0%	5	100.0%	46,006	100.0%	0.0%	2	100.0%	97.6%	3,758	100.0%	99.8%	3	100.0%	93.7%	42,248	100.0%	99.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*5*	*100%*	*46,006*	*100%*	*100%*	*2*	*100%*	*100%*	*3,758*	*100%*	*100%*	*3*	*100%*	*100%*	*42,248*	*100%*	*100%*
OTHER PURPOSE LOC	Low	12	6.0%	5.2%	465	2.2%	2.3%	23.9%	60	10.5%	2,088	4.2%	22.0%	33	10.2%	5.2%	1,156	4.0%	2.5%	27	11.0%	5.7%	932	4.4%	3.0%
	Moderate	25	12.4%	10.1%	988	4.7%	5.1%	15.7%	73	12.8%	3,588	7.1%	17.3%	40	12.3%	12.9%	2,184	7.5%	7.3%	33	13.4%	14.5%	1,404	6.7%	7.6%
	Middle	35	17.4%	16.5%	2,060	9.8%	11.0%	18.8%	146	25.6%	9,050	18.0%	18.9%	78	24.0%	20.2%	4,930	16.9%	13.0%	68	27.6%	24.5%	4,120	19.6%	16.2%
	Upper	129	64.2%	65.8%	17,507	83.3%	79.7%	41.6%	292	51.1%	35,495	70.7%	41.9%	174	53.5%	57.1%	20,915	71.7%	73.0%	118	48.0%	51.7%	14,580	69.3%	70.3%
	Unknown	0	0.0%	2.5%	0	0.0%	1.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.6%	0	0.0%	4.2%	0	0.0%	3.5%	0	0.0%	2.7%
	Total	*201*	*100%*	*100%*	*21,020*	*100%*	*100%*	*100%*	*571*	*100%*	*50,221*	*100%*	*100%*	*325*	*100%*	*100%*	*29,185*	*100%*	*100%*	*246*	*100%*	*100%*	*21,036*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Birmingham

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar		
		Bank			Bank				Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	9	9.0%	10.2%	432	2.2%	3.8%	23.9%	30	10.4%	1,120	3.4%	22.0%	12	8.8%	8.9%	532	2.4%	3.1%	18	11.8%	10.9%	588	5.6%	5.5%
	Moderate	20	20.0%	17.7%	1,844	9.2%	10.1%	15.7%	60	20.8%	3,107	9.5%	17.3%	26	19.1%	16.4%	1,317	6.0%	6.5%	34	22.4%	19.7%	1,790	17.0%	11.4%
	Middle	18	18.0%	13.6%	2,007	10.0%	7.8%	18.8%	78	27.1%	5,908	18.1%	18.9%	36	26.5%	17.7%	3,740	17.0%	11.0%	42	27.6%	22.8%	2,168	20.6%	15.0%
	Upper	53	53.0%	50.9%	15,798	78.7%	70.1%	41.6%	120	41.7%	22,430	68.9%	41.9%	62	45.6%	46.8%	16,436	74.6%	70.7%	58	38.2%	37.8%	5,994	56.9%	55.0%
	Unknown	0	0.0%	7.5%	0	0.0%	8.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.2%	0	0.0%	8.7%	0	0.0%	8.8%	0	0.0%	13.1%
	Total	*100*	*100%*	*100%*	*20,081*	*100%*	*100%*	*100%*	*288*	*100%*	*32,565*	*100%*	*100%*	*136*	*100%*	*100%*	*22,025*	*100%*	*100%*	*152*	*100%*	*100%*	*10,540*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.3%	0	0.0%	1.9%	23.9%	0	0.0%	0	0.0%	22.0%	0	0.0%	1.5%	0	0.0%	0.7%	0	0.0%	2.6%	0	0.0%	1.7%
	Moderate	0	0.0%	1.6%	0	0.0%	1.8%	15.7%	0	0.0%	0	0.0%	17.3%	0	0.0%	3.3%	0	0.0%	2.4%	0	0.0%	0.7%	0	0.0%	0.3%
	Middle	0	0.0%	0.8%	0	0.0%	0.8%	18.8%	0	0.0%	0	0.0%	18.9%	0	0.0%	1.2%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.6%	0	0.0%	0	0.0%	41.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	94.3%	0	0.0%	95.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.9%	0	0.0%	95.6%	0	0.0%	96.7%	0	0.0%	97.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	284	6.9%	5.9%	24,638	2.6%	2.7%	23.9%	536	10.6%	36,619	3.6%	22.0%	292	10.1%	8.3%	20,182	3.5%	3.7%	244	11.2%	7.9%	16,437	3.7%	3.3%
	Moderate	778	19.0%	16.5%	114,553	12.3%	10.9%	15.7%	972	19.2%	113,209	11.1%	17.3%	558	19.3%	19.9%	69,531	12.1%	13.2%	414	19.0%	19.2%	43,678	9.7%	12.3%
	Middle	855	20.9%	20.0%	144,066	15.4%	16.4%	18.8%	1,092	21.6%	152,539	14.9%	18.9%	604	20.9%	20.7%	88,957	15.5%	17.3%	488	22.4%	21.5%	63,582	14.2%	17.0%
	Upper	2,177	53.2%	38.9%	650,709	69.7%	46.6%	41.6%	2,459	48.5%	671,631	65.8%	41.9%	1,431	49.5%	37.0%	389,567	68.0%	45.5%	1,028	47.2%	35.3%	282,064	63.0%	42.4%
	Unknown	1	0.0%	18.8%	30	0.0%	23.3%	0.0%	7	0.1%	46,750	4.6%	0.0%	3	0.1%	14.1%	4,462	0.8%	20.2%	4	0.2%	16.2%	42,288	9.4%	25.0%
	Total	*4,095*	*100%*	*100%*	*933,996*	*100%*	*100%*	*100%*	*5,066*	*100%*	*1,020,748*	*100%*	*100%*	*2,888*	*100%*	*100%*	*572,699*	*100%*	*100%*	*2,178*	*100%*	*100%*	*448,049*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Birmingham

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023						Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar				Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses		Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%		#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	1,442	73.1%	41.5%	47,266	29.5%	28.0%	90.7%	340	49.6%	23,989	18.5%	91.3%		145	46.9%	44.5%	10,265	15.4%	30.0%	195	51.7%	45.8%	13,724	21.8%	26.4%
		Over $1 Million	419	21.2%		100,166	62.6%		8.3%	305	44.5%	83,747	64.7%	7.7%		140	45.3%		43,585	65.5%		165	43.8%		40,162	63.9%	
		Total Rev. available	1,861	94.4%		147,432	92.2%		99.0%	645	94.0%	107,736	83.2%	99.0%		285	92.2%		53,850	80.9%		360	95.5%		53,886	85.7%	
		Rev. Not Known	111	5.6%		12,549	7.8%		1.0%	41	6.0%	21,707	16.8%	1.0%		24	7.8%		12,734	19.1%		17	4.5%		8,973	14.3%	
		Total	*1,972*	*100%*		*159,981*	*100%*		*100.0%*	*686*	*100%*	*129,443*	*100%*	*100%*		*309*	*100%*		*66,584*	*100%*		*377*	*100%*		*62,859*	*100%*	
	Loan Size	$100,000 or Less	1,625	82.4%	88.4%	36,733	23.0%	27.6%		384	56.0%	10,814	8.4%			156	50.5%	90.8%	4,210	6.3%	29.3%	228	60.5%	90.6%	6,604	10.5%	28.3%
		$100,001 - $250,000	171	8.7%	5.9%	28,003	17.5%	17.8%		146	21.3%	26,739	20.7%			65	21.0%	4.4%	12,068	18.1%	15.9%	81	21.5%	4.6%	14,671	23.3%	16.4%
		$250,001 - $1 Million	176	8.9%	5.7%	95,245	59.5%	54.6%		156	22.7%	91,890	71.0%			88	28.5%	4.8%	50,306	75.6%	54.8%	68	18.0%	4.8%	41,584	66.2%	55.3%
		Total	*1,972*	*100%*	*100.0%*	*159,981*	*100%*	*100.0%*		*686*	*100%*	*129,443*	*100%*			*309*	*100%*	*100%*	*66,584*	*100%*	*100%*	*377*	*100%*	*100%*	*62,859*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1,375	95.4%		26,500	56.1%			274	80.6%	5,842	24.4%			112	77.2%		2,111	20.6%		162	83.1%		3,731	27.2%	
		$100,001 - $250,000	38	2.6%		5,997	12.7%			45	13.2%	7,509	31.3%			25	17.2%		4,243	41.3%		20	10.3%		3,266	23.8%	
		$250,001 - $1 Million	29	2.0%		14,769	31.2%			21	6.2%	10,638	44.3%			8	5.5%		3,911	38.1%		13	6.7%		6,727	49.0%	
		Total	*1,442*	*100%*		*47,266*	*100%*			*340*	*100%*	*23,989*	*100%*			*145*	*100%*		*10,265*	*100%*		*195*	*100%*		*13,724*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Mobile

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021 Count Bank #	Bank %	Agg #%	Dollar Bank $ (000s)	Bank $ %	Agg $%	Owner Occupied Units %	Bank Lending & Demographic Data 2022, 2023 Count Bank #	Bank %	Dollar Bank $ (000s)	Bank $ %	Owner Occupied Units %	Bank & Aggregate Lending 2022 Count Bank #	Bank %	Agg %	Dollar Bank $ (000s)	Bank $ %	Agg $ %	2023 Count Bank #	Bank %	Agg %	Dollar Bank $ (000s)	Bank $ %	Agg $ %
HOME PURCHASE	Low	3	1.2%	1.1%	297	0.6%	0.5%	5.7%	2	0.6%	138	0.2%	2.1%	2	1.0%	0.8%	138	0.3%	0.3%	0	0.0%	0.9%	0	0.0%	0.4%
	Moderate	28	10.9%	8.4%	4,007	7.5%	5.3%	15.0%	50	14.3%	6,721	9.1%	20.7%	27	13.8%	14.2%	3,219	8.0%	9.2%	23	14.8%	15.7%	3,502	10.5%	10.3%
	Middle	77	30.0%	36.2%	15,138	28.2%	33.2%	38.5%	141	40.3%	27,897	37.9%	44.2%	79	40.5%	44.4%	15,849	39.3%	41.8%	62	40.0%	42.4%	12,048	36.1%	40.5%
	Upper	149	58.0%	54.3%	34,266	63.8%	61.0%	40.9%	157	44.9%	38,887	52.8%	32.7%	87	44.6%	40.6%	21,095	52.3%	48.7%	70	45.2%	40.9%	17,792	53.4%	48.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	*257*	*100%*	*100%*	*53,708*	*100%*	*100%*	*100%*	*350*	*100%*	*73,643*	*100%*	*100%*	*195*	*100%*	*100%*	*40,301*	*100%*	*100%*	*155*	*100%*	*100%*	*33,342*	*100%*	*100%*
REFINANCE	Low	5	1.1%	0.9%	348	0.5%	0.3%	5.7%	2	0.7%	209	0.7%	2.1%	1	0.6%	0.5%	59	0.3%	0.3%	1	0.8%	1.0%	150	1.3%	0.5%
	Moderate	27	6.0%	6.0%	2,294	3.5%	3.7%	15.0%	47	15.4%	3,033	9.5%	20.7%	26	14.4%	13.7%	1,766	8.7%	7.8%	21	16.7%	16.4%	1,267	11.0%	10.1%
	Middle	148	32.7%	33.7%	18,843	29.1%	30.6%	38.5%	139	45.4%	13,174	41.3%	44.2%	76	42.2%	40.6%	7,505	36.8%	38.8%	63	50.0%	43.7%	5,669	49.3%	43.3%
	Upper	273	60.3%	59.4%	43,327	66.9%	65.4%	40.9%	118	38.6%	15,497	48.6%	32.7%	77	42.8%	45.1%	11,085	54.3%	53.1%	41	32.5%	38.8%	4,412	38.4%	46.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	*453*	*100%*	*100%*	*64,812*	*100%*	*100%*	*100%*	*306*	*100%*	*31,913*	*100%*	*100%*	*180*	*100%*	*100%*	*20,415*	*100%*	*100%*	*126*	*100%*	*100%*	*11,498*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	0.6%	0.5%	60	0.6%	0.2%	5.7%	1	0.3%	25	0.1%	2.1%	0	0.0%	1.1%	0	0.0%	0.8%	1	0.8%	0.2%	25	0.3%	0.1%
	Moderate	16	8.9%	9.6%	1,035	9.6%	8.2%	15.0%	39	11.7%	2,061	9.9%	20.7%	14	6.9%	10.7%	961	7.5%	7.8%	25	18.9%	18.6%	1,100	13.8%	14.7%
	Middle	61	33.9%	33.3%	3,524	32.8%	28.1%	38.5%	133	39.8%	7,469	35.9%	44.2%	84	41.6%	37.1%	4,535	35.4%	34.2%	49	37.1%	37.7%	2,934	36.7%	38.8%
	Upper	102	56.7%	56.6%	6,126	57.0%	63.4%	40.9%	161	48.2%	11,256	54.1%	32.7%	104	51.5%	50.8%	7,330	57.1%	57.1%	57	43.2%	43.5%	3,926	49.2%	46.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*180*	*100%*	*100%*	*10,745*	*100%*	*100%*	*100%*	*334*	*100%*	*20,811*	*100%*	*100%*	*202*	*100%*	*100%*	*12,826*	*100%*	*100%*	*132*	*100%*	*100%*	*7,985*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	15.9%	0	0.0%	5.4%	5.3%	0	0.0%	0	0.0%	3.3%	0	0.0%	4.3%	0	0.0%	6.1%	0	0.0%	5.0%	0	0.0%	2.2%
	Moderate	0	0.0%	31.7%	0	0.0%	12.6%	25.6%	0	0.0%	0	0.0%	38.0%	0	0.0%	32.9%	0	0.0%	18.5%	0	0.0%	35.0%	0	0.0%	27.0%
	Middle	0	0.0%	33.3%	0	0.0%	51.6%	31.9%	0	0.0%	0	0.0%	36.4%	0	0.0%	45.7%	0	0.0%	37.5%	0	0.0%	35.0%	0	0.0%	29.4%
	Upper	0	0.0%	19.0%	0	0.0%	30.4%	37.1%	0	0.0%	0	0.0%	21.9%	0	0.0%	17.1%	0	0.0%	37.9%	0	0.0%	25.0%	0	0.0%	41.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	1.8%	0.4%	25	0.7%	0.1%	5.7%	2	1.4%	84	0.9%	2.1%	1	1.5%	0.4%	64	1.2%	0.2%	1	1.4%	0.9%	20	0.5%	0.5%
	Moderate	2	3.6%	8.1%	40	1.1%	4.3%	15.0%	12	8.6%	597	6.1%	20.7%	8	11.8%	10.7%	402	7.2%	6.6%	4	5.6%	10.5%	195	4.5%	8.5%
	Middle	22	39.3%	33.8%	1,131	32.1%	32.6%	38.5%	57	41.0%	2,996	30.5%	44.2%	27	39.7%	39.2%	1,405	25.3%	32.6%	30	42.3%	40.9%	1,591	37.1%	34.1%
	Upper	31	55.4%	57.7%	2,323	66.0%	63.0%	40.9%	68	48.9%	6,156	62.6%	32.7%	32	47.1%	49.5%	3,675	66.3%	60.5%	36	50.7%	47.6%	2,481	57.9%	56.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*56*	*100%*	*100%*	*3,519*	*100%*	*100%*	*100%*	*139*	*100%*	*9,833*	*100%*	*100%*	*68*	*100%*	*100%*	*5,546*	*100%*	*100%*	*71*	*100%*	*100%*	*4,287*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021 Count Bank #	Bank %	Agg %	Dollar Bank $ (000s)	Bank $ %	Agg $ %	Owner Occupied Units %	Bank Lending & Demographic Data 2022, 2023 Count Bank #	Bank %	Dollar Bank $ (000s)	Bank $ %	Owner Occupied Units %	Bank & Aggregate Lending 2022 Count Bank #	Bank %	Agg %	Dollar Bank $ (000s)	Bank $ %	Agg $ %	2023 Count Bank #	Bank %	Agg %	Dollar Bank $ (000s)	Bank $ %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	5.3%	2.8%	115	3.4%	1.7%	5.7%	2	2.7%	128	3.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	2	4.7%	1.8%	128	5.2%	1.0%
	Moderate	3	7.9%	9.9%	139	4.1%	7.8%	15.0%	13	17.8%	740	17.5%	20.7%	6	20.0%	16.4%	260	14.5%	7.9%	7	16.3%	13.4%	480	19.7%	12.4%
	Middle	14	36.8%	33.3%	1,293	38.4%	32.6%	38.5%	31	42.5%	1,705	40.2%	44.2%	13	43.3%	38.4%	842	46.8%	30.1%	18	41.9%	43.3%	863	35.3%	37.6%
	Upper	19	50.0%	53.9%	1,824	54.1%	57.9%	40.9%	27	37.0%	1,667	39.3%	32.7%	11	36.7%	45.2%	696	38.7%	62.0%	16	37.2%	41.5%	971	39.8%	49.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*38*	*100%*	*100%*	*3,371*	*100%*	*100%*	*100%*	*73*	*100%*	*4,240*	*100%*	*100%*	*30*	*100%*	*100%*	*1,798*	*100%*	*100%*	*43*	*100%*	*100%*	*2,442*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.9%	0	0.0%	1.4%	5.7%	0	0.0%	0	0.0%	2.1%	0	0.0%	2.7%	0	0.0%	1.1%	0	0.0%	2.4%	0	0.0%	1.2%
	Moderate	0	0.0%	12.6%	0	0.0%	8.6%	15.0%	0	0.0%	0	0.0%	20.7%	0	0.0%	23.3%	0	0.0%	14.8%	0	0.0%	24.4%	0	0.0%	14.8%
	Middle	0	0.0%	38.3%	0	0.0%	33.0%	38.5%	0	0.0%	0	0.0%	44.2%	0	0.0%	43.2%	0	0.0%	44.8%	0	0.0%	34.1%	0	0.0%	33.8%
	Upper	0	0.0%	46.1%	0	0.0%	57.0%	40.9%	0	0.0%	0	0.0%	32.7%	0	0.0%	30.8%	0	0.0%	39.4%	0	0.0%	39.0%	0	0.0%	50.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	12	1.2%	1.0%	845	0.6%	0.6%	5.7%	9	0.7%	584	0.4%	2.1%	4	0.6%	0.8%	261	0.3%	1.1%	5	0.9%	1.0%	323	0.5%	0.5%
	Moderate	76	7.7%	7.5%	7,515	5.5%	4.9%	15.0%	161	13.4%	13,152	9.4%	20.7%	81	12.0%	14.0%	6,608	8.2%	10.1%	80	15.2%	15.8%	6,544	11.0%	11.2%
	Middle	322	32.7%	35.0%	39,929	29.3%	32.6%	38.5%	501	41.7%	53,241	37.9%	44.2%	279	41.3%	42.6%	30,136	37.3%	40.2%	222	42.1%	42.2%	23,105	38.8%	40.0%
	Upper	574	58.3%	56.5%	87,866	64.5%	62.0%	40.9%	531	44.2%	73,463	52.3%	32.7%	311	46.1%	42.6%	43,881	54.3%	48.6%	220	41.7%	41.0%	29,582	49.7%	48.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	*984*	*100%*	*100%*	*136,155*	*100%*	*100%*	*100%*	*1,202*	*100%*	*140,440*	*100%*	*100%*	*675*	*100%*	*100%*	*80,886*	*100%*	*100%*	*527*	*100%*	*100%*	*59,554*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	42	6.4%	6.6%	5,103	11.5%	8.9%	6.9%	7	2.7%	3,235	7.9%	3.8%	2	1.8%	3.5%	1,000	4.8%	4.6%	5	3.4%	3.5%	2,235	11.1%	4.7%
	Moderate	117	17.9%	18.1%	7,141	16.1%	18.3%	19.2%	85	32.9%	11,906	29.0%	26.9%	40	36.4%	23.9%	7,289	34.9%	25.6%	45	30.4%	23.3%	4,617	22.9%	26.2%
	Middle	188	28.7%	31.0%	14,366	32.3%	29.9%	30.8%	93	36.0%	13,847	33.8%	35.6%	34	30.9%	36.1%	6,828	32.7%	33.3%	59	39.9%	36.3%	7,019	34.9%	32.5%
	Upper	307	46.9%	43.5%	17,834	40.1%	42.8%	43.0%	73	28.3%	12,020	29.3%	33.4%	34	30.9%	35.8%	5,765	27.6%	36.4%	39	26.4%	36.2%	6,255	31.1%	36.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.1%
	Total	*654*	*100%*	*100%*	*44,444*	*100%*	*100%*	*100%*	*258*	*100%*	*41,008*	*100%*	*100%*	*110*	*100%*	*100%*	*20,882*	*100%*	*100%*	*148*	*100%*	*100%*	*20,126*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Mobile

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	20	7.8%	5.1%	1,619	3.0%	2.6%	24.0%	25	7.1%	2,476	3.4%	21.9%	13	6.7%	4.8%	1,254	3.1%	2.4%	12	7.7%	4.2%	1,222	3.7%	2.1%
	Moderate	61	23.7%	19.8%	8,958	16.7%	14.4%	15.6%	107	30.6%	15,356	20.9%	17.5%	62	31.8%	19.5%	8,693	21.6%	13.8%	45	29.0%	17.1%	6,663	20.0%	12.0%
	Middle	61	23.7%	23.3%	11,245	20.9%	21.4%	19.0%	87	24.9%	15,329	20.8%	19.9%	44	22.6%	23.2%	7,593	18.8%	21.5%	43	27.7%	24.0%	7,736	23.2%	21.7%
	Upper	115	44.7%	36.1%	31,886	59.4%	46.6%	41.4%	131	37.4%	40,482	55.0%	40.7%	76	39.0%	35.6%	22,761	56.5%	45.9%	55	35.5%	33.0%	17,721	53.1%	43.1%
	Unknown	0	0.0%	15.7%	0	0.0%	15.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.8%	0	0.0%	16.4%	0	0.0%	21.8%	0	0.0%	21.1%
	Total	*257*	*100%*	*100%*	*53,708*	*100%*	*100%*	*100%*	*350*	*100%*	*73,643*	*100%*	*100%*	*195*	*100%*	*100%*	*40,301*	*100%*	*100%*	*155*	*100%*	*100%*	*33,342*	*100%*	*100%*
REFINANCE	Low	33	7.3%	3.9%	2,135	3.3%	2.1%	24.0%	41	13.4%	2,592	8.1%	21.9%	31	17.2%	7.8%	2,169	10.6%	4.2%	10	7.9%	6.9%	423	3.7%	3.5%
	Moderate	87	19.2%	12.3%	7,618	11.8%	8.3%	15.6%	89	29.1%	6,753	21.2%	17.5%	46	25.6%	18.8%	3,761	18.4%	13.2%	43	34.1%	17.9%	2,992	26.0%	13.0%
	Middle	119	26.3%	18.8%	13,667	21.1%	15.2%	19.0%	69	22.5%	6,841	21.4%	19.9%	37	20.6%	22.1%	3,934	19.3%	19.0%	32	25.4%	25.1%	2,907	25.3%	21.9%
	Upper	214	47.2%	40.2%	41,392	63.9%	49.6%	41.4%	106	34.6%	15,667	49.1%	40.7%	65	36.1%	37.4%	10,491	51.4%	48.7%	41	32.5%	34.3%	5,176	45.0%	44.4%
	Unknown	0	0.0%	24.9%	0	0.0%	24.8%	0.0%	1	0.3%	60	0.2%	0.0%	1	0.6%	13.9%	60	0.3%	15.0%	0	0.0%	15.8%	0	0.0%	17.3%
	Total	*453*	*100%*	*100%*	*64,812*	*100%*	*100%*	*100%*	*306*	*100%*	*31,913*	*100%*	*100%*	*180*	*100%*	*100%*	*20,415*	*100%*	*100%*	*126*	*100%*	*100%*	*11,498*	*100%*	*100%*
HOME IMPROVEMENT	Low	14	7.8%	6.5%	365	3.4%	3.2%	24.0%	35	10.5%	1,075	5.2%	21.9%	17	8.4%	5.8%	542	4.2%	3.0%	18	13.6%	8.4%	533	6.7%	4.9%
	Moderate	31	17.2%	13.4%	1,319	12.3%	7.6%	15.6%	62	18.6%	2,739	13.2%	17.5%	36	17.8%	13.8%	1,463	11.4%	8.8%	26	19.7%	16.0%	1,276	16.0%	12.1%
	Middle	40	22.2%	21.1%	1,894	17.6%	16.1%	19.0%	79	23.7%	3,854	18.5%	19.9%	42	20.8%	20.7%	1,914	14.9%	15.4%	37	28.0%	24.2%	1,940	24.3%	18.9%
	Upper	95	52.8%	56.4%	7,167	66.7%	68.9%	41.4%	158	47.3%	13,143	63.2%	40.7%	107	53.0%	56.1%	8,907	69.4%	68.8%	51	38.6%	46.9%	4,236	53.0%	59.3%
	Unknown	0	0.0%	2.6%	0	0.0%	4.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	4.0%	0	0.0%	4.6%	0	0.0%	4.8%
	Total	*180*	*100%*	*100%*	*10,745*	*100%*	*100%*	*100%*	*334*	*100%*	*20,811*	*100%*	*100%*	*202*	*100%*	*100%*	*12,826*	*100%*	*100%*	*132*	*100%*	*100%*	*7,985*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.0%	0	0.0%	0	0.0%	21.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.6%	0	0.0%	0	0.0%	17.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.0%	0	0.0%	0	0.0%	19.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.4%	0	0.0%	0	0.0%	40.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	0.2%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	97.5%	0	0.0%	99.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	6	10.7%	6.3%	152	4.3%	3.1%	24.0%	14	10.1%	485	4.9%	21.9%	7	10.3%	4.4%	284	5.1%	2.9%	7	9.9%	4.7%	201	4.7%	2.4%
	Moderate	13	23.2%	12.3%	567	16.1%	7.4%	15.6%	19	13.7%	734	7.5%	17.5%	11	16.2%	13.9%	534	9.6%	7.8%	8	11.3%	12.3%	200	4.7%	6.4%
	Middle	14	25.0%	15.8%	475	13.5%	10.3%	19.0%	25	18.0%	1,106	11.2%	19.9%	16	23.5%	19.7%	781	14.1%	12.3%	9	12.7%	19.2%	325	7.6%	13.4%
	Upper	23	41.1%	62.0%	2,325	66.1%	74.0%	41.4%	81	58.3%	7,508	76.4%	40.7%	34	50.0%	57.7%	3,947	71.2%	72.6%	47	66.2%	61.2%	3,561	83.1%	74.9%
	Unknown	0	0.0%	3.5%	0	0.0%	5.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.4%	0	0.0%	4.2%	0	0.0%	2.5%	0	0.0%	2.8%
	Total	*56*	*100%*	*100%*	*3,519*	*100%*	*100%*	*100%*	*139*	*100%*	*9,833*	*100%*	*100%*	*68*	*100%*	*100%*	*5,546*	*100%*	*100%*	*71*	*100%*	*100%*	*4,287*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Mobile

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count		Dollar				Count		Dollar			
		Bank			Bank				Bank		Bank			Bank		Bank				Bank		Bank			
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	6	15.8%	9.9%	391	11.6%	5.4%	24.0%	7	9.6%	313	7.4%	21.9%	3	10.0%	11.0%	119	6.6%	6.6%	4	9.3%	7.4%	194	7.9%	5.3%
	Moderate	8	21.1%	23.4%	614	18.2%	18.6%	15.6%	17	23.3%	865	20.4%	17.5%	6	20.0%	17.8%	395	22.0%	12.3%	11	25.6%	21.2%	470	19.2%	15.9%
	Middle	9	23.7%	21.3%	723	21.4%	17.9%	19.0%	19	26.0%	1,209	28.5%	19.9%	12	40.0%	27.4%	554	30.8%	16.7%	7	16.3%	15.7%	655	26.8%	13.8%
	Upper	15	39.5%	41.8%	1,643	48.7%	55.1%	41.4%	30	41.1%	1,853	43.7%	40.7%	9	30.0%	39.0%	730	40.6%	60.8%	21	48.8%	51.2%	1,123	46.0%	58.4%
	Unknown	0	0.0%	3.5%	0	0.0%	3.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	3.6%	0	0.0%	4.6%	0	0.0%	6.5%
	Total	*38*	*100%*	*100%*	*3,371*	*100%*	*100%*	*100%*	*73*	*100%*	*4,240*	*100%*	*100%*	*30*	*100%*	*100%*	*1,798*	*100%*	*100%*	*43*	*100%*	*100%*	*2,442*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.9%	0	0.0%	1.4%	24.0%	0	0.0%	0	0.0%	21.9%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	1.2%	0	0.0%	0.6%
	Moderate	0	0.0%	2.9%	0	0.0%	3.2%	15.6%	0	0.0%	0	0.0%	17.5%	0	0.0%	1.4%	0	0.0%	1.0%	0	0.0%	2.4%	0	0.0%	1.8%
	Middle	0	0.0%	0.5%	0	0.0%	0.6%	19.0%	0	0.0%	0	0.0%	19.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	1.2%
	Upper	0	0.0%	1.5%	0	0.0%	1.5%	41.4%	0	0.0%	0	0.0%	40.7%	0	0.0%	1.4%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.2%	0	0.0%	93.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.6%	0	0.0%	96.3%	0	0.0%	95.1%	0	0.0%	96.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	79	8.0%	4.6%	4,662	3.4%	2.3%	24.0%	122	10.1%	6,941	4.9%	21.9%	71	10.5%	5.7%	4,368	5.4%	2.5%	51	9.7%	5.0%	2,573	4.3%	2.3%
	Moderate	200	20.3%	15.8%	19,076	14.0%	11.3%	15.6%	294	24.5%	26,447	18.8%	17.5%	161	23.9%	18.3%	14,846	18.4%	11.5%	133	25.2%	16.7%	11,601	19.5%	11.4%
	Middle	243	24.7%	20.7%	28,004	20.6%	17.9%	19.0%	279	23.2%	28,339	20.2%	19.9%	151	22.4%	22.2%	14,776	18.3%	17.6%	128	24.3%	23.3%	13,563	22.8%	20.1%
	Upper	462	47.0%	38.4%	84,413	62.0%	46.7%	41.4%	506	42.1%	78,653	56.0%	40.7%	291	43.1%	37.7%	46,836	57.9%	41.2%	215	40.8%	36.0%	31,817	53.4%	42.3%
	Unknown	0	0.0%	20.5%	0	0.0%	21.8%	0.0%	1	0.1%	60	0.0%	0.0%	1	0.1%	16.1%	60	0.1%	27.1%	0	0.0%	19.0%	0	0.0%	24.0%
	Total	*984*	*100%*	*100%*	*136,155*	*100%*	*100%*	*100%*	*1,202*	*100%*	*140,440*	*100%*	*100%*	*675*	*100%*	*100%*	*80,886*	*100%*	*100%*	*527*	*100%*	*100%*	*59,554*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Mobile

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar				Count		Dollar			
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg		Bank	Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS Revenue	$1 Million or Less	487	74.5%	38.4%	16,687	37.5%	31.2%	90.7%	126	48.8%	9,970	24.3%	91.5%	54	49.1%	42.9%	5,932	28.4%	33.8%	72	48.6%	44.8%	4,038	20.1%	28.3%
	Over $1 Million	109	16.7%		25,362	57.1%		8.7%	129	50.0%	30,088	73.4%	7.7%	53	48.2%		14,000	67.0%		76	51.4%		16,088	79.9%	
	Total Rev. available	596	91.1%		42,049	94.6%		99.3%	255	98.8%	40,058	97.7%	99.3%	107	97.3%		19,932	95.5%		148	100.0%		20,126	100.0%	
	Rev. Not Known	58	8.9%		2,395	5.4%		0.7%	3	1.2%	950	2.3%	0.7%	3	2.7%		950	4.5%		0	0.0%		0	0.0%	
	Total	*654*	*100%*		*44,444*	*100%*		*100.0%*	*258*	*100%*	*41,008*	*100%*	*100%*	*110*	*100%*		*20,882*	*100%*		*148*	*100%*		*20,126*	*100%*	
SMALL BUSINESS Loan Size	$100,000 or Less	552	84.4%	87.7%	12,124	27.3%	27.8%		148	57.4%	4,627	11.3%		51	46.4%	88.4%	1,805	8.6%	25.3%	97	65.5%	88.1%	2,822	14.0%	26.8%
	$100,001 - $250,000	61	9.3%	6.5%	11,091	25.0%	19.2%		60	23.3%	11,075	27.0%		33	30.0%	5.9%	6,403	30.7%	19.1%	27	18.2%	6.3%	4,672	23.2%	19.2%
	$250,001 - $1 Million	41	6.3%	5.8%	21,229	47.8%	53.0%		50	19.4%	25,306	61.7%		26	23.6%	5.7%	12,674	60.7%	55.5%	24	16.2%	5.7%	12,632	62.8%	54.0%
	Total	*654*	*100%*	*100.0%*	*44,444*	*100%*	*100.0%*		*258*	*100%*	*41,008*	*100%*		*110*	*100%*	*100%*	*20,882*	*100%*	*100%*	*148*	*100%*	*100%*	*20,126*	*100%*	*100%*
SMALL BUSINESS Loan Size & Rev $1 Mill or Less	$100,000 or Less	461	94.7%		9,041	54.2%			94	74.6%	2,115	21.2%		34	63.0%		906	15.3%		60	83.3%		1,209	29.9%	
	$100,001 - $250,000	16	3.3%		2,936	17.6%			21	16.7%	3,502	35.1%		14	25.9%		2,412	40.7%		7	9.7%		1,090	27.0%	
	$250,001 - $1 Million	10	2.1%		4,710	28.2%			11	8.7%	4,353	43.7%		6	11.1%		2,614	44.1%		5	6.9%		1,739	43.1%	
	Total	*487*	*100%*		*16,687*	*100%*			*126*	*100%*	*9,970*	*100%*		*54*	*100%*		*5,932*	*100%*		*72*	*100%*		*4,038*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Nashville

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	47	7.6%	5.5%	13,925	5.6%	5.3%	3.5%	31	3.6%	10,709	2.5%	2.2%	16	2.9%	3.1%	4,991	1.9%	2.4%	15	4.7%	2.9%	5,718	3.6%	2.2%
	Moderate	89	14.4%	17.1%	23,296	9.3%	13.0%	18.3%	130	14.9%	39,248	9.3%	18.5%	71	12.9%	18.8%	21,786	8.3%	14.0%	59	18.5%	19.4%	17,462	10.9%	14.9%
	Middle	243	39.4%	43.4%	75,858	30.4%	37.5%	43.6%	336	38.6%	118,955	28.1%	43.9%	214	38.8%	43.1%	74,490	28.4%	36.0%	122	38.2%	44.9%	44,465	27.7%	38.1%
	Upper	237	38.5%	34.0%	136,530	54.7%	44.2%	34.4%	366	42.0%	251,364	59.4%	34.9%	244	44.2%	33.8%	158,639	60.5%	46.4%	122	38.2%	32.0%	92,725	57.7%	43.9%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%	8	0.9%	2,596	0.6%	0.5%	7	1.3%	1.3%	2,312	0.9%	1.0%	1	0.3%	0.9%	284	0.2%	0.8%
	Total	*616*	*100%*	*100%*	*249,609*	*100%*	*100%*	*100%*	*871*	*100%*	*422,872*	*100%*	*100%*	*552*	*100%*	*100%*	*262,218*	*100%*	*100%*	*319*	*100%*	*100%*	*160,654*	*100%*	*100%*
REFINANCE	Low	44	2.5%	3.6%	7,099	1.6%	3.4%	3.5%	25	2.3%	2,854	1.3%	2.2%	13	2.1%	2.7%	1,256	0.9%	2.0%	12	2.7%	2.8%	1,598	2.0%	2.0%
	Moderate	271	15.2%	13.9%	39,508	8.7%	10.0%	18.3%	175	16.4%	24,970	11.5%	18.5%	108	17.4%	17.1%	16,387	11.8%	12.6%	67	15.0%	19.2%	8,583	10.8%	14.2%
	Middle	686	38.5%	41.6%	126,789	27.9%	35.0%	43.6%	449	42.1%	70,444	32.3%	43.9%	265	42.8%	44.3%	45,819	33.0%	36.2%	184	41.1%	44.6%	24,625	31.1%	41.6%
	Upper	782	43.9%	40.8%	280,800	61.8%	51.6%	34.4%	410	38.4%	118,149	54.2%	34.9%	228	36.8%	35.4%	74,091	53.4%	48.7%	182	40.6%	33.0%	44,058	55.7%	41.7%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	8	0.7%	1,512	0.7%	0.5%	5	0.8%	0.6%	1,252	0.9%	0.6%	3	0.7%	0.4%	260	0.3%	0.5%
	Total	*1,783*	*100%*	*100%*	*454,196*	*100%*	*100%*	*100%*	*1,067*	*100%*	*217,929*	*100%*	*100%*	*619*	*100%*	*100%*	*138,805*	*100%*	*100%*	*448*	*100%*	*100%*	*79,124*	*100%*	*100%*
HOME IMPROVEMENT	Low	18	2.2%	2.8%	998	1.1%	2.6%	3.5%	20	1.2%	1,355	0.8%	2.2%	15	1.3%	1.4%	1,083	0.8%	1.1%	5	0.9%	1.4%	272	0.6%	1.0%
	Moderate	124	15.3%	11.5%	9,305	10.7%	8.4%	18.3%	242	14.5%	17,836	10.0%	18.5%	138	12.2%	12.0%	10,797	8.3%	8.6%	104	19.2%	13.8%	7,039	14.5%	10.4%
	Middle	294	36.4%	37.1%	23,956	27.5%	30.1%	43.6%	677	40.6%	58,612	32.8%	43.9%	462	41.0%	37.4%	42,270	32.5%	27.9%	215	39.7%	40.9%	16,342	33.7%	32.1%
	Upper	371	45.9%	48.5%	52,786	60.6%	58.8%	34.4%	717	43.0%	99,400	55.6%	34.9%	501	44.5%	48.6%	74,721	57.4%	62.0%	216	39.9%	43.3%	24,679	50.9%	55.8%
	Unknown	1	0.1%	0.1%	50	0.1%	0.1%	0.1%	12	0.7%	1,572	0.9%	0.5%	11	1.0%	0.6%	1,373	1.1%	0.4%	1	0.2%	0.6%	199	0.4%	0.6%
	Total	*808*	*100%*	*100%*	*87,095*	*100%*	*100%*	*100%*	*1,668*	*100%*	*178,775*	*100%*	*100%*	*1,127*	*100%*	*100%*	*130,244*	*100%*	*100%*	*541*	*100%*	*100%*	*48,531*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	17.5%	0	0.0%	17.4%	13.2%	0	0.0%	0	0.0%	8.8%	0	0.0%	10.5%	0	0.0%	1.7%	0	0.0%	10.1%	0	0.0%	9.8%
	Moderate	1	50.0%	39.9%	8,967	23.7%	35.0%	35.5%	1	33.3%	2,570	2.2%	30.7%	1	50.0%	38.0%	2,570	4.7%	22.9%	0	0.0%	29.1%	0	0.0%	25.6%
	Middle	1	50.0%	30.7%	28,900	76.3%	36.9%	30.2%	1	33.3%	62,603	53.4%	32.1%	0	0.0%	37.2%	0	0.0%	46.6%	1	100.0%	44.9%	62,603	100.0%	41.9%
	Upper	0	0.0%	11.4%	0	0.0%	10.5%	21.0%	0	0.0%	0	0.0%	26.9%	0	0.0%	12.0%	0	0.0%	24.7%	0	0.0%	14.6%	0	0.0%	22.1%
	Unknown	0	0.0%	0.4%	0	0.0%	0.3%	0.0%	1	33.3%	52,104	44.4%	1.5%	1	50.0%	2.3%	52,104	95.3%	4.1%	0	0.0%	1.3%	0	0.0%	0.6%
	Total	*2*	*100%*	*100%*	*37,867*	*100%*	*100%*	*100%*	*3*	*100%*	*117,277*	*100%*	*100%*	*2*	*100%*	*100%*	*54,674*	*100%*	*100%*	*1*	*100%*	*100%*	*62,603*	*100%*	*100%*
OTHER PURPOSE LOC	Low	5	1.1%	2.4%	222	0.5%	1.6%	3.5%	5	0.6%	430	0.5%	2.2%	1	0.2%	1.0%	150	0.2%	0.6%	4	1.3%	1.5%	280	0.9%	1.1%
	Moderate	42	9.6%	8.8%	3,352	7.0%	5.5%	18.3%	85	10.5%	6,352	6.7%	18.5%	49	9.8%	10.9%	3,284	5.3%	7.2%	36	11.6%	12.1%	3,068	9.4%	7.9%
	Middle	160	36.5%	33.7%	13,656	28.4%	24.7%	43.6%	321	39.6%	30,766	32.6%	43.9%	195	38.9%	35.2%	20,701	33.5%	25.1%	126	40.6%	40.5%	10,065	30.8%	28.7%
	Upper	231	52.7%	55.1%	30,832	64.2%	68.1%	34.4%	394	48.6%	56,385	59.7%	34.9%	253	50.5%	52.3%	37,421	60.6%	66.8%	141	45.5%	45.2%	18,964	58.0%	61.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	6	0.7%	498	0.5%	0.5%	3	0.6%	0.6%	203	0.3%	0.4%	3	1.0%	0.7%	295	0.9%	0.5%
	Total	*438*	*100%*	*100%*	*48,062*	*100%*	*100%*	*100%*	*811*	*100%*	*94,431*	*100%*	*100%*	*501*	*100%*	*100%*	*61,759*	*100%*	*100%*	*310*	*100%*	*100%*	*32,672*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank							Bank					Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg	Owner Occupied Units	Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	4	5.7%	4.3%	831	7.7%	3.1%	3.5%	4	1.6%	332	1.3%	2.2%	0	0.0%	1.4%	0	0.0%	0.7%	4	2.5%	2.6%	332	2.2%	2.1%
	Moderate	14	20.0%	14.3%	1,892	17.5%	5.6%	18.3%	48	19.0%	3,086	11.7%	18.5%	15	16.3%	15.1%	1,211	11.1%	7.9%	33	20.6%	17.0%	1,875	12.2%	8.7%
	Middle	33	47.1%	34.5%	3,534	32.7%	17.4%	43.6%	108	42.9%	9,230	35.0%	43.9%	49	53.3%	39.5%	4,379	40.0%	20.6%	59	36.9%	44.4%	4,851	31.5%	29.9%
	Upper	18	25.7%	46.7%	4,429	41.0%	73.9%	34.4%	90	35.7%	13,525	51.3%	34.9%	28	30.4%	43.4%	5,360	48.9%	70.4%	62	38.8%	35.3%	8,165	52.9%	58.9%
	Unknown	1	1.4%	0.2%	125	1.2%	0.1%	0.1%	2	0.8%	200	0.8%	0.5%	0	0.0%	0.5%	0	0.0%	0.4%	2	1.3%	0.7%	200	1.3%	0.5%
	Total	*70*	*100%*	*100%*	*10,811*	*100%*	*100%*	*100%*	*252*	*100%*	*26,373*	*100%*	*100%*	*92*	*100%*	*100%*	*10,950*	*100%*	*100%*	*160*	*100%*	*100%*	*15,423*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.0%	0	0.0%	2.7%	3.5%	0	0.0%	0	0.0%	2.2%	0	0.0%	3.5%	0	0.0%	2.0%	0	0.0%	5.6%	0	0.0%	5.5%
	Moderate	0	0.0%	22.9%	0	0.0%	16.1%	18.3%	0	0.0%	0	0.0%	18.5%	0	0.0%	21.1%	0	0.0%	44.3%	0	0.0%	26.9%	0	0.0%	23.7%
	Middle	0	0.0%	54.1%	0	0.0%	50.4%	43.6%	0	0.0%	0	0.0%	43.9%	0	0.0%	63.2%	0	0.0%	40.2%	0	0.0%	55.6%	0	0.0%	53.3%
	Upper	0	0.0%	18.9%	0	0.0%	30.8%	34.4%	0	0.0%	0	0.0%	34.9%	0	0.0%	12.0%	0	0.0%	13.5%	0	0.0%	11.9%	0	0.0%	17.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	118	3.2%	4.3%	23,075	2.6%	4.7%	3.5%	85	1.8%	15,680	1.5%	2.2%	45	1.6%	2.7%	7,480	1.1%	2.1%	40	2.2%	2.7%	8,200	2.1%	2.7%
	Moderate	541	14.6%	15.0%	86,320	9.7%	12.2%	18.3%	681	14.6%	94,062	8.9%	18.5%	382	13.2%	17.2%	56,035	8.5%	14.2%	299	16.8%	18.3%	38,027	9.5%	15.2%
	Middle	1,417	38.1%	41.9%	272,693	30.7%	35.8%	43.6%	1,892	40.5%	350,610	33.1%	43.9%	1,185	41.0%	42.5%	187,659	28.5%	36.4%	707	39.7%	44.2%	162,951	40.8%	38.3%
	Upper	1,639	44.1%	38.7%	505,377	56.9%	47.2%	34.4%	1,977	42.3%	538,823	50.9%	34.9%	1,254	43.3%	36.8%	350,232	53.2%	46.0%	723	40.6%	34.1%	188,591	47.3%	43.1%
	Unknown	2	0.1%	0.1%	175	0.0%	0.1%	0.1%	37	0.8%	58,482	5.5%	0.5%	27	0.9%	0.9%	57,244	8.7%	1.2%	10	0.6%	0.7%	1,238	0.3%	0.7%
	Total	*3,717*	*100%*	*100%*	*887,640*	*100%*	*100%*	*100%*	*4,672*	*100%*	*1,057,657*	*100%*	*100%*	*2,893*	*100%*	*100%*	*658,650*	*100%*	*100%*	*1,779*	*100%*	*100%*	*399,007*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	168	7.3%	7.7%	16,103	11.2%	11.1%	8.0%	31	5.0%	6,432	6.3%	4.4%	12	4.9%	3.6%	4,423	8.4%	4.3%	19	5.1%	3.5%	2,009	4.0%	4.4%
	Moderate	444	19.2%	19.1%	28,841	20.1%	21.3%	20.9%	158	25.4%	29,973	29.2%	22.3%	67	27.2%	20.4%	16,009	30.3%	22.9%	91	24.3%	20.4%	13,964	28.1%	23.1%
	Middle	690	29.8%	31.6%	33,882	23.6%	24.3%	31.5%	167	26.9%	18,615	18.2%	32.9%	66	26.8%	33.3%	8,828	16.7%	28.4%	101	26.9%	33.3%	9,787	19.7%	28.5%
	Upper	998	43.1%	40.5%	62,519	43.6%	41.4%	38.7%	229	36.9%	45,049	43.9%	37.9%	97	39.4%	40.2%	22,236	42.1%	40.8%	132	35.2%	40.2%	22,813	45.9%	40.9%
	Unknown	13	0.6%	0.8%	1,965	1.4%	1.9%	0.8%	36	5.8%	2,453	2.4%	2.5%	4	1.6%	2.2%	1,335	2.5%	3.5%	32	8.5%	2.3%	1,118	2.2%	3.1%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.2%
	Total	*2,313*	*100%*	*100%*	*143,310*	*100%*	*100%*	*100%*	*621*	*100%*	*102,522*	*100%*	*100%*	*246*	*100%*	*100%*	*52,831*	*100%*	*100%*	*375*	*100%*	*100%*	*49,691*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	33	5.4%	3.9%	5,436	2.2%	2.0%	20.4%	45	5.2%	7,255	1.7%	20.2%	28	5.1%	4.1%	4,306	1.6%	2.0%	17	5.3%	3.3%	2,949	1.8%	1.5%
	Moderate	155	25.2%	17.6%	35,324	14.2%	11.9%	17.5%	176	20.2%	41,202	9.7%	17.6%	114	20.7%	17.6%	25,784	9.8%	11.3%	62	19.4%	16.5%	15,418	9.6%	10.2%
	Middle	125	20.3%	20.0%	35,102	14.1%	17.0%	20.4%	172	19.7%	56,522	13.4%	21.6%	110	19.9%	20.6%	37,517	14.3%	17.0%	62	19.4%	21.0%	19,005	11.8%	16.9%
	Upper	303	49.2%	40.1%	173,747	69.6%	50.8%	41.6%	476	54.6%	308,706	73.0%	40.5%	300	54.3%	40.0%	194,611	74.2%	52.2%	176	55.2%	38.1%	114,095	71.0%	50.5%
	Unknown	0	0.0%	18.4%	0	0.0%	18.4%	0.0%	2	0.2%	9,187	2.2%	0.0%	0	0.0%	17.8%	0	0.0%	17.6%	2	0.6%	21.0%	9,187	5.7%	21.0%
	Total	*616*	*100%*	*100%*	*249,609*	*100%*	*100%*	*100%*	*871*	*100%*	*422,872*	*100%*	*100%*	*552*	*100%*	*100%*	*262,218*	*100%*	*100%*	*319*	*100%*	*100%*	*160,654*	*100%*	*100%*
REFINANCE	Low	215	12.1%	5.6%	22,229	4.9%	2.8%	20.4%	190	17.8%	18,158	8.3%	20.2%	113	18.3%	11.8%	11,839	8.5%	6.1%	77	17.2%	10.4%	6,319	8.0%	4.9%
	Moderate	389	21.8%	15.8%	59,071	13.0%	10.5%	17.5%	285	26.7%	36,392	16.7%	17.6%	174	28.1%	22.1%	23,986	17.3%	15.4%	111	24.8%	20.3%	12,406	15.7%	12.7%
	Middle	392	22.0%	19.6%	78,054	17.2%	16.3%	20.4%	262	24.6%	46,244	21.2%	21.6%	154	24.9%	20.6%	30,920	22.3%	18.0%	108	24.1%	21.0%	15,324	19.4%	16.1%
	Upper	786	44.1%	38.2%	291,673	64.2%	49.1%	41.6%	329	30.8%	116,722	53.6%	40.5%	178	28.8%	31.4%	72,060	51.9%	44.5%	151	33.7%	33.6%	44,662	56.4%	41.7%
	Unknown	1	0.1%	20.8%	3,169	0.7%	21.2%	0.0%	1	0.1%	413	0.2%	0.0%	0	0.0%	14.0%	0	0.0%	16.0%	1	0.2%	14.6%	413	0.5%	24.5%
	Total	*1,783*	*100%*	*100%*	*454,196*	*100%*	*100%*	*100%*	*1,067*	*100%*	*217,929*	*100%*	*100%*	*619*	*100%*	*100%*	*138,805*	*100%*	*100%*	*448*	*100%*	*100%*	*79,124*	*100%*	*100%*
HOME IMPROVEMENT	Low	70	8.7%	5.0%	3,580	4.1%	2.5%	20.4%	171	10.3%	9,164	5.1%	20.2%	114	10.1%	6.2%	6,945	5.3%	3.0%	57	10.5%	6.1%	2,219	4.6%	2.7%
	Moderate	134	16.6%	12.6%	7,695	8.8%	8.2%	17.5%	338	20.3%	23,776	13.3%	17.6%	225	20.0%	15.4%	16,906	13.0%	9.0%	113	20.9%	16.3%	6,870	14.2%	9.1%
	Middle	172	21.3%	18.4%	15,381	17.7%	14.2%	20.4%	383	23.0%	31,647	17.7%	21.6%	254	22.5%	21.8%	22,409	17.2%	15.1%	129	23.8%	23.2%	9,238	19.0%	15.9%
	Upper	432	53.5%	59.9%	60,439	69.4%	69.4%	41.6%	776	46.5%	114,188	63.9%	40.5%	534	47.4%	53.5%	83,984	64.5%	67.9%	242	44.7%	50.6%	30,204	62.2%	66.1%
	Unknown	0	0.0%	4.1%	0	0.0%	5.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	5.1%	0	0.0%	3.8%	0	0.0%	6.2%
	Total	*808*	*100%*	*100%*	*87,095*	*100%*	*100%*	*100%*	*1,668*	*100%*	*178,775*	*100%*	*100%*	*1,127*	*100%*	*100%*	*130,244*	*100%*	*100%*	*541*	*100%*	*100%*	*48,531*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.4%	0	0.0%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.0%
	Moderate	0	0.0%	0.4%	0	0.0%	0.0%	17.5%	0	0.0%	0	0.0%	17.6%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.4%	0	0.0%	0.0%	20.4%	0	0.0%	0	0.0%	21.6%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.0%
	Upper	0	0.0%	18.9%	0	0.0%	2.2%	41.6%	0	0.0%	0	0.0%	40.5%	0	0.0%	14.0%	0	0.0%	0.9%	0	0.0%	7.6%	0	0.0%	0.6%
	Unknown	2	100.0%	80.3%	37,867	100.0%	97.8%	0.0%	3	100.0%	117,277	100.0%	0.0%	2	100.0%	84.5%	54,674	100.0%	99.0%	1	100.0%	91.1%	62,603	100.0%	99.3%
	Total	*2*	*100%*	*100%*	*37,867*	*100%*	*100%*	*100%*	*3*	*100%*	*117,277*	*100%*	*100%*	*2*	*100%*	*100%*	*54,674*	*100%*	*100%*	*1*	*100%*	*100%*	*62,603*	*100%*	*100%*
OTHER PURPOSE LOC	Low	34	7.8%	3.7%	2,326	4.8%	2.0%	20.4%	91	11.2%	6,421	6.8%	20.2%	72	14.4%	5.1%	5,835	9.4%	2.6%	19	6.1%	5.1%	586	1.8%	2.4%
	Moderate	67	15.3%	9.5%	3,976	8.3%	5.2%	17.5%	174	21.5%	11,598	12.3%	17.6%	102	20.4%	12.9%	7,556	12.2%	6.0%	72	23.2%	15.4%	4,042	12.4%	7.3%
	Middle	93	21.2%	16.8%	7,737	16.1%	10.6%	20.4%	166	20.5%	14,918	15.8%	21.6%	99	19.8%	21.0%	9,734	15.8%	12.6%	67	21.6%	21.9%	5,184	15.9%	13.6%
	Upper	244	55.7%	66.9%	34,023	70.8%	78.6%	41.6%	380	46.9%	61,494	65.1%	40.5%	228	45.5%	58.2%	38,634	62.6%	76.8%	152	49.0%	52.4%	22,860	70.0%	71.3%
	Unknown	0	0.0%	3.1%	0	0.0%	3.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	2.1%	0	0.0%	5.2%	0	0.0%	5.3%
	Total	*438*	*100%*	*100%*	*48,062*	*100%*	*100%*	*100%*	*811*	*100%*	*94,431*	*100%*	*100%*	*501*	*100%*	*100%*	*61,759*	*100%*	*100%*	*310*	*100%*	*100%*	*32,672*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	8	11.4%	7.4%	733	6.8%	2.7%	20.4%	30	11.9%	1,429	5.4%	20.2%	13	14.1%	8.1%	784	7.2%	2.8%	17	10.6%	10.3%	645	4.2%	4.8%
	Moderate	16	22.9%	14.8%	1,180	10.9%	6.0%	17.5%	63	25.0%	4,863	18.4%	17.6%	15	16.3%	17.0%	1,335	12.2%	6.3%	48	30.0%	18.6%	3,528	22.9%	7.5%
	Middle	17	24.3%	17.6%	2,377	22.0%	7.9%	20.4%	78	31.0%	6,339	24.0%	21.6%	27	29.3%	19.0%	2,550	23.3%	8.5%	51	31.9%	20.8%	3,789	24.6%	9.3%
	Upper	29	41.4%	50.2%	6,521	60.3%	71.8%	41.6%	81	32.1%	13,742	52.1%	40.5%	37	40.2%	48.2%	6,281	57.4%	72.2%	44	27.5%	41.6%	7,461	48.4%	61.5%
	Unknown	0	0.0%	9.9%	0	0.0%	11.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.6%	0	0.0%	10.3%	0	0.0%	8.7%	0	0.0%	16.8%
	Total	*70*	*100%*	*100%*	*10,811*	*100%*	*100%*	*100%*	*252*	*100%*	*26,373*	*100%*	*100%*	*92*	*100%*	*100%*	*10,950*	*100%*	*100%*	*160*	*100%*	*100%*	*15,423*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.3%	0	0.0%	1.6%	20.4%	0	0.0%	0	0.0%	20.2%	0	0.0%	4.7%	0	0.0%	2.1%	0	0.0%	5.6%	0	0.0%	4.0%
	Moderate	0	0.0%	1.9%	0	0.0%	1.4%	17.5%	0	0.0%	0	0.0%	17.6%	0	0.0%	1.3%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.0%	0	0.0%	1.7%	20.4%	0	0.0%	0	0.0%	21.6%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.6%	0	0.0%	0.6%
	Upper	0	0.0%	0.6%	0	0.0%	1.5%	41.6%	0	0.0%	0	0.0%	40.5%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.0%
	Unknown	0	0.0%	93.2%	0	0.0%	93.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.1%	0	0.0%	96.2%	0	0.0%	93.1%	0	0.0%	95.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	360	9.7%	4.9%	34,304	3.9%	2.3%	20.4%	527	11.3%	42,427	4.0%	20.2%	340	11.8%	6.8%	29,709	4.5%	2.8%	187	10.5%	5.2%	12,718	3.2%	2.0%
	Moderate	761	20.5%	16.1%	107,246	12.1%	10.5%	17.5%	1,036	22.2%	117,831	11.1%	17.6%	630	21.8%	18.4%	75,567	11.5%	10.8%	406	22.8%	17.1%	42,264	10.6%	9.7%
	Middle	799	21.5%	19.5%	138,651	15.6%	15.7%	20.4%	1,061	22.7%	155,670	14.7%	21.6%	644	22.3%	20.5%	103,130	15.7%	15.0%	417	23.4%	21.1%	52,540	13.2%	15.4%
	Upper	1,794	48.3%	40.2%	566,403	63.8%	48.6%	41.6%	2,042	43.7%	614,852	58.1%	40.5%	1,277	44.1%	39.5%	395,570	60.1%	46.1%	765	43.0%	39.3%	219,282	55.0%	46.8%
	Unknown	3	0.1%	19.3%	41,036	4.6%	22.8%	0.0%	6	0.1%	126,877	12.0%	0.0%	2	0.1%	14.8%	54,674	8.3%	25.2%	4	0.2%	17.3%	72,203	18.1%	26.2%
	Total	*3,717*	*100%*	*100%*	*887,640*	*100%*	*100%*	*100%*	*4,672*	*100%*	*1,057,657*	*100%*	*100%*	*2,893*	*100%*	*100%*	*658,650*	*100%*	*100%*	*1,779*	*100%*	*100%*	*399,007*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Nashville

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue: $1 Million or Less	1,770	76.5%	48.5%	50,604	35.3%	34.1%	91.7%	304	49.0%	22,153	21.6%	91.5%	125	50.8%	51.5%	10,928	20.7%	35.6%	179	47.7%	53.7%	11,225	22.6%	34.0%
	Revenue: Over $1 Million	386	16.7%		78,887	55.0%		7.5%	282	45.4%	66,175	64.5%	7.7%	103	41.9%		34,214	64.8%		179	47.7%		31,961	64.3%	
	Revenue: *Total Rev. available*	2,156	93.2%		129,491	90.4%		99.2%	586	94.4%	88,328	86.2%	99.2%	228	92.7%		45,142	85.4%		358	95.5%		43,186	86.9%	
	Revenue: Rev. Not Known	157	6.8%		13,819	9.6%		0.8%	35	5.6%	14,194	13.8%	0.8%	18	7.3%		7,689	14.6%		17	4.5%		6,505	13.1%	
	Revenue: *Total*	*2,313*	*100%*		*143,310*	*100%*		*100.0%*	*621*	*100%*	*102,522*	*100%*	*100%*	*246*	*100%*		*52,831*	*100%*		*375*	*100%*		*49,691*	*100%*	
	Loan Size: $100,000 or Less	2,012	87.0%	90.2%	45,176	31.5%	30.8%		403	64.9%	12,487	12.2%		140	56.9%	92.6%	4,418	8.4%	33.7%	263	70.1%	93.1%	8,069	16.2%	36.1%
	Loan Size: $100,001 - $250,000	167	7.2%	5.1%	27,443	19.1%	17.7%		93	15.0%	16,978	16.6%		35	14.2%	3.6%	6,981	13.2%	15.0%	58	15.5%	3.5%	9,997	20.1%	15.9%
	Loan Size: $250,001 - $1 Million	134	5.8%	4.7%	70,691	49.3%	51.5%		125	20.1%	73,057	71.3%		71	28.9%	3.8%	41,432	78.4%	51.4%	54	14.4%	3.4%	31,625	63.6%	48.0%
	Loan Size: *Total*	*2,313*	*100%*	*100.0%*	*143,310*	*100%*	*100.0%*		*621*	*100%*	*102,522*	*100%*		*246*	*100%*	*100%*	*52,831*	*100%*	*100%*	*375*	*100%*	*100%*	*49,691*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	1,718	97.1%		33,460	66.1%			256	84.2%	6,538	29.5%		104	83.2%		2,379	21.8%		152	84.9%		4,159	37.1%	
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	33	1.9%		5,464	10.8%			29	9.5%	4,545	20.5%		8	6.4%		1,296	11.9%		21	11.7%		3,249	28.9%	
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	19	1.1%		11,680	23.1%			19	6.3%	11,070	50.0%		13	10.4%		7,253	66.4%		6	3.4%		3,817	34.0%	
	Loan Size & Rev $1 Mill or Less: *Total*	*1,770*	*100%*		*50,604*	*100%*			*304*	*100%*	*22,153*	*100%*		*125*	*100%*		*10,928*	*100%*		*179*	*100%*		*11,225*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Atlanta

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar				Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %		#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	45	4.3%	3.8%	14,850	2.8%	2.9%	3.3%	67	4.4%	19,124	2.7%	3.0%	37	4.1%	3.8%	10,363	2.5%	2.7%		30	4.7%	4.2%	8,761	2.9%	4.7%
	Moderate	181	17.3%	20.1%	51,294	9.6%	15.1%	19.9%	353	23.1%	115,941	16.1%	19.7%	205	22.9%	20.6%	67,786	16.2%	15.9%		148	23.3%	23.0%	48,155	15.9%	18.6%
	Middle	305	29.1%	37.0%	114,764	21.5%	32.6%	37.3%	441	28.8%	172,036	23.9%	35.7%	271	30.2%	36.9%	105,695	25.3%	33.2%		170	26.8%	36.8%	66,341	21.9%	31.8%
	Upper	516	49.2%	39.0%	351,864	66.0%	49.3%	39.5%	636	41.6%	399,425	55.5%	40.3%	364	40.6%	36.8%	226,497	54.3%	46.6%		272	42.9%	34.1%	172,928	57.2%	43.4%
	Unknown	1	0.1%	0.1%	116	0.0%	0.1%	0.0%	33	2.2%	13,431	1.9%	1.3%	19	2.1%	1.9%	7,037	1.7%	1.7%		14	2.2%	1.8%	6,394	2.1%	1.4%
	Total	*1,048*	*100%*	*100%*	*532,888*	*100%*	*100%*	*100%*	*1,530*	*100%*	*719,957*	*100%*	*100%*	*896*	*100%*	*100%*	*417,378*	*100%*	*100%*		*634*	*100%*	*100%*	*302,579*	*100%*	*100%*
REFINANCE	Low	23	1.7%	2.3%	4,793	1.2%	1.9%	3.3%	6	1.0%	866	0.6%	3.0%	6	1.6%	3.2%	866	0.9%	2.2%		0	0.0%	3.8%	0	0.0%	1.5%
	Moderate	172	12.9%	15.3%	29,906	7.6%	11.1%	19.9%	87	14.7%	15,632	10.4%	19.7%	57	15.0%	20.9%	11,437	11.7%	15.7%		30	14.4%	23.5%	4,195	8.0%	16.5%
	Middle	491	36.9%	36.4%	100,783	25.7%	30.6%	37.3%	252	42.7%	45,265	30.1%	35.7%	167	43.8%	39.2%	31,068	31.9%	35.4%		85	40.7%	39.5%	14,197	26.9%	27.8%
	Upper	644	48.4%	46.0%	256,906	65.5%	56.3%	39.5%	237	40.2%	86,498	57.6%	40.3%	144	37.8%	35.4%	52,440	53.8%	45.4%		93	44.5%	31.9%	34,058	64.6%	53.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	8	1.4%	1,967	1.3%	1.3%	7	1.8%	1.4%	1,687	1.7%	1.3%		1	0.5%	1.3%	280	0.5%	0.6%
	Total	*1,330*	*100%*	*100%*	*392,388*	*100%*	*100%*	*100%*	*590*	*100%*	*150,228*	*100%*	*100%*	*381*	*100%*	*100%*	*97,498*	*100%*	*100%*		*209*	*100%*	*100%*	*52,730*	*100%*	*100%*
HOME IMPROVEMENT	Low	8	1.8%	2.2%	425	1.2%	1.6%	3.3%	9	0.8%	945	0.9%	3.0%	5	0.7%	1.6%	269	0.4%	1.2%		4	1.0%	2.2%	676	1.7%	1.9%
	Moderate	53	12.0%	12.1%	4,733	12.9%	9.6%	19.9%	135	11.8%	9,301	8.5%	19.7%	82	11.1%	12.4%	5,552	8.0%	9.5%		53	13.0%	14.0%	3,749	9.2%	10.4%
	Middle	137	31.1%	30.2%	8,979	24.4%	24.9%	37.3%	434	37.9%	34,907	31.8%	35.7%	273	37.0%	31.2%	21,858	31.6%	25.6%		161	39.4%	33.8%	13,049	32.0%	27.4%
	Upper	243	55.1%	55.5%	22,640	61.6%	63.8%	39.5%	563	49.1%	64,157	58.4%	40.3%	372	50.5%	53.8%	40,888	59.1%	62.8%		191	46.7%	49.1%	23,269	57.1%	59.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	5	0.4%	616	0.6%	1.3%	5	0.7%	1.0%	616	0.9%	0.9%		0	0.0%	1.0%	0	0.0%	1.0%
	Total	*441*	*100%*	*100%*	*36,777*	*100%*	*100%*	*100%*	*1,146*	*100%*	*109,926*	*100%*	*100%*	*737*	*100%*	*100%*	*69,183*	*100%*	*100%*		*409*	*100%*	*100%*	*40,743*	*100%*	*100%*
							Multi-Family Units												Multi-Family Units						
MULTI FAMILY	Low	0	0.0%	20.7%	0	0.0%	12.4%	19.2%	2	22.2%	59,207	18.6%	14.3%	0	0.0%	16.9%	0	0.0%	8.1%		2	33.3%	22.0%	59,207	19.1%	16.5%
	Moderate	1	100.0%	32.6%	16,039	100.0%	25.5%	32.0%	1	11.1%	4,178	1.3%	28.5%	0	0.0%	32.1%	0	0.0%	38.5%		1	16.7%	33.6%	4,178	1.3%	27.3%
	Middle	0	0.0%	28.3%	0	0.0%	42.8%	20.0%	4	44.4%	111,591	35.0%	19.8%	2	66.7%	23.1%	6,575	75.6%	16.1%		2	33.3%	24.7%	105,016	33.9%	18.4%
	Upper	0	0.0%	17.9%	0	0.0%	17.8%	28.3%	1	11.1%	2,121	0.7%	30.7%	1	33.3%	24.1%	2,121	24.4%	32.8%		0	0.0%	13.0%	0	0.0%	25.2%
	Unknown	0	0.0%	0.5%	0	0.0%	1.5%	0.5%	1	11.1%	141,581	44.4%	6.8%	0	0.0%	3.8%	0	0.0%	4.5%		1	16.7%	6.7%	141,581	45.7%	12.6%
	Total	*1*	*100%*	*100%*	*16,039*	*100%*	*100%*	*100%*	*9*	*100%*	*318,678*	*100%*	*100%*	*3*	*100%*	*100%*	*8,696*	*100%*	*100%*		*6*	*100%*	*100%*	*309,982*	*100%*	*100%*
OTHER PURPOSE LOC	Low	3	2.0%	1.6%	175	1.0%	0.9%	3.3%	1	0.3%	25	0.1%	3.0%	1	0.4%	1.6%	25	0.1%	0.9%		0	0.0%	1.9%	0	0.0%	1.2%
	Moderate	12	8.1%	10.5%	821	4.7%	6.3%	19.9%	35	9.8%	2,326	6.2%	19.7%	22	9.6%	13.1%	1,605	6.2%	8.4%		13	10.3%	15.1%	721	6.3%	11.2%
	Middle	48	32.4%	28.0%	4,798	27.6%	20.7%	37.3%	108	30.3%	7,775	20.8%	35.7%	59	25.7%	32.0%	4,377	16.9%	24.1%		49	38.9%	34.6%	3,398	29.7%	26.7%
	Upper	85	57.4%	59.9%	11,611	66.7%	72.1%	39.5%	210	59.0%	26,666	71.4%	40.3%	146	63.5%	52.5%	19,326	74.7%	65.9%		64	50.8%	47.3%	7,340	64.1%	59.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	0.6%	547	1.5%	1.3%	2	0.9%	0.8%	547	2.1%	0.7%		0	0.0%	1.0%	0	0.0%	1.0%
	Total	*148*	*100%*	*100%*	*17,405*	*100%*	*100%*	*100%*	*356*	*100%*	*37,339*	*100%*	*100%*	*230*	*100%*	*100%*	*25,880*	*100%*	*100%*		*126*	*100%*	*100%*	*11,459*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank							Bank					Count			Dollar				Count			Dollar		
		Count		Agg	Dollar		Agg	Owner Occupied Units	Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %		#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.1%	0	0.0%	1.8%	3.3%	1	0.4%	53	0.2%	3.0%	1	1.0%	2.9%	53	0.4%	1.9%		0	0.0%	2.9%	0	0.0%	3.0%
	Moderate	15	19.0%	15.1%	1,215	6.0%	8.4%	19.9%	34	14.6%	2,174	7.7%	19.7%	19	18.1%	16.6%	1,271	9.9%	10.1%		15	11.7%	19.1%	903	5.8%	15.6%
	Middle	26	32.9%	31.9%	3,449	17.1%	21.8%	37.3%	97	41.6%	8,607	30.4%	35.7%	34	32.4%	35.2%	2,278	17.8%	21.6%		63	49.2%	39.4%	6,329	40.8%	31.0%
	Upper	38	48.1%	49.8%	15,533	76.9%	68.0%	39.5%	97	41.6%	17,113	60.4%	40.3%	50	47.6%	44.4%	9,180	71.6%	65.5%		47	36.7%	37.4%	7,933	51.2%	48.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	1.7%	378	1.3%	1.3%	1	1.0%	1.0%	45	0.4%	1.0%		3	2.3%	1.2%	333	2.1%	1.8%
	Total	*79*	*100%*	*100%*	*20,197*	*100%*	*100%*	*100%*	*233*	*100%*	*28,325*	*100%*	*100%*	*105*	*100%*	*100%*	*12,827*	*100%*	*100%*		*128*	*100%*	*100%*	*15,498*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.5%	0	0.0%	2.3%	3.3%	0	0.0%	0	0.0%	3.0%	0	0.0%	3.6%	0	0.0%	2.3%		0	0.0%	5.7%	0	0.0%	3.9%
	Moderate	0	0.0%	29.3%	0	0.0%	23.0%	19.9%	0	0.0%	0	0.0%	19.7%	0	0.0%	27.6%	0	0.0%	20.5%		0	0.0%	28.0%	0	0.0%	20.5%
	Middle	0	0.0%	48.2%	0	0.0%	48.5%	37.3%	0	0.0%	0	0.0%	35.7%	0	0.0%	44.2%	0	0.0%	41.0%		0	0.0%	49.8%	0	0.0%	51.3%
	Upper	0	0.0%	18.9%	0	0.0%	26.1%	39.5%	0	0.0%	0	0.0%	40.3%	0	0.0%	23.0%	0	0.0%	34.9%		0	0.0%	15.1%	0	0.0%	23.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.3%	0	0.0%	1.6%	0	0.0%	1.3%		0	0.0%	1.3%	0	0.0%	1.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	79	2.6%	2.9%	20,243	2.0%	2.8%	3.3%	86	2.2%	80,220	5.9%	3.0%	50	2.1%	3.4%	11,576	1.8%	3.0%		36	2.4%	3.9%	68,644	9.4%	4.4%
	Moderate	434	14.2%	17.2%	104,008	10.2%	13.5%	19.9%	645	16.7%	149,552	11.0%	19.7%	385	16.4%	19.9%	87,651	13.9%	17.6%		260	17.2%	21.9%	61,901	8.4%	18.3%
	Middle	1,007	33.0%	36.4%	232,773	22.9%	32.0%	37.3%	1,336	34.6%	380,181	27.9%	35.7%	806	34.3%	37.1%	171,851	27.2%	31.8%		530	35.1%	37.1%	208,330	28.4%	30.1%
	Upper	1,526	50.1%	43.4%	658,554	64.8%	51.6%	39.5%	1,744	45.1%	595,980	43.7%	40.3%	1,077	45.8%	38.0%	350,452	55.5%	45.8%		667	44.1%	35.5%	245,528	33.5%	45.4%
	Unknown	1	0.0%	0.0%	116	0.0%	0.1%	0.0%	53	1.4%	158,520	11.6%	1.3%	34	1.4%	1.6%	9,932	1.6%	1.8%		19	1.3%	1.6%	148,588	20.3%	1.8%
	Total	*3,047*	*100%*	*100%*	*1,015,694*	*100%*	*100%*	*100%*	*3,864*	*100%*	*1,364,453*	*100%*	*100%*	*2,352*	*100%*	*100%*	*631,462*	*100%*	*100%*		*1,512*	*100%*	*100%*	*732,991*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	108	5.0%	5.5%	7,868	5.2%	5.7%	5.7%	53	5.7%	7,371	6.0%	5.6%	22	6.7%	4.8%	4,071	7.7%	5.3%	31	5.1%	4.4%	3,300	4.7%	4.7%
	Moderate	522	24.0%	22.4%	35,498	23.7%	23.0%	23.0%	219	23.4%	29,441	24.1%	22.7%	77	23.4%	21.2%	13,132	24.9%	20.8%	142	23.5%	20.3%	16,309	23.4%	21.2%
	Middle	775	35.6%	31.6%	50,500	33.7%	29.0%	31.7%	329	35.2%	33,986	27.8%	30.0%	119	36.2%	30.9%	12,550	23.8%	29.0%	210	34.7%	30.8%	21,436	30.8%	28.9%
	Upper	768	35.3%	39.8%	55,467	37.0%	41.6%	39.1%	311	33.3%	49,687	40.7%	38.9%	105	31.9%	40.3%	22,467	42.7%	42.0%	206	34.0%	41.7%	27,220	39.1%	42.5%
	Unknown	5	0.2%	0.3%	567	0.4%	0.6%	0.5%	22	2.4%	1,717	1.4%	2.8%	6	1.8%	2.6%	432	0.8%	2.8%	16	2.6%	2.4%	1,285	1.8%	2.7%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*2,178*	*100%*	*100%*	*149,900*	*100%*	*100%*	*100%*	*934*	*100%*	*122,202*	*100%*	*100%*	*329*	*100%*	*100%*	*52,652*	*100%*	*100%*	*605*	*100%*	*100%*	*69,550*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	53	5.1%	5.7%	9,362	1.8%	3.1%	22.9%	73	4.8%	12,090	1.7%	21.8%	50	5.6%	4.2%	8,426	2.0%	2.1%	23	3.6%	3.6%	3,664	1.2%	1.5%
	Moderate	214	20.4%	18.9%	49,482	9.3%	13.6%	16.7%	309	20.2%	78,702	10.9%	17.1%	189	21.1%	17.1%	48,582	11.6%	11.9%	120	18.9%	17.2%	30,120	10.0%	9.9%
	Middle	154	14.7%	20.2%	44,765	8.4%	18.2%	18.2%	309	20.2%	98,579	13.7%	19.6%	183	20.4%	21.4%	58,522	14.0%	19.1%	126	19.9%	21.3%	40,057	13.2%	16.0%
	Upper	625	59.6%	36.0%	426,081	80.0%	46.9%	42.1%	838	54.8%	530,031	73.6%	41.5%	473	52.8%	36.3%	301,293	72.2%	47.2%	365	57.6%	34.6%	228,738	75.6%	38.9%
	Unknown	2	0.2%	19.2%	3,198	0.6%	18.2%	0.0%	1	0.1%	555	0.1%	0.0%	1	0.1%	21.0%	555	0.1%	19.7%	0	0.0%	23.4%	0	0.0%	33.6%
	Total	*1,048*	*100%*	*100%*	*532,888*	*100%*	*100%*	*100%*	*1,530*	*100%*	*719,957*	*100%*	*100%*	*896*	*100%*	*100%*	*417,378*	*100%*	*100%*	*634*	*100%*	*100%*	*302,579*	*100%*	*100%*
REFINANCE	Low	123	9.2%	6.7%	14,888	3.8%	3.6%	22.9%	86	14.6%	8,187	5.4%	21.8%	60	15.7%	11.7%	6,684	6.9%	6.9%	26	12.4%	11.2%	1,503	2.9%	3.3%
	Moderate	251	18.9%	15.5%	41,597	10.6%	10.8%	16.7%	142	24.1%	22,105	14.7%	17.1%	107	28.1%	23.1%	17,141	17.6%	18.0%	35	16.7%	23.0%	4,964	9.4%	9.1%
	Middle	312	23.5%	19.0%	64,471	16.4%	16.3%	18.2%	125	21.2%	22,682	15.1%	19.6%	78	20.5%	22.2%	15,218	15.6%	20.9%	47	22.5%	21.6%	7,464	14.2%	10.1%
	Upper	644	48.4%	37.6%	271,432	69.2%	48.0%	42.1%	231	39.2%	92,943	61.9%	41.5%	133	34.9%	28.9%	57,663	59.1%	39.5%	98	46.9%	27.3%	35,280	66.9%	17.5%
	Unknown	0	0.0%	21.2%	0	0.0%	21.4%	0.0%	6	1.0%	4,311	2.9%	0.0%	3	0.8%	14.0%	792	0.8%	14.7%	3	1.4%	16.9%	3,519	6.7%	60.0%
	Total	*1,330*	*100%*	*100%*	*392,388*	*100%*	*100%*	*100%*	*590*	*100%*	*150,228*	*100%*	*100%*	*381*	*100%*	*100%*	*97,498*	*100%*	*100%*	*209*	*100%*	*100%*	*52,730*	*100%*	*100%*
HOME IMPROVEMENT	Low	37	8.4%	5.6%	1,328	3.6%	3.3%	22.9%	106	9.2%	4,578	4.2%	21.8%	71	9.6%	5.1%	3,403	4.9%	3.0%	35	8.6%	6.4%	1,175	2.9%	3.5%
	Moderate	57	12.9%	12.1%	2,818	7.7%	8.5%	16.7%	190	16.6%	10,448	9.5%	17.1%	113	15.3%	13.8%	6,288	9.1%	9.5%	77	18.8%	16.4%	4,160	10.2%	10.5%
	Middle	98	22.2%	19.7%	7,214	19.6%	15.7%	18.2%	248	21.6%	17,173	15.6%	19.6%	157	21.3%	21.4%	10,786	15.6%	16.5%	91	22.2%	23.3%	6,387	15.7%	17.9%
	Upper	249	56.5%	58.9%	25,417	69.1%	68.2%	42.1%	602	52.5%	77,727	70.7%	41.5%	396	53.7%	55.8%	48,706	70.4%	67.1%	206	50.4%	48.8%	29,021	71.2%	61.9%
	Unknown	0	0.0%	3.7%	0	0.0%	4.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.9%	0	0.0%	3.8%	0	0.0%	5.0%	0	0.0%	6.2%
	Total	*441*	*100%*	*100%*	*36,777*	*100%*	*100%*	*100%*	*1,146*	*100%*	*109,926*	*100%*	*100%*	*737*	*100%*	*100%*	*69,183*	*100%*	*100%*	*409*	*100%*	*100%*	*40,743*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.9%	0	0.0%	0	0.0%	21.8%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.5%	0	0.0%	0.0%	16.7%	0	0.0%	0	0.0%	17.1%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.5%	0	0.0%	0.0%	18.2%	0	0.0%	0	0.0%	19.6%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.1%	0	0.0%	0.0%	42.1%	0	0.0%	0	0.0%	41.5%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.1%
	Unknown	1	100.0%	97.8%	16,039	100.0%	100.0%	0.0%	9	100.0%	318,678	100.0%	0.0%	3	100.0%	97.7%	8,696	100.0%	100.0%	6	100.0%	98.7%	309,982	100.0%	99.9%
	Total	*1*	*100%*	*100%*	*16,039*	*100%*	*100%*	*100%*	*9*	*100%*	*318,678*	*100%*	*100%*	*3*	*100%*	*100%*	*8,696*	*100%*	*100%*	*6*	*100%*	*100%*	*309,982*	*100%*	*100%*
OTHER PURPOSE LOC	Low	6	4.1%	4.7%	293	1.7%	2.4%	22.9%	30	8.4%	1,511	4.0%	21.8%	16	7.0%	5.1%	978	3.8%	2.8%	14	11.1%	6.3%	533	4.7%	3.9%
	Moderate	14	9.5%	10.9%	867	5.0%	6.3%	16.7%	45	12.6%	2,861	7.7%	17.1%	26	11.3%	12.9%	1,937	7.5%	6.9%	19	15.1%	15.8%	924	8.1%	9.4%
	Middle	21	14.2%	17.1%	1,644	9.4%	11.5%	18.2%	80	22.5%	5,697	15.3%	19.6%	50	21.7%	20.6%	3,590	13.9%	13.9%	30	23.8%	22.9%	2,107	18.4%	16.6%
	Upper	107	72.3%	62.8%	14,601	83.9%	76.0%	42.1%	201	56.5%	27,270	73.0%	41.5%	138	60.0%	55.2%	19,375	74.9%	71.1%	63	50.0%	46.6%	7,895	68.9%	63.3%
	Unknown	0	0.0%	4.5%	0	0.0%	3.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.2%	0	0.0%	5.3%	0	0.0%	8.5%	0	0.0%	6.9%
	Total	*148*	*100%*	*100%*	*17,405*	*100%*	*100%*	*100%*	*356*	*100%*	*37,339*	*100%*	*100%*	*230*	*100%*	*100%*	*25,880*	*100%*	*100%*	*126*	*100%*	*100%*	*11,459*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	12	15.2%	7.9%	824	4.1%	3.4%	22.9%	33	14.2%	1,618	5.7%	21.8%	18	17.1%	7.8%	998	7.8%	4.3%	15	11.7%	9.0%	620	4.0%	5.5%
	Moderate	14	17.7%	14.7%	885	4.4%	7.6%	16.7%	45	19.3%	2,729	9.6%	17.1%	18	17.1%	16.4%	1,125	8.8%	8.7%	27	21.1%	18.4%	1,604	10.3%	12.2%
	Middle	15	19.0%	18.3%	2,020	10.0%	11.5%	18.2%	70	30.0%	5,368	19.0%	19.6%	30	28.6%	21.6%	1,607	12.5%	12.6%	40	31.3%	23.5%	3,761	24.3%	16.0%
	Upper	37	46.8%	49.2%	8,733	43.2%	67.6%	42.1%	85	36.5%	18,610	65.7%	41.5%	39	37.1%	44.1%	9,097	70.9%	61.4%	46	35.9%	37.1%	9,513	61.4%	48.6%
	Unknown	1	1.3%	10.0%	7,735	38.3%	9.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.1%	0	0.0%	13.1%	0	0.0%	12.0%	0	0.0%	17.7%
	Total	*79*	*100%*	*100%*	*20,197*	*100%*	*100%*	*100%*	*233*	*100%*	*28,325*	*100%*	*100%*	*105*	*100%*	*100%*	*12,827*	*100%*	*100%*	*128*	*100%*	*100%*	*15,498*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.8%	0	0.0%	2.0%	22.9%	0	0.0%	0	0.0%	21.8%	0	0.0%	2.9%	0	0.0%	2.2%	0	0.0%	3.7%	0	0.0%	3.0%
	Moderate	0	0.0%	2.8%	0	0.0%	2.6%	16.7%	0	0.0%	0	0.0%	17.1%	0	0.0%	1.6%	0	0.0%	1.8%	0	0.0%	2.1%	0	0.0%	2.2%
	Middle	0	0.0%	0.9%	0	0.0%	0.8%	18.2%	0	0.0%	0	0.0%	19.6%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	0.5%
	Upper	0	0.0%	0.3%	0	0.0%	0.6%	42.1%	0	0.0%	0	0.0%	41.5%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.2%
	Unknown	0	0.0%	93.2%	0	0.0%	94.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	94.7%	0	0.0%	95.1%	0	0.0%	93.7%	0	0.0%	94.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	231	7.6%	6.2%	26,695	2.6%	3.2%	22.9%	328	8.5%	27,984	2.1%	21.8%	215	9.1%	6.7%	20,489	3.2%	3.1%	113	7.5%	5.6%	7,495	1.0%	1.9%
	Moderate	550	18.1%	16.6%	95,649	9.4%	11.5%	16.7%	731	18.9%	116,845	8.6%	17.1%	453	19.3%	18.4%	75,073	11.9%	12.1%	278	18.4%	18.1%	41,772	5.7%	9.3%
	Middle	600	19.7%	19.3%	120,114	11.8%	16.3%	18.2%	832	21.5%	149,499	11.0%	19.6%	498	21.2%	21.4%	89,723	14.2%	17.5%	334	22.1%	21.5%	59,776	8.2%	13.9%
	Upper	1,662	54.5%	37.6%	746,264	73.5%	45.6%	42.1%	1,957	50.6%	746,581	54.7%	41.5%	1,179	50.1%	35.7%	436,134	69.1%	41.7%	778	51.5%	34.7%	310,447	42.4%	32.9%
	Unknown	4	0.1%	20.3%	26,972	2.7%	23.4%	0.0%	16	0.4%	323,544	23.7%	0.0%	7	0.3%	17.8%	10,043	1.6%	25.6%	9	0.6%	20.1%	313,501	42.8%	42.0%
	Total	*3,047*	*100%*	*100%*	*1,015,694*	*100%*	*100%*	*100%*	*3,864*	*100%*	*1,364,453*	*100%*	*100%*	*2,352*	*100%*	*100%*	*631,462*	*100%*	*100%*	*1,512*	*100%*	*100%*	*732,991*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Atlanta

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023						Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses		Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%		#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	1,631	74.9%	42.1%	47,455	31.7%	28.1%	93.4%	511	54.7%	23,788	19.5%	93.7%		186	56.5%	48.6%	7,518	14.3%	34.5%	325	53.7%	50.7%	16,270	23.4%	33.5%
		Over $1 Million	466	21.4%		96,325	64.3%		5.7%	402	43.0%	89,967	73.6%	5.4%		133	40.4%		40,649	77.2%		269	44.5%		49,318	70.9%	
		Total Rev. available	2,097	96.3%		143,780	95.9%		99.1%	913	97.8%	113,755	93.1%	99.2%		319	97.0%		48,167	91.5%		594	98.2%		65,588	94.3%	
		Rev. Not Known	81	3.7%		6,120	4.1%		0.9%	21	2.2%	8,447	6.9%	0.8%		10	3.0%		4,485	8.5%		11	1.8%		3,962	5.7%	
		Total	*2,178*	*100%*		*149,900*	*100%*		*100.0%*	*934*	*100%*	*122,202*	*100%*	*100%*		*329*	*100%*		*52,652*	*100%*		*605*	*100%*		*69,550*	*100%*	
	Loan Size	$100,000 or Less	1,832	84.1%	94.4%	45,142	30.1%	42.8%		662	70.9%	18,469	15.1%			220	66.9%	96.0%	4,637	8.8%	48.5%	442	73.1%	96.0%	13,832	19.9%	48.4%
		$100,001 - $250,000	207	9.5%	3.3%	33,041	22.0%	17.2%		135	14.5%	25,168	20.6%			42	12.8%	2.2%	8,670	16.5%	13.8%	93	15.4%	2.2%	16,498	23.7%	13.6%
		$250,001 - $1 Million	139	6.4%	2.3%	71,717	47.8%	40.0%		137	14.7%	78,565	64.3%			67	20.4%	1.8%	39,345	74.7%	37.7%	70	11.6%	1.8%	39,220	56.4%	37.9%
		Total	*2,178*	*100%*	*100.0%*	*149,900*	*100%*	*100.0%*		*934*	*100%*	*122,202*	*100%*			*329*	*100%*	*100%*	*52,652*	*100%*	*100%*	*605*	*100%*	*100%*	*69,550*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1,561	95.7%		33,244	70.1%			458	89.6%	9,778	41.1%			172	92.5%		2,651	35.3%		286	88.0%		7,127	43.8%	
		$100,001 - $250,000	58	3.6%		8,329	17.6%			37	7.2%	6,145	25.8%			9	4.8%		1,863	24.8%		28	8.6%		4,282	26.3%	
		$250,001 - $1 Million	12	0.7%		5,882	12.4%			16	3.1%	7,865	33.1%			5	2.7%		3,004	40.0%		11	3.4%		4,861	29.9%	
		Total	*1,631*	*100%*		*47,455*	*100%*			*511*	*100%*	*23,788*	*100%*			*186*	*100%*		*7,518*	*100%*		*325*	*100%*		*16,270*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

New Orleans

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar				Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %		#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	22	7.1%	6.3%	4,784	4.7%	5.8%	5.4%	13	3.4%	2,456	2.0%	5.7%	9	3.7%	5.5%	1,745	2.2%	3.9%		4	3.0%	5.0%	711	1.7%	3.6%
	Moderate	70	22.4%	18.0%	17,323	16.9%	14.6%	19.9%	82	21.6%	20,706	17.2%	22.5%	59	24.0%	19.6%	16,017	20.3%	15.2%		23	17.3%	19.4%	4,689	11.3%	15.1%
	Middle	86	27.6%	38.3%	20,861	20.3%	31.6%	39.2%	126	33.2%	34,139	28.4%	33.2%	77	31.3%	33.7%	21,886	27.8%	29.5%		49	36.8%	35.2%	12,253	29.5%	31.0%
	Upper	132	42.3%	36.7%	59,499	57.9%	47.3%	35.1%	155	40.9%	62,051	51.6%	37.7%	98	39.8%	40.1%	38,235	48.5%	50.2%		57	42.9%	39.1%	23,816	57.4%	49.1%
	Unknown	2	0.6%	0.7%	340	0.3%	0.8%	0.5%	3	0.8%	935	0.8%	0.9%	3	1.2%	1.1%	935	1.2%	1.1%		0	0.0%	1.2%	0	0.0%	1.2%
	Total	*312*	*100%*	*100%*	*102,807*	*100%*	*100%*	*100%*	*379*	*100%*	*120,287*	*100%*	*100%*	*246*	*100%*	*100%*	*78,818*	*100%*	*100%*		*133*	*100%*	*100%*	*41,469*	*100%*	*100%*
REFINANCE	Low	11	2.6%	4.2%	1,997	2.1%	3.6%	5.4%	6	3.0%	618	1.9%	5.7%	2	1.7%	4.7%	182	0.8%	3.5%		4	4.7%	5.9%	436	3.9%	4.4%
	Moderate	57	13.5%	13.7%	8,795	9.4%	10.7%	19.9%	27	13.4%	2,974	9.0%	22.5%	16	13.9%	19.8%	2,223	10.1%	14.8%		11	12.8%	23.0%	751	6.7%	18.7%
	Middle	154	36.4%	35.3%	25,497	27.2%	28.2%	39.2%	91	45.3%	11,917	36.0%	33.2%	51	44.3%	30.6%	7,327	33.4%	24.6%		40	46.5%	31.7%	4,590	41.1%	28.2%
	Upper	198	46.8%	46.0%	56,059	59.8%	56.6%	35.1%	76	37.8%	17,128	51.8%	37.7%	45	39.1%	44.1%	11,742	53.6%	56.1%		31	36.0%	38.4%	5,386	48.2%	47.6%
	Unknown	3	0.7%	0.7%	1,428	1.5%	0.8%	0.5%	1	0.5%	431	1.3%	0.9%	1	0.9%	0.8%	431	2.0%	0.9%		0	0.0%	1.0%	0	0.0%	1.1%
	Total	*423*	*100%*	*100%*	*93,776*	*100%*	*100%*	*100%*	*201*	*100%*	*33,068*	*100%*	*100%*	*115*	*100%*	*100%*	*21,905*	*100%*	*100%*		*86*	*100%*	*100%*	*11,163*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	3.5%	0	0.0%	4.6%	5.4%	2	0.7%	62	0.2%	5.7%	1	0.5%	2.7%	50	0.3%	1.9%		1	0.9%	2.6%	12	0.1%	2.0%
	Moderate	15	10.8%	10.4%	827	7.2%	6.5%	19.9%	49	16.0%	2,879	11.0%	22.5%	30	15.5%	13.3%	1,957	11.5%	11.1%		19	16.7%	16.2%	922	10.1%	13.9%
	Middle	54	38.8%	29.1%	3,741	32.4%	21.8%	39.2%	101	32.9%	7,856	30.0%	33.2%	65	33.7%	24.4%	4,947	29.0%	18.7%		36	31.6%	29.0%	2,909	31.9%	21.9%
	Upper	70	50.4%	55.9%	6,996	60.5%	65.1%	35.1%	154	50.2%	15,329	58.6%	37.7%	96	49.7%	58.4%	10,050	59.0%	66.7%		58	50.9%	51.5%	5,279	57.9%	61.3%
	Unknown	0	0.0%	1.1%	0	0.0%	2.0%	0.5%	1	0.3%	35	0.1%	0.9%	1	0.5%	1.2%	35	0.2%	1.6%		0	0.0%	0.7%	0	0.0%	0.8%
	Total	*139*	*100%*	*100%*	*11,564*	*100%*	*100%*	*100%*	*307*	*100%*	*26,161*	*100%*	*100%*	*193*	*100%*	*100%*	*17,039*	*100%*	*100%*		*114*	*100%*	*100%*	*9,122*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	20.2%	0	0.0%	21.2%	19.2%	0	0.0%	0	0.0%	11.9%	0	0.0%	10.0%	0	0.0%	4.5%		0	0.0%	13.4%	0	0.0%	7.2%
	Moderate	0	0.0%	23.4%	0	0.0%	12.9%	27.6%	0	0.0%	0	0.0%	36.1%	0	0.0%	37.3%	0	0.0%	30.8%		0	0.0%	34.0%	0	0.0%	31.7%
	Middle	0	0.0%	22.9%	0	0.0%	24.7%	23.5%	1	100.0%	3,150	100.0%	23.0%	0	0.0%	16.5%	0	0.0%	17.1%		1	100.0%	23.2%	3,150	100.0%	23.9%
	Upper	0	0.0%	30.3%	0	0.0%	40.4%	27.9%	0	0.0%	0	0.0%	26.3%	0	0.0%	30.9%	0	0.0%	43.6%		0	0.0%	25.3%	0	0.0%	36.3%
	Unknown	0	0.0%	3.2%	0	0.0%	0.8%	1.8%	0	0.0%	0	0.0%	2.6%	0	0.0%	5.2%	0	0.0%	4.0%		0	0.0%	4.1%	0	0.0%	0.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*3,150*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*1*	*100%*	*100%*	*3,150*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.0%	0	0.0%	2.0%	5.4%	4	3.6%	444	4.2%	5.7%	3	4.8%	2.3%	306	4.7%	1.4%		1	2.1%	2.5%	138	3.5%	1.1%
	Moderate	9	14.3%	10.6%	722	13.1%	9.3%	19.9%	16	14.5%	929	8.9%	22.5%	6	9.5%	13.6%	229	3.5%	11.1%		10	21.3%	13.2%	700	18.0%	11.5%
	Middle	19	30.2%	31.9%	1,317	23.9%	24.9%	39.2%	29	26.4%	2,350	22.4%	33.2%	16	25.4%	28.6%	1,410	21.4%	22.4%		13	27.7%	31.8%	940	24.1%	22.5%
	Upper	34	54.0%	54.8%	3,368	61.2%	63.2%	35.1%	60	54.5%	6,706	64.0%	37.7%	37	58.7%	54.5%	4,588	69.7%	64.0%		23	48.9%	52.4%	2,118	54.4%	64.5%
	Unknown	1	1.6%	0.6%	100	1.8%	0.5%	0.5%	1	0.9%	47	0.4%	0.9%	1	1.6%	1.1%	47	0.7%	1.1%		0	0.0%	0.2%	0	0.0%	0.4%
	Total	*63*	*100%*	*100%*	*5,507*	*100%*	*100%*	*100%*	*110*	*100%*	*10,476*	*100%*	*100%*	*63*	*100%*	*100%*	*6,580*	*100%*	*100%*		*47*	*100%*	*100%*	*3,896*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank							Bank					Count			Dollar				Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %		#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	3.2%	6.6%	120	3.6%	4.0%	5.4%	3	3.1%	185	2.0%	5.7%	0	0.0%	3.7%	0	0.0%	2.2%		3	5.9%	5.0%	185	4.8%	2.9%
	Moderate	6	19.4%	13.6%	479	14.2%	7.6%	19.9%	20	20.6%	1,685	18.6%	22.5%	10	21.7%	17.5%	917	17.5%	12.4%		10	19.6%	22.6%	768	20.1%	18.5%
	Middle	14	45.2%	33.0%	1,015	30.2%	19.1%	39.2%	32	33.0%	3,493	38.5%	33.2%	14	30.4%	28.3%	2,011	38.4%	19.1%		18	35.3%	30.1%	1,482	38.8%	23.1%
	Upper	10	32.3%	46.4%	1,749	52.0%	68.9%	35.1%	42	43.3%	3,700	40.8%	37.7%	22	47.8%	49.0%	2,311	44.1%	63.7%		20	39.2%	42.1%	1,389	36.3%	55.4%
	Unknown	0	0.0%	0.5%	0	0.0%	0.5%	0.5%	0	0.0%	0	0.0%	0.9%	0	0.0%	1.5%	0	0.0%	2.5%		0	0.0%	0.2%	0	0.0%	0.0%
	Total	*31*	*100%*	*100%*	*3,363*	*100%*	*100%*	*100%*	*97*	*100%*	*9,063*	*100%*	*100%*	*46*	*100%*	*100%*	*5,239*	*100%*	*100%*		*51*	*100%*	*100%*	*3,824*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	6.9%	0	0.0%	6.8%	5.4%	0	0.0%	0	0.0%	5.7%	0	0.0%	5.9%	0	0.0%	4.0%		0	0.0%	7.7%	0	0.0%	6.4%
	Moderate	0	0.0%	25.3%	0	0.0%	20.3%	19.9%	0	0.0%	0	0.0%	22.5%	0	0.0%	31.9%	0	0.0%	25.9%		0	0.0%	31.5%	0	0.0%	29.5%
	Middle	0	0.0%	47.4%	0	0.0%	43.7%	39.2%	0	0.0%	0	0.0%	33.2%	0	0.0%	38.0%	0	0.0%	40.8%		0	0.0%	37.4%	0	0.0%	37.6%
	Upper	0	0.0%	19.8%	0	0.0%	27.7%	35.1%	0	0.0%	0	0.0%	37.7%	0	0.0%	23.7%	0	0.0%	28.7%		0	0.0%	23.0%	0	0.0%	25.9%
	Unknown	0	0.0%	0.7%	0	0.0%	1.5%	0.5%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	0.6%		0	0.0%	0.5%	0	0.0%	0.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	34	3.5%	5.3%	6,901	3.2%	5.2%	5.4%	28	2.6%	3,765	1.9%	5.7%	15	2.3%	5.1%	2,283	1.8%	3.8%		13	3.0%	5.1%	1,482	2.0%	4.0%
	Moderate	157	16.2%	15.8%	28,146	13.0%	12.6%	19.9%	194	17.7%	29,173	14.4%	22.5%	121	18.3%	19.5%	21,343	16.5%	15.8%		73	16.9%	20.1%	7,830	10.8%	17.0%
	Middle	327	33.8%	36.6%	52,431	24.2%	29.7%	39.2%	380	34.7%	62,905	31.1%	33.2%	223	33.6%	32.2%	37,581	29.0%	27.4%		157	36.3%	33.9%	25,324	34.9%	29.6%
	Upper	444	45.9%	41.7%	127,671	58.8%	51.6%	35.1%	487	44.5%	104,914	51.9%	37.7%	298	44.9%	42.2%	66,926	51.6%	51.7%		189	43.8%	39.8%	37,988	52.3%	48.3%
	Unknown	6	0.6%	0.7%	1,868	0.9%	0.8%	0.5%	6	0.5%	1,448	0.7%	0.9%	6	0.9%	1.0%	1,448	1.1%	1.3%		0	0.0%	1.1%	0	0.0%	1.1%
	Total	*968*	*100%*	*100%*	*217,017*	*100%*	*100%*	*100%*	*1,095*	*100%*	*202,205*	*100%*	*100%*	*663*	*100%*	*100%*	*129,581*	*100%*	*100%*		*432*	*100%*	*100%*	*72,624*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	117	11.9%	9.1%	6,466	12.1%	8.4%	8.1%	10	3.1%	608	1.3%	6.2%	2	1.5%	5.8%	80	0.3%	5.3%	8	4.3%	5.7%	528	2.4%	5.4%
	Moderate	202	20.5%	19.9%	9,036	16.8%	17.2%	19.5%	85	26.7%	9,624	20.4%	22.5%	39	29.1%	22.4%	4,582	18.3%	22.1%	46	25.0%	21.1%	5,042	22.7%	21.6%
	Middle	285	29.0%	28.3%	13,932	26.0%	24.6%	29.9%	103	32.4%	15,292	32.3%	29.7%	43	32.1%	29.9%	9,118	36.4%	28.6%	60	32.6%	29.7%	6,174	27.8%	28.9%
	Upper	359	36.5%	41.3%	22,815	42.5%	48.5%	41.3%	116	36.5%	21,228	44.9%	39.9%	50	37.3%	39.7%	11,258	45.0%	41.9%	66	35.9%	41.5%	9,970	44.8%	42.4%
	Unknown	20	2.0%	1.1%	1,404	2.6%	1.2%	1.2%	4	1.3%	520	1.1%	1.7%	0	0.0%	1.6%	0	0.0%	2.0%	4	2.2%	1.5%	520	2.3%	1.6%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*983*	*100%*	*100%*	*53,653*	*100%*	*100%*	*100%*	*318*	*100%*	*47,272*	*100%*	*100%*	*134*	*100%*	*100%*	*25,038*	*100%*	*100%*	*184*	*100%*	*100%*	*22,234*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: LA New Orleans

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	16	5.1%	4.1%	2,268	2.2%	2.0%	24.9%	16	4.2%	1,951	1.6%	24.9%	11	4.5%	4.1%	1,484	1.9%	1.9%	5	3.8%	2.8%	467	1.1%	1.1%
	Moderate	65	20.8%	17.3%	12,292	12.0%	11.5%	15.8%	99	26.1%	18,123	15.1%	15.3%	66	26.8%	17.6%	12,514	15.9%	11.5%	33	24.8%	14.2%	5,609	13.5%	8.9%
	Middle	60	19.2%	19.2%	13,901	13.5%	16.1%	17.5%	81	21.4%	18,588	15.5%	18.1%	55	22.4%	20.4%	12,725	16.1%	17.4%	26	19.5%	19.0%	5,863	14.1%	15.3%
	Upper	170	54.5%	37.8%	73,251	71.3%	49.7%	41.8%	181	47.8%	80,994	67.3%	41.6%	112	45.5%	36.6%	51,464	65.3%	49.2%	69	51.9%	38.3%	29,530	71.2%	49.7%
	Unknown	1	0.3%	21.6%	1,095	1.1%	20.7%	0.0%	2	0.5%	631	0.5%	0.0%	2	0.8%	21.3%	631	0.8%	20.0%	0	0.0%	25.8%	0	0.0%	25.0%
	Total	*312*	*100%*	*100%*	*102,807*	*100%*	*100%*	*100%*	*379*	*100%*	*120,287*	*100%*	*100%*	*246*	*100%*	*100%*	*78,818*	*100%*	*100%*	*133*	*100%*	*100%*	*41,469*	*100%*	*100%*
REFINANCE	Low	25	5.9%	3.8%	1,964	2.1%	1.8%	24.9%	22	10.9%	1,631	4.9%	24.9%	16	13.9%	8.5%	1,301	5.9%	4.3%	6	7.0%	6.8%	330	3.0%	3.5%
	Moderate	65	15.4%	11.4%	8,229	8.8%	7.1%	15.8%	48	23.9%	6,033	18.2%	15.3%	37	32.2%	17.9%	4,755	21.7%	11.7%	11	12.8%	13.7%	1,278	11.4%	8.9%
	Middle	93	22.0%	17.7%	15,115	16.1%	13.6%	17.5%	50	24.9%	6,525	19.7%	18.1%	25	21.7%	20.7%	3,867	17.7%	17.1%	25	29.1%	18.4%	2,658	23.8%	14.5%
	Upper	240	56.7%	44.5%	68,468	73.0%	54.5%	41.8%	80	39.8%	18,834	57.0%	41.6%	37	32.2%	35.9%	11,982	54.7%	48.3%	43	50.0%	36.5%	6,852	61.4%	44.4%
	Unknown	0	0.0%	22.6%	0	0.0%	23.0%	0.0%	1	0.5%	45	0.1%	0.0%	0	0.0%	17.0%	0	0.0%	18.6%	1	1.2%	24.6%	45	0.4%	28.8%
	Total	*423*	*100%*	*100%*	*93,776*	*100%*	*100%*	*100%*	*201*	*100%*	*33,068*	*100%*	*100%*	*115*	*100%*	*100%*	*21,905*	*100%*	*100%*	*86*	*100%*	*100%*	*11,163*	*100%*	*100%*
HOME IMPROVEMENT	Low	8	5.8%	4.8%	353	3.1%	2.0%	24.9%	24	7.8%	969	3.7%	24.9%	17	8.8%	5.5%	691	4.1%	2.9%	7	6.1%	4.8%	278	3.0%	2.6%
	Moderate	25	18.0%	9.8%	1,250	10.8%	6.0%	15.8%	49	16.0%	2,746	10.5%	15.3%	34	17.6%	10.4%	2,068	12.1%	6.3%	15	13.2%	9.6%	678	7.4%	5.5%
	Middle	29	20.9%	13.2%	1,802	15.6%	8.6%	17.5%	61	19.9%	3,487	13.3%	18.1%	40	20.7%	17.7%	2,558	15.0%	10.9%	21	18.4%	15.8%	929	10.2%	9.2%
	Upper	77	55.4%	65.4%	8,159	70.6%	72.5%	41.8%	173	56.4%	18,959	72.5%	41.6%	102	52.8%	60.1%	11,722	68.8%	70.7%	71	62.3%	60.6%	7,237	79.3%	67.4%
	Unknown	0	0.0%	6.7%	0	0.0%	10.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.2%	0	0.0%	9.2%	0	0.0%	9.2%	0	0.0%	15.3%
	Total	*139*	*100%*	*100%*	*11,564*	*100%*	*100%*	*100%*	*307*	*100%*	*26,161*	*100%*	*100%*	*193*	*100%*	*100%*	*17,039*	*100%*	*100%*	*114*	*100%*	*100%*	*9,122*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.5%	0	0.0%	0.2%	24.9%	0	0.0%	0	0.0%	24.9%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.8%	0	0.0%	0	0.0%	15.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.4%	0	0.0%	0.3%	17.5%	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.1%
	Upper	0	0.0%	1.8%	0	0.0%	0.3%	41.8%	0	0.0%	0	0.0%	41.6%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	4.1%	0	0.0%	0.8%
	Unknown	0	0.0%	96.3%	0	0.0%	99.2%	0.0%	1	100.0%	3,150	100.0%	0.0%	0	0.0%	99.2%	0	0.0%	99.8%	1	100.0%	95.4%	3,150	100.0%	99.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*3,150*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*3,150*	*100%*	*100%*
OTHER PURPOSE LOC	Low	5	7.9%	3.6%	250	4.5%	1.5%	24.9%	7	6.4%	227	2.2%	24.9%	3	4.8%	4.9%	131	2.0%	4.5%	4	8.5%	6.5%	96	2.5%	5.7%
	Moderate	5	7.9%	7.0%	302	5.5%	4.0%	15.8%	12	10.9%	741	7.1%	15.3%	8	12.7%	12.2%	564	8.6%	6.0%	4	8.5%	9.3%	177	4.5%	5.8%
	Middle	7	11.1%	14.1%	584	10.6%	11.2%	17.5%	27	24.5%	1,529	14.6%	18.1%	18	28.6%	19.7%	1,099	16.7%	13.4%	9	19.1%	14.8%	430	11.0%	8.6%
	Upper	46	73.0%	72.3%	4,371	79.4%	80.4%	41.8%	64	58.2%	7,979	76.2%	41.6%	34	54.0%	57.7%	4,786	72.7%	72.4%	30	63.8%	61.9%	3,193	82.0%	74.2%
	Unknown	0	0.0%	3.0%	0	0.0%	2.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.4%	0	0.0%	3.8%	0	0.0%	7.6%	0	0.0%	5.7%
	Total	*63*	*100%*	*100%*	*5,507*	*100%*	*100%*	*100%*	*110*	*100%*	*10,476*	*100%*	*100%*	*63*	*100%*	*100%*	*6,580*	*100%*	*100%*	*47*	*100%*	*100%*	*3,896*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA New Orleans

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Count		Bank Agg	Dollar		Bank Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar						
		Bank			Bank				Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg				
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	8	25.8%	15.2%	548	16.3%	6.2%	24.9%	8	8.2%	427	4.7%	24.9%	3	6.5%	11.0%	238	4.5%	5.0%	5	9.8%	7.1%	189	4.9%	3.5%				
	Moderate	5	16.1%	14.3%	409	12.2%	8.4%	15.8%	26	26.8%	1,999	22.1%	15.3%	14	30.4%	16.2%	1,335	25.5%	8.8%	12	23.5%	17.1%	664	17.4%	10.0%				
	Middle	10	32.3%	20.0%	909	27.0%	12.9%	17.5%	17	17.5%	1,331	14.7%	18.1%	9	19.6%	17.7%	815	15.6%	11.3%	8	15.7%	20.9%	516	13.5%	13.4%				
	Upper	8	25.8%	41.6%	1,497	44.5%	60.7%	41.8%	46	47.4%	5,306	58.5%	41.6%	20	43.5%	43.0%	2,851	54.4%	62.5%	26	51.0%	44.2%	2,455	64.2%	60.6%				
	Unknown	0	0.0%	8.9%	0	0.0%	11.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.1%	0	0.0%	12.4%	0	0.0%	10.7%	0	0.0%	12.5%				
	Total	*31*	*100%*	*100%*	*3,363*	*100%*	*100%*	*100%*	*97*	*100%*	*9,063*	*100%*	*100%*	*46*	*100%*	*100%*	*5,239*	*100%*	*100%*	*51*	*100%*	*100%*	*3,824*	*100%*	*100%*				
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.9%	0	0.0%	0.7%	24.9%	0	0.0%	0	0.0%	24.9%	0	0.0%	2.3%	0	0.0%	0.9%	0	0.0%	3.6%	0	0.0%	2.4%				
	Moderate	0	0.0%	1.6%	0	0.0%	1.4%	15.8%	0	0.0%	0	0.0%	15.3%	0	0.0%	2.1%	0	0.0%	2.5%	0	0.0%	1.8%	0	0.0%	2.6%				
	Middle	0	0.0%	1.6%	0	0.0%	1.6%	17.5%	0	0.0%	0	0.0%	18.1%	0	0.0%	1.0%	0	0.0%	1.9%	0	0.0%	0.9%	0	0.0%	2.8%				
	Upper	0	0.0%	0.8%	0	0.0%	1.3%	41.8%	0	0.0%	0	0.0%	41.6%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.8%				
	Unknown	0	0.0%	95.0%	0	0.0%	95.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	94.3%	0	0.0%	94.2%	0	0.0%	93.2%	0	0.0%	91.4%				
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*				
HMDA TOTALS	Low	62	6.4%	4.0%	5,383	2.5%	1.9%	24.9%	77	7.0%	5,205	2.6%	24.9%	50	7.5%	5.4%	3,845	3.0%	2.4%	27	6.3%	3.8%	1,360	1.9%	1.5%				
	Moderate	165	17.0%	13.8%	22,482	10.4%	8.9%	15.8%	234	21.4%	29,642	14.7%	15.3%	159	24.0%	16.9%	21,236	16.4%	10.7%	75	17.4%	13.5%	8,406	11.6%	8.1%				
	Middle	199	20.6%	18.0%	32,311	14.9%	14.3%	17.5%	236	21.6%	31,460	15.6%	18.1%	147	22.2%	19.9%	21,064	16.3%	16.1%	89	20.6%	18.2%	10,396	14.3%	13.6%				
	Upper	541	55.9%	41.4%	155,746	71.8%	50.5%	41.8%	544	49.7%	132,072	65.3%	41.6%	305	46.0%	37.3%	82,805	63.9%	47.0%	239	55.3%	39.3%	49,267	67.8%	45.6%				
	Unknown	1	0.1%	22.8%	1,095	0.5%	24.4%	0.0%	4	0.4%	3,826	1.9%	0.0%	2	0.3%	20.5%	631	0.5%	23.9%	2	0.5%	25.1%	3,195	4.4%	31.2%				
	Total	*968*	*100%*	*100%*	*217,017*	*100%*	*100%*	*100%*	*1,095*	*100%*	*202,205*	*100%*	*100%*	*663*	*100%*	*100%*	*129,581*	*100%*	*100%*	*432*	*100%*	*100%*	*72,624*	*100%*	*100%*				

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA New Orleans

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue: $1 Million or Less	775	78.8%	37.1%	23,129	43.1%	28.7%	92.5%	178	56.0%	12,734	26.9%	92.7%	74	55.2%	51.1%	6,828	27.3%	39.5%	104	56.5%	54.2%	5,906	26.6%	39.7%
	Revenue: Over $1 Million	162	16.5%		28,662	53.4%		6.5%	120	37.7%	25,296	53.5%	6.2%	46	34.3%		11,942	47.7%		74	40.2%		13,354	60.1%	
	Revenue: *Total Rev. available*	937	95.3%		51,791	96.5%		99.0%	298	93.7%	38,030	80.4%	98.9%	120	89.6%		18,770	75.0%		178	96.7%		19,260	86.6%	
	Revenue: Rev. Not Known	46	4.7%		1,862	3.5%		1.0%	20	6.3%	9,242	19.6%	1.1%	14	10.4%		6,268	25.0%		6	3.3%		2,974	13.4%	
	Revenue: *Total*	*983*	*100%*		*53,653*	*100%*		*100.0%*	*318*	*100%*	*47,272*	*100%*	*100%*	*134*	*100%*		*25,038*	*100%*		*184*	*100%*		*22,234*	*100%*	
	Loan Size: $100,000 or Less	858	87.3%	91.0%	19,412	36.2%	31.6%		206	64.8%	4,911	10.4%		82	61.2%	93.0%	1,672	6.7%	33.6%	124	67.4%	92.8%	3,239	14.6%	33.6%
	Loan Size: $100,001 - $250,000	81	8.2%	4.9%	13,412	25.0%	18.7%		53	16.7%	9,798	20.7%		18	13.4%	3.5%	3,579	14.3%	16.3%	35	19.0%	3.7%	6,219	28.0%	17.4%
	Loan Size: $250,001 - $1 Million	44	4.5%	4.2%	20,829	38.8%	49.7%		59	18.6%	32,563	68.9%		34	25.4%	3.5%	19,787	79.0%	50.1%	25	13.6%	3.4%	12,776	57.5%	49.0%
	Loan Size: *Total*	*983*	*100%*	*100.0%*	*53,653*	*100%*	*100.0%*		*318*	*100%*	*47,272*	*100%*		*134*	*100%*	*100%*	*25,038*	*100%*	*100%*	*184*	*100%*	*100%*	*22,234*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	735	94.8%		14,461	62.5%			149	83.7%	2,873	22.6%		60	81.1%		945	13.8%		89	85.6%		1,928	32.6%	
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	33	4.3%		5,499	23.8%			14	7.9%	2,549	20.0%		5	6.8%		1,029	15.1%		9	8.7%		1,520	25.7%	
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	7	0.9%		3,169	13.7%			15	8.4%	7,312	57.4%		9	12.2%		4,854	71.1%		6	5.8%		2,458	41.6%	
	Loan Size & Rev $1 Mill or Less: *Total*	*775*	*100%*		*23,129*	*100%*			*178*	*100%*	*12,734*	*100%*		*74*	*100%*		*6,828*	*100%*		*104*	*100%*		*5,906*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Jackson

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	6	3.3%	1.0%	426	1.0%	0.5%	5.4%	4	1.7%	254	0.5%	5.6%	4	3.1%	1.6%	254	0.8%	0.7%	0	0.0%	2.2%	0	0.0%	0.9%
	Moderate	12	6.5%	6.9%	1,659	3.8%	3.8%	18.1%	24	9.9%	2,082	3.9%	15.3%	9	6.9%	9.4%	800	2.7%	5.8%	15	13.5%	10.2%	1,282	5.4%	6.4%
	Middle	59	32.1%	28.3%	11,059	25.6%	22.4%	33.0%	76	31.4%	14,660	27.1%	38.5%	41	31.3%	34.2%	8,615	28.6%	27.3%	35	31.5%	36.4%	6,045	25.3%	29.9%
	Upper	107	58.2%	63.8%	30,087	69.6%	73.3%	43.5%	138	57.0%	37,019	68.5%	40.5%	77	58.8%	54.8%	20,445	67.9%	66.1%	61	55.0%	51.2%	16,574	69.3%	62.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*184*	*100%*	*100%*	*43,231*	*100%*	*100%*	*100%*	*242*	*100%*	*54,015*	*100%*	*100%*	*131*	*100%*	*100%*	*30,114*	*100%*	*100%*	*111*	*100%*	*100%*	*23,901*	*100%*	*100%*
REFINANCE	Low	6	1.6%	0.7%	236	0.5%	0.4%	5.4%	11	3.0%	559	1.5%	5.6%	7	3.1%	3.4%	335	1.3%	1.3%	4	2.8%	2.9%	224	1.9%	1.2%
	Moderate	50	13.0%	5.6%	4,033	8.3%	3.2%	18.1%	51	13.9%	3,105	8.3%	15.3%	30	13.3%	9.4%	1,831	7.2%	5.1%	21	14.9%	10.8%	1,274	10.6%	6.8%
	Middle	146	38.0%	26.6%	16,183	33.1%	20.8%	33.0%	145	39.6%	14,585	38.9%	38.5%	91	40.4%	33.5%	10,385	40.8%	28.6%	54	38.3%	35.2%	4,200	35.1%	30.5%
	Upper	182	47.4%	67.0%	28,420	58.2%	75.6%	43.5%	158	43.2%	19,154	51.1%	40.5%	97	43.1%	53.6%	12,922	50.7%	65.0%	61	43.3%	51.1%	6,232	52.0%	61.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.3%	52	0.1%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	1	0.7%	0.1%	52	0.4%	0.1%
	Total	*384*	*100%*	*100%*	*48,872*	*100%*	*100%*	*100%*	*366*	*100%*	*37,455*	*100%*	*100%*	*225*	*100%*	*100%*	*25,473*	*100%*	*100%*	*141*	*100%*	*100%*	*11,982*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	4.7%	6.7%	152	1.6%	1.4%	5.4%	8	2.6%	225	1.1%	5.6%	3	2.0%	3.7%	90	0.9%	1.2%	5	3.1%	3.9%	135	1.3%	1.8%
	Moderate	13	10.2%	21.3%	775	8.1%	9.5%	18.1%	29	9.3%	1,054	5.1%	15.3%	14	9.2%	15.0%	624	6.2%	8.2%	15	9.4%	14.4%	430	4.1%	8.4%
	Middle	38	29.9%	22.6%	2,578	27.1%	19.8%	33.0%	110	35.4%	6,146	29.7%	38.5%	54	35.5%	27.1%	2,991	29.5%	19.7%	56	35.2%	29.3%	3,155	29.9%	27.7%
	Upper	70	55.1%	49.3%	6,021	63.2%	69.3%	43.5%	164	52.7%	13,241	64.1%	40.5%	81	53.3%	54.1%	6,419	63.4%	69.1%	83	52.2%	52.3%	6,822	64.7%	62.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	1.8%	0	0.0%	0.2%	0	0.0%	0.0%
	Total	*127*	*100%*	*100%*	*9,526*	*100%*	*100%*	*100%*	*311*	*100%*	*20,666*	*100%*	*100%*	*152*	*100%*	*100%*	*10,124*	*100%*	*100%*	*159*	*100%*	*100%*	*10,542*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	9.1%	0	0.0%	3.9%	17.2%	0	0.0%	0	0.0%	17.9%	0	0.0%	15.0%	0	0.0%	8.9%	0	0.0%	14.5%	0	0.0%	7.6%
	Moderate	0	0.0%	24.2%	0	0.0%	7.7%	26.8%	0	0.0%	0	0.0%	36.1%	0	0.0%	28.8%	0	0.0%	29.5%	0	0.0%	32.7%	0	0.0%	27.3%
	Middle	0	0.0%	34.3%	0	0.0%	72.0%	38.4%	0	0.0%	0	0.0%	24.8%	0	0.0%	31.3%	0	0.0%	35.0%	0	0.0%	27.3%	0	0.0%	41.8%
	Upper	0	0.0%	32.3%	0	0.0%	16.4%	17.7%	0	0.0%	0	0.0%	18.3%	0	0.0%	23.8%	0	0.0%	26.6%	0	0.0%	23.6%	0	0.0%	23.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.9%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	0.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	2.3%	1.1%	125	4.0%	0.7%	5.4%	1	0.8%	25	0.3%	5.6%	0	0.0%	1.7%	0	0.0%	0.6%	1	1.3%	1.5%	25	0.5%	0.6%
	Moderate	3	6.8%	5.4%	58	1.9%	2.9%	18.1%	9	7.0%	469	5.4%	15.3%	4	8.2%	5.6%	211	6.1%	4.0%	5	6.3%	5.5%	258	4.9%	3.5%
	Middle	16	36.4%	24.1%	818	26.4%	21.7%	33.0%	34	26.4%	2,290	26.2%	38.5%	16	32.7%	27.5%	893	25.7%	23.0%	18	22.5%	28.1%	1,397	26.6%	22.1%
	Upper	24	54.5%	69.4%	2,093	67.6%	74.7%	43.5%	85	65.9%	5,943	68.1%	40.5%	29	59.2%	65.3%	2,373	68.2%	72.3%	56	70.0%	65.0%	3,570	68.0%	73.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*44*	*100%*	*100%*	*3,094*	*100%*	*100%*	*100%*	*129*	*100%*	*8,727*	*100%*	*100%*	*49*	*100%*	*100%*	*3,477*	*100%*	*100%*	*80*	*100%*	*100%*	*5,250*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.8%	0	0.0%	0.3%	5.4%	2	2.4%	90	1.7%	5.6%	1	2.4%	3.4%	40	1.3%	1.1%	1	2.4%	1.5%	50	2.2%	0.8%
	Moderate	7	21.9%	10.9%	386	14.8%	4.6%	18.1%	17	20.7%	778	14.5%	15.3%	9	22.0%	13.7%	460	14.6%	6.3%	8	19.5%	10.7%	318	14.3%	6.5%
	Middle	10	31.3%	22.5%	1,325	51.0%	18.5%	33.0%	22	26.8%	1,414	26.3%	38.5%	12	29.3%	28.6%	973	30.9%	19.6%	10	24.4%	35.1%	441	19.8%	28.3%
	Upper	15	46.9%	65.9%	889	34.2%	76.6%	43.5%	40	48.8%	3,065	57.1%	40.5%	18	43.9%	53.7%	1,651	52.5%	72.9%	22	53.7%	52.7%	1,414	63.6%	64.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.2%	20	0.4%	0.1%	1	2.4%	0.6%	20	0.6%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*32*	*100%*	*100%*	*2,600*	*100%*	*100%*	*100%*	*82*	*100%*	*5,367*	*100%*	*100%*	*41*	*100%*	*100%*	*3,144*	*100%*	*100%*	*41*	*100%*	*100%*	*2,223*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.7%	0	0.0%	3.0%	5.4%	0	0.0%	0	0.0%	5.6%	0	0.0%	3.8%	0	0.0%	36.7%	0	0.0%	3.8%	0	0.0%	3.4%
	Moderate	0	0.0%	14.3%	0	0.0%	7.4%	18.1%	0	0.0%	0	0.0%	15.3%	0	0.0%	20.9%	0	0.0%	7.7%	0	0.0%	15.4%	0	0.0%	8.3%
	Middle	0	0.0%	44.1%	0	0.0%	41.1%	33.0%	0	0.0%	0	0.0%	38.5%	0	0.0%	43.0%	0	0.0%	26.6%	0	0.0%	43.6%	0	0.0%	39.8%
	Upper	0	0.0%	37.9%	0	0.0%	48.5%	43.5%	0	0.0%	0	0.0%	40.5%	0	0.0%	32.3%	0	0.0%	29.0%	0	0.0%	37.2%	0	0.0%	48.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	19	2.5%	1.0%	939	0.9%	0.8%	5.4%	26	2.3%	1,153	0.9%	5.6%	15	2.5%	2.3%	719	1.0%	1.9%	11	2.1%	2.4%	434	0.8%	1.3%
	Moderate	85	11.0%	6.8%	6,911	6.4%	3.9%	18.1%	130	11.5%	7,488	5.9%	15.3%	66	11.0%	9.6%	3,926	5.4%	8.1%	64	12.0%	10.3%	3,562	6.6%	7.6%
	Middle	269	34.9%	27.4%	31,963	29.8%	25.9%	33.0%	387	34.2%	39,095	31.0%	38.5%	214	35.8%	33.3%	23,857	33.0%	28.1%	173	32.5%	35.0%	15,238	28.3%	30.4%
	Upper	398	51.6%	64.7%	67,510	62.9%	69.4%	43.5%	585	51.8%	78,422	62.1%	40.5%	302	50.5%	54.7%	43,810	60.6%	61.8%	283	53.2%	52.1%	34,612	64.2%	60.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	0.2%	72	0.1%	0.1%	1	0.2%	0.1%	20	0.0%	0.1%	1	0.2%	0.1%	52	0.1%	0.0%
	Total	*771*	*100%*	*100%*	*107,323*	*100%*	*100%*	*100%*	*1,130*	*100%*	*126,230*	*100%*	*100%*	*598*	*100%*	*100%*	*72,332*	*100%*	*100%*	*532*	*100%*	*100%*	*53,898*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	70	9.5%	5.9%	4,225	8.0%	5.5%	6.8%	18	5.7%	3,511	6.3%	7.8%	9	6.6%	5.8%	1,823	6.7%	5.4%	9	4.9%	5.5%	1,688	6.0%	6.6%
	Moderate	153	20.8%	17.2%	10,239	19.3%	16.7%	19.9%	74	23.3%	13,703	24.7%	19.5%	27	19.9%	16.3%	5,732	21.1%	18.2%	47	25.8%	15.3%	7,971	28.3%	16.5%
	Middle	222	30.2%	30.6%	17,169	32.4%	32.7%	31.7%	75	23.6%	8,443	15.2%	30.6%	33	24.3%	30.1%	4,860	17.9%	30.0%	42	23.1%	29.2%	3,583	12.7%	26.9%
	Upper	291	39.5%	45.6%	21,314	40.3%	44.9%	41.6%	135	42.5%	25,372	45.8%	38.8%	59	43.4%	44.3%	12,186	44.8%	43.0%	76	41.8%	47.1%	13,186	46.8%	46.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	16	5.0%	4,350	7.9%	3.3%	8	5.9%	2.4%	2,620	9.6%	3.2%	8	4.4%	2.2%	1,730	6.1%	3.1%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.1%
	Total	*736*	*100%*	*100%*	*52,947*	*100%*	*100%*	*100%*	*318*	*100%*	*55,379*	*100%*	*100%*	*136*	*100%*	*100%*	*27,221*	*100%*	*100%*	*182*	*100%*	*100%*	*28,158*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MS Jackson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	13	7.1%	4.9%	1,415	3.3%	2.3%	22.5%	22	9.1%	1,701	3.1%	22.0%	13	9.9%	4.5%	1,136	3.8%	1.8%	9	8.1%	4.6%	565	2.4%	1.8%
	Moderate	44	23.9%	18.1%	7,421	17.2%	12.3%	16.3%	51	21.1%	7,362	13.6%	15.9%	30	22.9%	18.8%	4,656	15.5%	12.0%	21	18.9%	16.8%	2,706	11.3%	10.2%
	Middle	49	26.6%	20.7%	9,746	22.5%	18.7%	17.5%	63	26.0%	13,345	24.7%	19.2%	33	25.2%	20.8%	7,626	25.3%	18.4%	30	27.0%	20.6%	5,719	23.9%	17.7%
	Upper	78	42.4%	36.0%	24,649	57.0%	47.4%	43.8%	105	43.4%	31,469	58.3%	42.9%	55	42.0%	36.9%	16,696	55.4%	50.4%	50	45.0%	35.5%	14,773	61.8%	49.7%
	Unknown	0	0.0%	20.3%	0	0.0%	19.3%	0.0%	1	0.4%	138	0.3%	0.0%	0	0.0%	19.1%	0	0.0%	17.3%	1	0.9%	22.5%	138	0.6%	20.7%
	Total	*184*	*100%*	*100%*	*43,231*	*100%*	*100%*	*100%*	*242*	*100%*	*54,015*	*100%*	*100%*	*131*	*100%*	*100%*	*30,114*	*100%*	*100%*	*111*	*100%*	*100%*	*23,901*	*100%*	*100%*
REFINANCE	Low	37	9.6%	3.9%	2,245	4.6%	1.8%	22.5%	62	16.9%	3,381	9.0%	22.0%	37	16.4%	6.9%	2,092	8.2%	2.9%	25	17.7%	6.5%	1,289	10.8%	2.8%
	Moderate	61	15.9%	9.9%	5,774	11.8%	6.1%	16.3%	92	25.1%	7,565	20.2%	15.9%	55	24.4%	15.1%	4,636	18.2%	9.9%	37	26.2%	15.6%	2,929	24.4%	9.6%
	Middle	104	27.1%	17.8%	11,210	22.9%	13.6%	17.5%	88	24.0%	9,852	26.3%	19.2%	57	25.3%	19.6%	6,732	26.4%	15.4%	31	22.0%	18.6%	3,120	26.0%	14.0%
	Upper	182	47.4%	44.3%	29,643	60.7%	53.4%	43.8%	123	33.6%	16,605	44.3%	42.9%	76	33.8%	42.0%	12,013	47.2%	55.7%	47	33.3%	42.1%	4,592	38.3%	54.2%
	Unknown	0	0.0%	24.0%	0	0.0%	25.2%	0.0%	1	0.3%	52	0.1%	0.0%	0	0.0%	16.3%	0	0.0%	16.1%	1	0.7%	17.2%	52	0.4%	19.5%
	Total	*384*	*100%*	*100%*	*48,872*	*100%*	*100%*	*100%*	*366*	*100%*	*37,455*	*100%*	*100%*	*225*	*100%*	*100%*	*25,473*	*100%*	*100%*	*141*	*100%*	*100%*	*11,982*	*100%*	*100%*
HOME IMPROVEMENT	Low	8	6.3%	6.0%	434	4.6%	3.4%	22.5%	35	11.3%	1,286	6.2%	22.0%	16	10.5%	7.8%	622	6.1%	3.3%	19	11.9%	5.0%	664	6.3%	2.4%
	Moderate	18	14.2%	8.6%	673	7.1%	4.2%	16.3%	69	22.2%	2,820	13.6%	15.9%	34	22.4%	13.0%	1,364	13.5%	7.4%	35	22.0%	13.1%	1,456	13.8%	7.4%
	Middle	29	22.8%	16.6%	2,147	22.5%	14.1%	17.5%	62	19.9%	3,489	16.9%	19.2%	30	19.7%	14.0%	1,479	14.6%	9.8%	32	20.1%	15.8%	2,010	19.1%	13.5%
	Upper	72	56.7%	50.8%	6,272	65.8%	69.2%	43.8%	145	46.6%	13,071	63.2%	42.9%	72	47.4%	51.1%	6,659	65.8%	68.6%	73	45.9%	50.2%	6,412	60.8%	66.9%
	Unknown	0	0.0%	17.9%	0	0.0%	9.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.1%	0	0.0%	10.8%	0	0.0%	16.1%	0	0.0%	9.8%
	Total	*127*	*100%*	*100%*	*9,526*	*100%*	*100%*	*100%*	*311*	*100%*	*20,666*	*100%*	*100%*	*152*	*100%*	*100%*	*10,124*	*100%*	*100%*	*159*	*100%*	*100%*	*10,542*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.5%	0	0.0%	0	0.0%	22.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.0%	0	0.0%	0.0%	16.3%	0	0.0%	0	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.5%	0	0.0%	0	0.0%	19.2%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	3.0%	0	0.0%	0.8%	43.8%	0	0.0%	0	0.0%	42.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.3%	0	0.0%	0.5%
	Unknown	0	0.0%	96.0%	0	0.0%	99.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.8%	0	0.0%	100.0%	0	0.0%	92.7%	0	0.0%	99.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	6	13.6%	3.8%	119	3.8%	1.7%	22.5%	9	7.0%	304	3.5%	22.0%	4	8.2%	4.7%	79	2.3%	2.9%	5	6.3%	4.2%	225	4.3%	2.1%
	Moderate	4	9.1%	9.1%	105	3.4%	4.6%	16.3%	27	20.9%	1,352	15.5%	15.9%	13	26.5%	10.3%	732	21.1%	5.7%	14	17.5%	10.5%	620	11.8%	5.5%
	Middle	7	15.9%	14.0%	358	11.6%	9.0%	17.5%	27	20.9%	1,725	19.8%	19.2%	11	22.4%	17.6%	844	24.3%	12.6%	16	20.0%	17.9%	881	16.8%	11.9%
	Upper	27	61.4%	68.5%	2,512	81.2%	80.4%	43.8%	66	51.2%	5,346	61.3%	42.9%	21	42.9%	62.8%	1,822	52.4%	74.9%	45	56.3%	63.5%	3,524	67.1%	78.2%
	Unknown	0	0.0%	4.7%	0	0.0%	4.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.6%	0	0.0%	3.9%	0	0.0%	3.9%	0	0.0%	2.5%
	Total	*44*	*100%*	*100%*	*3,094*	*100%*	*100%*	*100%*	*129*	*100%*	*8,727*	*100%*	*100%*	*49*	*100%*	*100%*	*3,477*	*100%*	*100%*	*80*	*100%*	*100%*	*5,250*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Jackson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count		Dollar				Count			Dollar		
		Bank			Bank				Bank		Bank			Bank		Bank				Bank			Bank		
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	9.4%	5.4%	211	8.1%	2.6%	22.5%	7	8.5%	199	3.7%	22.0%	6	14.6%	9.7%	163	5.2%	4.3%	1	2.4%	6.9%	36	1.6%	3.9%
	Moderate	12	37.5%	18.6%	802	30.8%	11.6%	16.3%	23	28.0%	1,200	22.4%	15.9%	11	26.8%	17.7%	500	15.9%	10.1%	12	29.3%	19.1%	700	31.5%	7.7%
	Middle	9	28.1%	22.5%	567	21.8%	16.3%	17.5%	21	25.6%	1,072	20.0%	19.2%	10	24.4%	20.6%	585	18.6%	17.0%	11	26.8%	26.3%	487	21.9%	17.5%
	Upper	8	25.0%	42.6%	1,020	39.2%	58.8%	43.8%	31	37.8%	2,896	54.0%	42.9%	14	34.1%	44.0%	1,896	60.3%	61.5%	17	41.5%	42.0%	1,000	45.0%	63.2%
	Unknown	0	0.0%	10.9%	0	0.0%	10.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.0%	0	0.0%	7.1%	0	0.0%	5.7%	0	0.0%	7.7%
	Total	*32*	*100%*	*100%*	*2,600*	*100%*	*100%*	*100%*	*82*	*100%*	*5,367*	*100%*	*100%*	*41*	*100%*	*100%*	*3,144*	*100%*	*100%*	*41*	*100%*	*100%*	*2,223*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.4%	0	0.0%	0.2%	22.5%	0	0.0%	0	0.0%	22.0%	0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.4%	0	0.0%	0.3%	16.3%	0	0.0%	0	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	1.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.5%	0	0.0%	0	0.0%	19.2%	0	0.0%	1.9%	0	0.0%	1.0%	0	0.0%	1.3%	0	0.0%	2.5%
	Upper	0	0.0%	0.7%	0	0.0%	1.0%	43.8%	0	0.0%	0	0.0%	42.9%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.5%	0	0.0%	98.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.8%	0	0.0%	98.1%	0	0.0%	97.4%	0	0.0%	96.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	67	8.7%	4.4%	4,424	4.1%	1.9%	22.5%	135	11.9%	6,871	5.4%	22.0%	76	12.7%	5.3%	4,092	5.7%	1.9%	59	11.1%	5.0%	2,779	5.2%	1.9%
	Moderate	139	18.0%	13.6%	14,775	13.8%	8.5%	16.3%	262	23.2%	20,299	16.1%	15.9%	143	23.9%	16.7%	11,888	16.4%	10.0%	119	22.4%	15.7%	8,411	15.6%	9.3%
	Middle	198	25.7%	18.8%	24,028	22.4%	14.8%	17.5%	261	23.1%	29,483	23.4%	19.2%	141	23.6%	19.7%	17,266	23.9%	15.5%	120	22.6%	19.6%	12,217	22.7%	15.8%
	Upper	367	47.6%	40.7%	64,096	59.7%	46.4%	43.8%	470	41.6%	69,387	55.0%	42.9%	238	39.8%	40.0%	39,086	54.0%	47.0%	232	43.6%	39.7%	30,301	56.2%	48.9%
	Unknown	0	0.0%	22.5%	0	0.0%	28.4%	0.0%	2	0.2%	190	0.2%	0.0%	0	0.0%	18.3%	0	0.0%	25.6%	2	0.4%	20.0%	190	0.4%	24.2%
	Total	*771*	*100%*	*100%*	*107,323*	*100%*	*100%*	*100%*	*1,130*	*100%*	*126,230*	*100%*	*100%*	*598*	*100%*	*100%*	*72,332*	*100%*	*100%*	*532*	*100%*	*100%*	*53,898*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Jackson

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar				Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	$1 Million or Less	564	76.6%	35.6%	17,141	32.4%	31.0%	91.6%	189	59.4%	13,496	24.4%	92.8%	79	58.1%	47.6%	7,456	27.4%	38.7%	110	60.4%	50.5%	6,040	21.5%	36.4%
Revenue	Over $1 Million	122	16.6%		31,373	59.3%		7.3%	113	35.5%	35,284	63.7%	6.2%	49	36.0%		17,078	62.7%		64	35.2%		18,206	64.7%	
	Total Rev. available	686	93.2%		48,514	91.6%		98.9%	302	95.0%	48,780	88.1%	99.0%	128	94.1%		24,534	90.1%		174	95.6%		24,246	86.1%	
	Rev. Not Known	50	6.8%		4,433	8.4%		1.1%	16	5.0%	6,599	11.9%	1.0%	8	5.9%		2,687	9.9%		8	4.4%		3,912	13.9%	
	Total	*736*	*100%*		*52,947*	*100%*		*100.0%*	*318*	*100%*	*55,379*	*100%*	*100%*	*136*	*100%*		*27,221*	*100%*		*182*	*100%*		*28,158*	*100%*	
Loan Size	$100,000 or Less	623	84.6%	89.6%	11,840	22.4%	33.2%		197	61.9%	4,902	8.9%		75	55.1%	89.2%	1,610	5.9%	29.1%	122	67.0%	89.5%	3,292	11.7%	29.5%
	$100,001 - $250,000	51	6.9%	5.8%	7,799	14.7%	19.3%		47	14.8%	8,149	14.7%		19	14.0%	5.8%	3,040	11.2%	19.6%	28	15.4%	5.6%	5,109	18.1%	18.6%
	$250,001 - $1 Million	62	8.4%	4.6%	33,308	62.9%	47.6%		74	23.3%	42,328	76.4%		42	30.9%	5.0%	22,571	82.9%	51.3%	32	17.6%	4.9%	19,757	70.2%	51.9%
	Total	*736*	*100%*	*100.0%*	*52,947*	*100%*	*100.0%*		*318*	*100%*	*55,379*	*100%*		*136*	*100%*	*100%*	*27,221*	*100%*	*100%*	*182*	*100%*	*100%*	*28,158*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	538	95.4%		8,726	50.9%			160	84.7%	2,958	21.9%		62	78.5%		936	12.6%		98	89.1%		2,022	33.5%	
	$100,001 - $250,000	14	2.5%		1,915	11.2%			15	7.9%	2,314	17.1%		6	7.6%		796	10.7%		9	8.2%		1,518	25.1%	
	$250,001 - $1 Million	12	2.1%		6,500	37.9%			14	7.4%	8,224	60.9%		11	13.9%		5,724	76.8%		3	2.7%		2,500	41.4%	
	Total	*564*	*100%*		*17,141*	*100%*			*189*	*100%*	*13,496*	*100%*		*79*	*100%*		*7,456*	*100%*		*110*	*100%*		*6,040*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Houston

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TX Houston

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	11	4.0%	3.0%	3,162	2.8%	2.2%	5.4%	16	3.8%	4,645	2.3%	5.1%	11	4.8%	3.6%	2,776	2.7%	2.5%	5	2.6%	3.5%	1,869	1.9%	2.5%
	Moderate	60	22.0%	13.9%	18,964	16.6%	10.0%	21.0%	61	14.6%	19,313	9.6%	19.4%	34	15.0%	15.0%	10,296	9.9%	10.7%	27	14.1%	15.3%	9,017	9.3%	11.3%
	Middle	50	18.3%	28.3%	15,370	13.4%	22.7%	28.6%	99	23.6%	35,065	17.5%	30.3%	57	25.1%	31.4%	18,025	17.4%	27.0%	42	21.9%	33.6%	17,040	17.6%	29.0%
	Upper	152	55.7%	54.7%	76,902	67.2%	64.9%	44.9%	241	57.5%	140,074	70.0%	44.3%	124	54.6%	49.0%	71,943	69.4%	58.9%	117	60.9%	46.6%	68,131	70.5%	56.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	2	0.5%	1,135	0.6%	0.9%	1	0.4%	1.0%	600	0.6%	0.9%	1	0.5%	1.0%	535	0.6%	0.9%
	Total	*273*	*100%*	*100%*	*114,398*	*100%*	*100%*	*100%*	*419*	*100%*	*200,232*	*100%*	*100%*	*227*	*100%*	*100%*	*103,640*	*100%*	*100%*	*192*	*100%*	*100%*	*96,592*	*100%*	*100%*
REFINANCE	Low	12	3.7%	2.1%	1,658	1.8%	1.5%	5.4%	5	2.6%	494	1.1%	5.1%	4	3.0%	3.1%	469	1.6%	2.0%	1	1.8%	4.5%	25	0.2%	3.4%
	Moderate	34	10.6%	10.1%	6,498	7.0%	7.0%	21.0%	25	13.1%	3,327	7.7%	19.4%	17	12.6%	15.0%	2,171	7.6%	9.9%	8	14.3%	18.7%	1,156	7.8%	13.4%
	Middle	78	24.2%	24.5%	13,892	14.9%	18.8%	28.6%	58	30.4%	7,827	18.1%	30.3%	39	28.9%	31.1%	5,850	20.4%	24.7%	19	33.9%	32.6%	1,977	13.4%	27.4%
	Upper	198	61.5%	63.3%	71,170	76.3%	72.6%	44.9%	100	52.4%	31,261	72.1%	44.3%	72	53.3%	49.9%	19,678	68.8%	62.6%	28	50.0%	43.4%	11,583	78.6%	55.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	3	1.6%	445	1.0%	0.9%	3	2.2%	0.9%	445	1.6%	0.8%	0	0.0%	0.8%	0	0.0%	0.7%
	Total	*322*	*100%*	*100%*	*93,218*	*100%*	*100%*	*100%*	*191*	*100%*	*43,354*	*100%*	*100%*	*135*	*100%*	*100%*	*28,613*	*100%*	*100%*	*56*	*100%*	*100%*	*14,741*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	3.8%	2.5%	527	5.5%	2.0%	5.4%	7	2.5%	707	2.4%	5.1%	3	1.8%	2.9%	191	1.2%	2.2%	4	3.4%	2.4%	516	4.0%	2.3%
	Moderate	12	11.5%	11.9%	545	5.6%	9.0%	21.0%	32	11.4%	2,359	8.1%	19.4%	17	10.4%	11.0%	1,113	6.8%	8.1%	15	12.9%	11.5%	1,246	9.8%	9.3%
	Middle	19	18.3%	19.1%	1,486	15.4%	14.6%	28.6%	67	23.9%	4,919	16.8%	30.3%	38	23.2%	23.5%	3,160	19.2%	19.0%	29	25.0%	26.1%	1,759	13.8%	22.2%
	Upper	69	66.3%	66.4%	7,106	73.5%	74.4%	44.9%	174	62.1%	21,268	72.7%	44.3%	106	64.6%	61.8%	12,012	72.9%	70.0%	68	58.6%	59.3%	9,256	72.4%	65.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	0.6%
	Total	*104*	*100%*	*100%*	*9,664*	*100%*	*100%*	*100%*	*280*	*100%*	*29,253*	*100%*	*100%*	*164*	*100%*	*100%*	*16,476*	*100%*	*100%*	*116*	*100%*	*100%*	*12,777*	*100%*	*100%*
							Multi-Family Units												Multi-Family Units						
MULTI FAMILY	Low	0	0.0%	23.1%	0	0.0%	16.6%	25.3%	1	6.7%	14,219	4.3%	22.9%	0	0.0%	19.6%	0	0.0%	12.8%	1	12.5%	17.7%	14,219	8.4%	13.8%
	Moderate	1	100.0%	30.8%	5,250	100.0%	23.2%	27.6%	5	33.3%	128,142	38.8%	26.4%	2	28.6%	28.6%	58,028	35.9%	19.8%	3	37.5%	29.3%	70,114	41.6%	24.5%
	Middle	0	0.0%	19.1%	0	0.0%	20.9%	21.2%	3	20.0%	53,020	16.1%	21.2%	2	28.6%	22.5%	41,346	25.6%	28.1%	1	12.5%	21.1%	11,674	6.9%	22.0%
	Upper	0	0.0%	26.8%	0	0.0%	38.5%	25.2%	6	40.0%	134,721	40.8%	25.3%	3	42.9%	26.1%	62,283	38.5%	34.0%	3	37.5%	28.6%	72,438	43.0%	35.9%
	Unknown	0	0.0%	0.2%	0	0.0%	0.8%	0.7%	0	0.0%	0	0.0%	4.2%	0	0.0%	3.2%	0	0.0%	5.2%	0	0.0%	3.4%	0	0.0%	3.8%
	Total	*1*	*100%*	*100%*	*5,250*	*100%*	*100%*	*100%*	*15*	*100%*	*330,102*	*100%*	*100%*	*7*	*100%*	*100%*	*161,657*	*100%*	*100%*	*8*	*100%*	*100%*	*168,445*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.0%	0	0.0%	1.3%	5.4%	2	1.5%	125	0.8%	5.1%	1	1.3%	2.0%	100	1.0%	1.5%	1	1.6%	1.9%	25	0.4%	1.2%
	Moderate	2	3.5%	9.0%	350	4.8%	6.3%	21.0%	3	2.2%	203	1.3%	19.4%	1	1.3%	7.6%	25	0.3%	5.3%	2	3.3%	7.2%	178	2.8%	4.4%
	Middle	10	17.5%	18.3%	849	11.5%	12.6%	28.6%	31	22.6%	2,556	16.1%	30.3%	17	22.4%	22.5%	1,585	16.5%	17.0%	14	23.0%	24.5%	971	15.4%	18.6%
	Upper	45	78.9%	70.7%	6,167	83.7%	79.9%	44.9%	100	73.0%	12,972	81.7%	44.3%	57	75.0%	67.1%	7,872	82.2%	75.6%	43	70.5%	65.5%	5,100	81.0%	75.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	1	0.7%	25	0.2%	0.9%	0	0.0%	0.8%	0	0.0%	0.6%	1	1.6%	0.9%	25	0.4%	0.7%
	Total	*57*	*100%*	*100%*	*7,366*	*100%*	*100%*	*100%*	*137*	*100%*	*15,881*	*100%*	*100%*	*76*	*100%*	*100%*	*9,582*	*100%*	*100%*	*61*	*100%*	*100%*	*6,299*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TX Houston

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.3%	0	0.0%	1.7%	5.4%	3	3.4%	329	4.3%	5.1%	1	2.6%	2.8%	150	4.0%	1.8%	2	4.2%	3.3%	179	4.7%	3.3%
	Moderate	1	3.3%	13.8%	50	1.6%	6.1%	21.0%	16	18.4%	1,257	16.5%	19.4%	7	17.9%	14.5%	541	14.3%	8.0%	9	18.8%	14.6%	716	18.7%	12.3%
	Middle	5	16.7%	25.9%	288	9.4%	14.1%	28.6%	18	20.7%	1,306	17.2%	30.3%	5	12.8%	29.0%	267	7.1%	18.5%	13	27.1%	30.6%	1,039	27.2%	25.3%
	Upper	24	80.0%	57.0%	2,727	89.0%	78.2%	44.9%	49	56.3%	4,524	59.6%	44.3%	26	66.7%	53.0%	2,818	74.6%	70.7%	23	47.9%	50.6%	1,706	44.7%	57.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	1	1.1%	180	2.4%	0.9%	0	0.0%	0.6%	0	0.0%	1.0%	1	2.1%	0.9%	180	4.7%	1.6%
	Total	*30*	*100%*	*100%*	*3,065*	*100%*	*100%*	*100%*	*87*	*100%*	*7,596*	*100%*	*100%*	*39*	*100%*	*100%*	*3,776*	*100%*	*100%*	*48*	*100%*	*100%*	*3,820*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.4%	0	0.0%	2.2%	5.4%	0	0.0%	0	0.0%	5.1%	0	0.0%	4.1%	0	0.0%	6.7%	0	0.0%	3.3%	0	0.0%	1.8%
	Moderate	0	0.0%	20.5%	0	0.0%	14.6%	21.0%	0	0.0%	0	0.0%	19.4%	0	0.0%	25.8%	0	0.0%	18.7%	0	0.0%	23.8%	0	0.0%	13.3%
	Middle	0	0.0%	40.5%	0	0.0%	38.8%	28.6%	0	0.0%	0	0.0%	30.3%	0	0.0%	39.9%	0	0.0%	35.6%	0	0.0%	39.9%	0	0.0%	29.5%
	Upper	0	0.0%	35.7%	0	0.0%	44.4%	44.9%	0	0.0%	0	0.0%	44.3%	0	0.0%	29.4%	0	0.0%	38.2%	0	0.0%	31.8%	0	0.0%	36.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	1.2%	0	0.0%	19.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	27	3.4%	2.6%	5,347	2.3%	2.8%	5.4%	34	3.0%	20,519	3.3%	5.1%	20	3.1%	3.5%	3,686	1.1%	3.8%	14	2.9%	3.5%	16,833	5.6%	3.3%
	Moderate	110	14.0%	12.2%	31,657	13.6%	9.6%	21.0%	142	12.6%	154,601	24.7%	19.4%	78	12.0%	15.0%	72,174	22.3%	11.8%	64	13.3%	15.5%	82,427	27.2%	12.2%
	Middle	162	20.6%	26.5%	31,885	13.7%	21.0%	28.6%	276	24.4%	104,693	16.7%	30.3%	158	24.4%	31.1%	70,233	21.7%	26.6%	118	24.5%	33.1%	34,460	11.4%	28.2%
	Upper	488	62.0%	58.5%	164,072	70.4%	66.4%	44.9%	670	59.3%	344,820	55.0%	44.3%	388	59.9%	49.5%	176,606	54.6%	56.4%	282	58.6%	46.9%	168,214	55.6%	55.1%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	7	0.6%	1,785	0.3%	0.9%	4	0.6%	0.9%	1,045	0.3%	1.4%	3	0.6%	1.0%	740	0.2%	1.2%
	Total	*787*	*100%*	*100%*	*232,961*	*100%*	*100%*	*100%*	*1,129*	*100%*	*626,418*	*100%*	*100%*	*648*	*100%*	*100%*	*323,744*	*100%*	*100%*	*481*	*100%*	*100%*	*302,674*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: TX Houston

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	97	11.5%	9.5%	7,299	12.8%	11.9%	9.9%	75	11.4%	10,141	17.6%	8.8%	10	8.1%	8.0%	2,948	19.1%	9.4%	65	12.1%	7.5%	7,193	17.1%	8.9%
	Moderate	153	18.1%	18.2%	9,888	17.3%	19.4%	18.9%	165	25.0%	10,891	18.9%	19.7%	32	25.8%	18.3%	2,617	16.9%	20.5%	133	24.8%	17.7%	8,274	19.6%	20.2%
	Middle	224	26.5%	23.8%	16,754	29.3%	22.7%	23.6%	182	27.6%	15,938	27.7%	25.9%	25	20.2%	25.4%	4,068	26.3%	24.2%	157	29.3%	25.2%	11,870	28.1%	23.7%
	Upper	372	44.0%	47.8%	23,165	40.6%	45.7%	47.3%	228	34.5%	19,946	34.6%	44.1%	56	45.2%	46.4%	5,821	37.7%	44.2%	172	32.1%	47.8%	14,125	33.5%	45.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.2%	10	1.5%	717	1.2%	1.6%	1	0.8%	1.5%	3	0.0%	1.5%	9	1.7%	1.5%	714	1.7%	1.7%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*846*	*100%*	*100%*	*57,106*	*100%*	*100%*	*100%*	*660*	*100%*	*57,633*	*100%*	*100%*	*124*	*100%*	*100%*	*15,457*	*100%*	*100%*	*536*	*100%*	*100%*	*42,176*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TX Houston

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	1.5%	2.3%	568	0.5%	1.1%	24.4%	9	2.1%	1,214	0.6%	23.6%	4	1.8%	2.7%	620	0.6%	1.2%	5	2.6%	1.9%	594	0.6%	0.8%
	Moderate	29	10.6%	14.0%	6,082	5.3%	9.4%	16.0%	58	13.8%	12,235	6.1%	16.6%	42	18.5%	14.5%	8,973	8.7%	9.3%	16	8.3%	12.6%	3,262	3.4%	8.1%
	Middle	36	13.2%	20.4%	8,049	7.0%	16.9%	17.0%	49	11.7%	12,955	6.5%	17.8%	33	14.5%	21.1%	8,671	8.4%	17.3%	16	8.3%	19.5%	4,284	4.4%	15.9%
	Upper	204	74.7%	41.0%	99,699	87.2%	53.0%	42.6%	303	72.3%	173,828	86.8%	42.0%	148	65.2%	42.5%	85,376	82.4%	53.8%	155	80.7%	39.8%	88,452	91.6%	50.9%
	Unknown	0	0.0%	22.4%	0	0.0%	19.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.1%	0	0.0%	18.4%	0	0.0%	26.2%	0	0.0%	24.3%
	Total	*273*	*100%*	*100%*	*114,398*	*100%*	*100%*	*100%*	*419*	*100%*	*200,232*	*100%*	*100%*	*227*	*100%*	*100%*	*103,640*	*100%*	*100%*	*192*	*100%*	*100%*	*96,592*	*100%*	*100%*
REFINANCE	Low	12	3.7%	2.5%	947	1.0%	1.2%	24.4%	21	11.0%	1,884	4.3%	23.6%	16	11.9%	7.0%	1,554	5.4%	3.5%	5	8.9%	6.9%	330	2.2%	3.7%
	Moderate	44	13.7%	9.3%	4,915	5.3%	5.6%	16.0%	33	17.3%	4,203	9.7%	16.6%	23	17.0%	16.8%	3,277	11.5%	10.8%	10	17.9%	15.4%	926	6.3%	9.7%
	Middle	66	20.5%	16.6%	10,922	11.7%	12.2%	17.0%	53	27.7%	9,430	21.8%	17.8%	39	28.9%	21.0%	7,637	26.7%	16.4%	14	25.0%	19.5%	1,793	12.2%	14.8%
	Upper	199	61.8%	48.6%	76,305	81.9%	58.7%	42.6%	84	44.0%	27,837	64.2%	42.0%	57	42.2%	42.0%	16,145	56.4%	54.8%	27	48.2%	42.7%	11,692	79.3%	54.4%
	Unknown	1	0.3%	22.9%	129	0.1%	22.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.3%	0	0.0%	14.5%	0	0.0%	15.5%	0	0.0%	17.4%
	Total	*322*	*100%*	*100%*	*93,218*	*100%*	*100%*	*100%*	*191*	*100%*	*43,354*	*100%*	*100%*	*135*	*100%*	*100%*	*28,613*	*100%*	*100%*	*56*	*100%*	*100%*	*14,741*	*100%*	*100%*
HOME IMPROVEMENT	Low	9	8.7%	4.3%	353	3.7%	2.3%	24.4%	14	5.0%	830	2.8%	23.6%	10	6.1%	5.3%	707	4.3%	3.2%	4	3.4%	4.7%	123	1.0%	3.0%
	Moderate	12	11.5%	8.7%	592	6.1%	6.0%	16.0%	34	12.1%	2,353	8.0%	16.6%	23	14.0%	11.2%	1,682	10.2%	7.8%	11	9.5%	11.4%	671	5.3%	7.5%
	Middle	19	18.3%	15.7%	1,866	19.3%	12.0%	17.0%	47	16.8%	3,562	12.2%	17.8%	29	17.7%	16.6%	2,047	12.4%	12.3%	18	15.5%	17.8%	1,515	11.9%	13.2%
	Upper	64	61.5%	68.7%	6,853	70.9%	76.0%	42.6%	185	66.1%	22,508	76.9%	42.0%	102	62.2%	64.7%	12,040	73.1%	73.8%	83	71.6%	63.9%	10,468	81.9%	71.8%
	Unknown	0	0.0%	2.5%	0	0.0%	3.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	3.0%	0	0.0%	2.2%	0	0.0%	4.6%
	Total	*104*	*100%*	*100%*	*9,664*	*100%*	*100%*	*100%*	*280*	*100%*	*29,253*	*100%*	*100%*	*164*	*100%*	*100%*	*16,476*	*100%*	*100%*	*116*	*100%*	*100%*	*12,777*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.4%	0	0.0%	0	0.0%	23.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	16.6%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.0%
	Middle	0	0.0%	0.2%	0	0.0%	0.0%	17.0%	0	0.0%	0	0.0%	17.8%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.6%	0	0.0%	0.0%	42.6%	0	0.0%	0	0.0%	42.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.1%
	Unknown	1	100.0%	99.2%	5,250	100.0%	100.0%	0.0%	15	100.0%	330,102	100.0%	0.0%	7	100.0%	99.0%	161,657	100.0%	100.0%	8	100.0%	98.9%	168,445	100.0%	99.9%
	Total	*1*	*100%*	*100%*	*5,250*	*100%*	*100%*	*100%*	*15*	*100%*	*330,102*	*100%*	*100%*	*7*	*100%*	*100%*	*161,657*	*100%*	*100%*	*8*	*100%*	*100%*	*168,445*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	1.8%	5.4%	18	0.2%	2.4%	24.4%	9	6.6%	431	2.7%	23.6%	6	7.9%	6.0%	371	3.9%	3.9%	3	4.9%	6.6%	60	1.0%	3.9%
	Moderate	2	3.5%	9.7%	70	1.0%	5.7%	16.0%	10	7.3%	940	5.9%	16.6%	6	7.9%	10.7%	634	6.6%	6.2%	4	6.6%	9.2%	306	4.9%	5.7%
	Middle	14	24.6%	14.5%	1,357	18.4%	9.6%	17.0%	18	13.1%	1,606	10.1%	17.8%	10	13.2%	15.0%	865	9.0%	10.4%	8	13.1%	16.0%	741	11.8%	9.7%
	Upper	40	70.2%	67.8%	5,921	80.4%	79.6%	42.6%	99	72.3%	12,654	79.7%	42.0%	53	69.7%	63.9%	7,462	77.9%	75.5%	46	75.4%	66.1%	5,192	82.4%	78.6%
	Unknown	0	0.0%	2.6%	0	0.0%	2.5%	0.0%	1	0.7%	250	1.6%	0.0%	1	1.3%	4.4%	250	2.6%	4.0%	0	0.0%	2.1%	0	0.0%	2.0%
	Total	*57*	*100%*	*100%*	*7,366*	*100%*	*100%*	*100%*	*137*	*100%*	*15,881*	*100%*	*100%*	*76*	*100%*	*100%*	*9,582*	*100%*	*100%*	*61*	*100%*	*100%*	*6,299*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Houston

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	5.6%	0	0.0%	2.8%	24.4%	5	5.7%	299	3.9%	23.6%	1	2.6%	7.3%	85	2.3%	4.0%	4	8.3%	5.6%	214	5.6%	3.6%
	Moderate	6	20.0%	13.6%	604	19.7%	6.8%	16.0%	9	10.3%	807	10.6%	16.6%	6	15.4%	16.1%	494	13.1%	8.9%	3	6.3%	14.8%	313	8.2%	10.4%
	Middle	7	23.3%	17.7%	861	28.1%	9.0%	17.0%	26	29.9%	2,047	26.9%	17.8%	12	30.8%	19.2%	1,052	27.9%	11.0%	14	29.2%	21.6%	995	26.0%	15.2%
	Upper	17	56.7%	57.2%	1,600	52.2%	70.2%	42.6%	47	54.0%	4,443	58.5%	42.0%	20	51.3%	50.9%	2,145	56.8%	64.3%	27	56.3%	51.8%	2,298	60.2%	59.9%
	Unknown	0	0.0%	6.0%	0	0.0%	11.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.4%	0	0.0%	11.8%	0	0.0%	6.2%	0	0.0%	11.0%
	Total	*30*	*100%*	*100%*	*3,065*	*100%*	*100%*	*100%*	*87*	*100%*	*7,596*	*100%*	*100%*	*39*	*100%*	*100%*	*3,776*	*100%*	*100%*	*48*	*100%*	*100%*	*3,820*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.6%	0	0.0%	0.3%	24.4%	0	0.0%	0	0.0%	23.6%	0	0.0%	1.4%	0	0.0%	0.8%	0	0.0%	1.7%	0	0.0%	0.9%
	Moderate	0	0.0%	0.9%	0	0.0%	0.7%	16.0%	0	0.0%	0	0.0%	16.6%	0	0.0%	1.3%	0	0.0%	1.1%	0	0.0%	1.9%	0	0.0%	1.3%
	Middle	0	0.0%	0.3%	0	0.0%	0.3%	17.0%	0	0.0%	0	0.0%	17.8%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.4%
	Upper	0	0.0%	0.4%	0	0.0%	0.5%	42.6%	0	0.0%	0	0.0%	42.0%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.2%
	Unknown	0	0.0%	97.9%	0	0.0%	98.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.7%	0	0.0%	97.4%	0	0.0%	95.7%	0	0.0%	97.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	26	3.3%	2.4%	1,886	0.8%	1.1%	24.4%	58	5.1%	4,658	0.7%	23.6%	37	5.7%	3.8%	3,337	1.0%	1.5%	21	4.4%	2.7%	1,321	0.4%	1.1%
	Moderate	93	11.8%	11.7%	12,263	5.3%	7.2%	16.0%	144	12.8%	20,538	3.3%	16.6%	100	15.4%	14.7%	15,060	4.7%	8.2%	44	9.1%	12.8%	5,478	1.8%	7.7%
	Middle	142	18.0%	18.3%	23,055	9.9%	13.8%	17.0%	193	17.1%	29,600	4.7%	17.8%	123	19.0%	20.6%	20,272	6.3%	14.6%	70	14.6%	19.2%	9,328	3.1%	14.7%
	Upper	524	66.6%	44.4%	190,378	81.7%	52.0%	42.6%	718	63.6%	241,270	38.5%	42.0%	380	58.6%	42.7%	123,168	38.0%	47.0%	338	70.3%	41.3%	118,102	39.0%	48.4%
	Unknown	2	0.3%	23.2%	5,379	2.3%	25.8%	0.0%	16	1.4%	330,352	52.7%	0.0%	8	1.2%	18.2%	161,907	50.0%	28.7%	8	1.7%	24.1%	168,445	55.7%	28.1%
	Total	*787*	*100%*	*100%*	*232,961*	*100%*	*100%*	*100%*	*1,129*	*100%*	*626,418*	*100%*	*100%*	*648*	*100%*	*100%*	*323,744*	*100%*	*100%*	*481*	*100%*	*100%*	*302,674*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Houston

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	$1 Million or Less	595	70.3%	42.3%	18,321	32.1%	26.8%	92.0%	349	52.9%	17,066	29.6%	92.1%	69	55.6%	50.1%	3,931	25.4%	34.9%	280	52.2%	53.1%	13,135	31.1%	34.5%
Revenue	Over $1 Million	197	23.3%		34,536	60.5%		6.9%	304	46.1%	37,825	65.6%	6.7%	49	39.5%		9,345	60.5%		255	47.6%		28,480	67.5%	
	Total Rev. available	792	93.6%		52,857	92.6%		98.9%	653	98.9%	54,891	95.2%	98.9%	118	95.2%		13,276	85.9%		535	99.8%		41,615	98.7%	
	Rev. Not Known	54	6.4%		4,249	7.4%		1.1%	7	1.1%	2,742	4.8%	1.1%	6	4.8%		2,181	14.1%		1	0.2%		561	1.3%	
	Total	*846*	*100%*		*57,106*	*100%*		*100.0%*	*660*	*100%*	*57,633*	*100%*	*100%*	*124*	*100%*		*15,457*	*100%*		*536*	*100%*		*42,176*	*100%*	
Loan Size	$100,000 or Less	681	80.5%	92.5%	16,909	29.6%	37.0%		507	76.8%	15,707	27.3%		87	70.2%	94.6%	1,789	11.6%	41.0%	420	78.4%	94.7%	13,918	33.0%	42.1%
	$100,001 - $250,000	134	15.8%	4.1%	22,148	38.8%	17.4%		100	15.2%	16,010	27.8%		15	12.1%	2.9%	2,971	19.2%	14.9%	85	15.9%	2.9%	13,039	30.9%	15.3%
	$250,001 - $1 Million	31	3.7%	3.4%	18,049	31.6%	45.6%		53	8.0%	25,916	45.0%		22	17.7%	2.6%	10,697	69.2%	44.0%	31	5.8%	2.5%	15,219	36.1%	42.6%
	Total	*846*	*100%*	*100.0%*	*57,106*	*100%*	*100.0%*		*660*	*100%*	*57,633*	*100%*		*124*	*100%*	*100%*	*15,457*	*100%*	*100%*	*536*	*100%*	*100%*	*42,176*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	565	95.0%		12,435	67.9%			310	88.8%	8,089	47.4%		61	88.4%		1,070	27.2%		249	88.9%		7,019	53.4%	
	$100,001 - $250,000	26	4.4%		3,591	19.6%			33	9.5%	5,260	30.8%		5	7.2%		1,163	29.6%		28	10.0%		4,097	31.2%	
	$250,001 - $1 Million	4	0.7%		2,295	12.5%			6	1.7%	3,717	21.8%		3	4.3%		1,698	43.2%		3	1.1%		2,019	15.4%	
	Total	*595*	*100%*		*18,321*	*100%*			*349*	*100%*	*17,066*	*100%*		*69*	*100%*		*3,931*	*100%*		*280*	*100%*		*13,135*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Little Rock

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AR Little Rock

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	12	2.9%	1.5%	2,148	1.8%	1.2%	2.5%	15	3.4%	3,369	2.5%	3.5%	10	3.9%	3.5%	2,017	2.7%	2.0%	5	2.7%	4.4%	1,352	2.3%	2.4%
	Moderate	49	11.7%	11.6%	9,848	8.2%	8.1%	16.4%	58	13.1%	12,188	9.2%	14.6%	39	15.1%	12.1%	8,296	11.3%	9.0%	19	10.3%	12.9%	3,892	6.5%	9.2%
	Middle	150	35.9%	44.0%	33,406	27.8%	39.9%	43.8%	156	35.3%	38,116	28.7%	48.1%	88	34.1%	50.1%	21,697	29.6%	46.6%	68	37.0%	50.6%	16,419	27.6%	47.9%
	Upper	204	48.8%	42.7%	74,192	61.7%	50.7%	37.0%	213	48.2%	79,303	59.6%	33.8%	121	46.9%	34.2%	41,378	56.4%	42.4%	92	50.0%	32.2%	37,925	63.6%	40.5%
	Unknown	3	0.7%	0.2%	669	0.6%	0.1%	0.3%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*418*	*100%*	*100%*	*120,263*	*100%*	*100%*	*100%*	*442*	*100%*	*132,976*	*100%*	*100%*	*258*	*100%*	*100%*	*73,388*	*100%*	*100%*	*184*	*100%*	*100%*	*59,588*	*100%*	*100%*
REFINANCE	Low	4	1.2%	0.9%	202	0.3%	1.0%	2.5%	6	3.5%	363	1.6%	3.5%	2	1.9%	2.7%	123	0.8%	1.4%	4	6.1%	3.2%	240	3.5%	1.8%
	Moderate	34	10.3%	9.0%	3,469	5.0%	6.4%	16.4%	23	13.5%	2,893	12.7%	14.6%	14	13.5%	12.3%	1,763	11.2%	8.5%	9	13.6%	12.7%	1,130	16.3%	9.4%
	Middle	119	36.0%	40.6%	20,975	30.0%	35.7%	43.8%	81	47.6%	8,341	36.7%	48.1%	56	53.8%	50.7%	6,387	40.4%	47.3%	25	37.9%	51.9%	1,954	28.2%	50.2%
	Upper	174	52.6%	49.4%	45,177	64.7%	56.8%	37.0%	60	35.3%	11,123	49.0%	33.8%	32	30.8%	34.3%	7,520	47.6%	42.7%	28	42.4%	32.1%	3,603	52.0%	38.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*331*	*100%*	*100%*	*69,823*	*100%*	*100%*	*100%*	*170*	*100%*	*22,720*	*100%*	*100%*	*104*	*100%*	*100%*	*15,793*	*100%*	*100%*	*66*	*100%*	*100%*	*6,927*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	2.5%	1.5%	157	2.2%	0.9%	2.5%	5	2.7%	129	1.0%	3.5%	4	3.2%	3.2%	76	0.9%	1.7%	1	1.7%	4.1%	53	1.4%	3.0%
	Moderate	14	11.7%	12.0%	703	10.0%	10.7%	16.4%	18	9.8%	688	5.6%	14.6%	12	9.7%	12.3%	558	6.5%	10.0%	6	10.2%	15.3%	130	3.5%	12.2%
	Middle	49	40.8%	38.0%	2,604	37.2%	32.5%	43.8%	81	44.3%	4,072	33.1%	48.1%	55	44.4%	42.5%	2,683	31.4%	38.1%	26	44.1%	44.9%	1,389	36.9%	38.7%
	Upper	54	45.0%	48.3%	3,544	50.6%	55.7%	37.0%	79	43.2%	7,408	60.2%	33.8%	53	42.7%	42.1%	5,219	61.1%	50.2%	26	44.1%	35.7%	2,189	58.2%	46.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.3%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*120*	*100%*	*100%*	*7,008*	*100%*	*100%*	*100%*	*183*	*100%*	*12,297*	*100%*	*100%*	*124*	*100%*	*100%*	*8,536*	*100%*	*100%*	*59*	*100%*	*100%*	*3,761*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	7.4%	0	0.0%	6.1%	8.7%	0	0.0%	0	0.0%	10.5%	0	0.0%	18.9%	0	0.0%	13.9%	0	0.0%	16.2%	0	0.0%	5.9%
	Moderate	0	0.0%	31.3%	0	0.0%	21.6%	23.9%	0	0.0%	0	0.0%	24.7%	0	0.0%	24.3%	0	0.0%	17.4%	0	0.0%	19.8%	0	0.0%	19.1%
	Middle	0	0.0%	32.1%	0	0.0%	18.5%	28.0%	1	100.0%	10,171	100.0%	35.8%	0	0.0%	38.7%	0	0.0%	32.8%	1	100.0%	36.0%	10,171	100.0%	46.3%
	Upper	0	0.0%	27.6%	0	0.0%	48.2%	39.2%	0	0.0%	0	0.0%	29.0%	0	0.0%	18.0%	0	0.0%	35.9%	0	0.0%	27.9%	0	0.0%	28.8%
	Unknown	0	0.0%	1.6%	0	0.0%	5.7%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*10,171*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*10,171*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.8%	0	0.0%	0.4%	2.5%	0	0.0%	0	0.0%	3.5%	0	0.0%	2.3%	0	0.0%	1.4%	0	0.0%	2.0%	0	0.0%	1.3%
	Moderate	1	4.5%	9.7%	40	3.2%	6.0%	16.4%	3	5.6%	165	4.1%	14.6%	2	7.1%	6.4%	115	4.7%	4.0%	1	3.8%	9.8%	50	3.2%	7.7%
	Middle	10	45.5%	37.2%	514	41.5%	26.5%	43.8%	17	31.5%	851	21.2%	48.1%	10	35.7%	45.0%	451	18.4%	37.8%	7	26.9%	45.8%	400	25.5%	39.1%
	Upper	11	50.0%	52.3%	685	55.3%	67.1%	37.0%	34	63.0%	3,006	74.7%	33.8%	16	57.1%	46.3%	1,886	76.9%	56.9%	18	69.2%	42.4%	1,120	71.3%	51.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*22*	*100%*	*100%*	*1,239*	*100%*	*100%*	*100%*	*54*	*100%*	*4,022*	*100%*	*100%*	*28*	*100%*	*100%*	*2,452*	*100%*	*100%*	*26*	*100%*	*100%*	*1,570*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AR Little Rock

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.9%	0	0.0%	1.4%	2.5%	0	0.0%	0	0.0%	3.5%	0	0.0%	2.5%	0	0.0%	2.5%	0	0.0%	1.9%	0	0.0%	1.4%
	Moderate	4	21.1%	12.6%	239	17.4%	7.8%	16.4%	3	5.2%	161	2.6%	14.6%	1	4.5%	9.9%	44	1.5%	9.4%	2	5.6%	12.4%	117	3.5%	8.6%
	Middle	6	31.6%	37.9%	335	24.4%	29.3%	43.8%	26	44.8%	1,926	31.2%	48.1%	8	36.4%	48.8%	465	16.2%	37.4%	18	50.0%	50.9%	1,461	44.1%	44.4%
	Upper	9	47.4%	47.7%	800	58.2%	61.5%	37.0%	29	50.0%	4,091	66.2%	33.8%	13	59.1%	38.9%	2,353	82.2%	50.7%	16	44.4%	34.8%	1,738	52.4%	45.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*19*	*100%*	*100%*	*1,374*	*100%*	*100%*	*100%*	*58*	*100%*	*6,178*	*100%*	*100%*	*22*	*100%*	*100%*	*2,862*	*100%*	*100%*	*36*	*100%*	*100%*	*3,316*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.3%	0	0.0%	1.7%	2.5%	0	0.0%	0	0.0%	3.5%	0	0.0%	6.7%	0	0.0%	3.8%	0	0.0%	10.1%	0	0.0%	6.2%
	Moderate	0	0.0%	21.2%	0	0.0%	12.1%	16.4%	0	0.0%	0	0.0%	14.6%	0	0.0%	24.6%	0	0.0%	19.2%	0	0.0%	21.6%	0	0.0%	16.3%
	Middle	0	0.0%	50.1%	0	0.0%	42.3%	43.8%	0	0.0%	0	0.0%	48.1%	0	0.0%	48.9%	0	0.0%	51.3%	0	0.0%	41.0%	0	0.0%	41.4%
	Upper	0	0.0%	25.4%	0	0.0%	43.9%	37.0%	0	0.0%	0	0.0%	33.8%	0	0.0%	19.7%	0	0.0%	25.7%	0	0.0%	27.3%	0	0.0%	36.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	19	2.1%	1.3%	2,507	1.3%	1.5%	2.5%	26	2.9%	3,861	2.0%	3.5%	16	3.0%	3.4%	2,216	2.2%	3.8%	10	2.7%	4.1%	1,645	1.9%	2.5%
	Moderate	102	11.2%	10.7%	14,299	7.2%	8.4%	16.4%	105	11.6%	16,095	8.5%	14.6%	68	12.7%	12.2%	10,776	10.5%	10.3%	37	9.9%	13.0%	5,319	6.2%	9.8%
	Middle	334	36.7%	42.3%	57,834	29.0%	36.6%	43.8%	362	39.9%	63,477	33.7%	48.1%	217	40.5%	49.6%	31,683	30.8%	44.3%	145	39.0%	50.1%	31,794	37.3%	47.8%
	Upper	452	49.7%	45.5%	124,398	62.3%	53.0%	37.0%	415	45.7%	104,931	55.7%	33.8%	235	43.8%	34.8%	58,356	56.6%	41.7%	180	48.4%	32.8%	46,575	54.6%	39.9%
	Unknown	3	0.3%	0.1%	669	0.3%	0.5%	0.3%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*910*	*100%*	*100%*	*199,707*	*100%*	*100%*	*100%*	*908*	*100%*	*188,364*	*100%*	*100%*	*536*	*100%*	*100%*	*103,031*	*100%*	*100%*	*372*	*100%*	*100%*	*85,333*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AR Little Rock

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	28	6.4%	4.6%	4,711	11.8%	5.8%	4.9%	13	6.7%	1,285	3.2%	7.0%	5	6.3%	6.0%	650	3.3%	8.9%	8	7.0%	5.6%	635	3.1%	7.3%
	Moderate	69	15.8%	18.3%	4,965	12.4%	20.2%	20.8%	39	20.2%	11,010	27.4%	20.0%	19	24.1%	17.6%	5,546	28.2%	20.3%	20	17.5%	17.3%	5,464	26.6%	19.6%
	Middle	125	28.7%	33.8%	8,302	20.8%	30.1%	33.1%	67	34.7%	7,622	19.0%	39.7%	25	31.6%	41.4%	2,390	12.2%	38.0%	42	36.8%	41.9%	5,232	25.4%	35.9%
	Upper	214	49.1%	42.7%	21,955	55.0%	43.5%	41.0%	70	36.3%	18,960	47.2%	33.1%	27	34.2%	34.3%	9,840	50.1%	32.5%	43	37.7%	34.6%	9,120	44.3%	37.2%
	Unknown	0	0.0%	0.2%	0	0.0%	0.1%	0.2%	4	2.1%	1,333	3.3%	0.3%	3	3.8%	0.1%	1,212	6.2%	0.2%	1	0.9%	0.1%	121	0.6%	0.0%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*436*	*100%*	*100%*	*39,933*	*100%*	*100%*	*100%*	*193*	*100%*	*40,210*	*100%*	*100%*	*79*	*100%*	*100%*	*19,638*	*100%*	*100%*	*114*	*100%*	*100%*	*20,572*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Little Rock

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	31	7.4%	6.2%	3,606	3.0%	3.4%	21.3%	28	6.3%	3,246	2.4%	22.7%	21	8.1%	6.3%	2,560	3.5%	3.2%	7	3.8%	4.8%	686	1.2%	2.3%
	Moderate	96	23.0%	18.8%	16,577	13.8%	14.1%	17.5%	88	19.9%	15,136	11.4%	16.4%	55	21.3%	18.2%	9,765	13.3%	13.4%	33	17.9%	17.0%	5,371	9.0%	11.7%
	Middle	79	18.9%	18.3%	16,094	13.4%	17.2%	19.9%	86	19.5%	17,898	13.5%	19.5%	49	19.0%	19.0%	10,327	14.1%	17.8%	37	20.1%	18.3%	7,571	12.7%	16.3%
	Upper	210	50.2%	31.9%	83,110	69.1%	41.3%	41.4%	240	54.3%	96,696	72.7%	41.4%	133	51.6%	31.2%	50,736	69.1%	41.5%	107	58.2%	31.0%	45,960	77.1%	42.0%
	Unknown	2	0.5%	24.7%	876	0.7%	24.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	25.3%	0	0.0%	24.0%	0	0.0%	28.8%	0	0.0%	27.8%
	Total	*418*	*100%*	*100%*	*120,263*	*100%*	*100%*	*100%*	*442*	*100%*	*132,976*	*100%*	*100%*	*258*	*100%*	*100%*	*73,388*	*100%*	*100%*	*184*	*100%*	*100%*	*59,588*	*100%*	*100%*
REFINANCE	Low	20	6.0%	4.2%	1,193	1.7%	2.2%	21.3%	22	12.9%	1,360	6.0%	22.7%	12	11.5%	7.2%	695	4.4%	3.7%	10	15.2%	6.5%	665	9.6%	3.2%
	Moderate	60	18.1%	12.1%	6,882	9.9%	8.0%	17.5%	45	26.5%	5,172	22.8%	16.4%	36	34.6%	18.7%	4,073	25.8%	13.3%	9	13.6%	17.3%	1,099	15.9%	11.4%
	Middle	85	25.7%	18.0%	11,972	17.1%	14.6%	19.9%	40	23.5%	4,988	22.0%	19.5%	24	23.1%	21.4%	3,319	21.0%	18.2%	16	24.2%	21.0%	1,669	24.1%	16.8%
	Upper	166	50.2%	36.0%	49,776	71.3%	44.6%	41.4%	61	35.9%	11,003	48.4%	41.4%	30	28.8%	34.6%	7,509	47.5%	45.6%	31	47.0%	34.5%	3,494	50.4%	44.0%
	Unknown	0	0.0%	29.8%	0	0.0%	30.7%	0.0%	2	1.2%	197	0.9%	0.0%	2	1.9%	18.2%	197	1.2%	19.2%	0	0.0%	20.8%	0	0.0%	24.5%
	Total	*331*	*100%*	*100%*	*69,823*	*100%*	*100%*	*100%*	*170*	*100%*	*22,720*	*100%*	*100%*	*104*	*100%*	*100%*	*15,793*	*100%*	*100%*	*66*	*100%*	*100%*	*6,927*	*100%*	*100%*
HOME IMPROVEMENT	Low	7	5.8%	5.2%	197	2.8%	2.8%	21.3%	17	9.3%	841	6.8%	22.7%	13	10.5%	6.7%	739	8.7%	4.3%	4	6.8%	6.7%	102	2.7%	3.6%
	Moderate	27	22.5%	14.0%	1,077	15.4%	9.8%	17.5%	35	19.1%	1,265	10.3%	16.4%	24	19.4%	14.7%	862	10.1%	9.9%	11	18.6%	14.6%	403	10.7%	8.3%
	Middle	23	19.2%	20.4%	1,234	17.6%	15.7%	19.9%	37	20.2%	1,804	14.7%	19.5%	27	21.8%	20.5%	1,477	17.3%	15.9%	10	16.9%	19.5%	327	8.7%	16.1%
	Upper	63	52.5%	52.0%	4,500	64.2%	57.6%	41.4%	94	51.4%	8,387	68.2%	41.4%	60	48.4%	50.0%	5,458	63.9%	59.0%	34	57.6%	47.4%	2,929	77.9%	56.1%
	Unknown	0	0.0%	8.5%	0	0.0%	14.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.1%	0	0.0%	11.0%	0	0.0%	11.9%	0	0.0%	15.9%
	Total	*120*	*100%*	*100%*	*7,008*	*100%*	*100%*	*100%*	*183*	*100%*	*12,297*	*100%*	*100%*	*124*	*100%*	*100%*	*8,536*	*100%*	*100%*	*59*	*100%*	*100%*	*3,761*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.4%	0	0.0%	0.0%	21.3%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.5%	0	0.0%	0	0.0%	16.4%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.9%	0	0.0%	0.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.9%	0	0.0%	0	0.0%	19.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	3.7%	0	0.0%	0.5%	41.4%	0	0.0%	0	0.0%	41.4%	0	0.0%	1.8%	0	0.0%	0.2%	0	0.0%	0.9%	0	0.0%	0.1%
	Unknown	0	0.0%	95.9%	0	0.0%	99.5%	0.0%	1	100.0%	10,171	100.0%	0.0%	0	0.0%	97.7%	0	0.0%	99.7%	1	100.0%	98.2%	10,171	100.0%	99.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*10,171*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*10,171*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	3.9%	0	0.0%	1.9%	21.3%	5	9.3%	162	4.0%	22.7%	3	10.7%	4.4%	96	3.9%	2.0%	2	7.7%	5.8%	66	4.2%	4.1%
	Moderate	4	18.2%	8.9%	160	12.9%	5.7%	17.5%	6	11.1%	369	9.2%	16.4%	4	14.3%	13.4%	280	11.4%	8.9%	2	7.7%	12.9%	89	5.7%	7.8%
	Middle	4	18.2%	15.5%	166	13.4%	8.4%	19.9%	7	13.0%	406	10.1%	19.5%	2	7.1%	18.0%	70	2.9%	11.6%	5	19.2%	23.2%	336	21.4%	16.9%
	Upper	14	63.6%	66.7%	913	73.7%	80.8%	41.4%	36	66.7%	3,085	76.7%	41.4%	19	67.9%	57.4%	2,006	81.8%	71.3%	17	65.4%	52.0%	1,079	68.7%	66.5%
	Unknown	0	0.0%	5.0%	0	0.0%	3.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.7%	0	0.0%	6.3%	0	0.0%	6.2%	0	0.0%	4.7%
	Total	*22*	*100%*	*100%*	*1,239*	*100%*	*100%*	*100%*	*54*	*100%*	*4,022*	*100%*	*100%*	*28*	*100%*	*100%*	*2,452*	*100%*	*100%*	*26*	*100%*	*100%*	*1,570*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Little Rock

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	10.5%	5.5%	160	11.6%	3.3%	21.3%	7	12.1%	422	6.8%	22.7%	2	9.1%	5.1%	99	3.5%	2.9%	5	13.9%	6.0%	323	9.7%	4.5%
	Moderate	7	36.8%	16.4%	410	29.8%	11.6%	17.5%	10	17.2%	421	6.8%	16.4%	4	18.2%	15.3%	140	4.9%	9.6%	6	16.7%	20.3%	281	8.5%	14.2%
	Middle	1	5.3%	19.6%	12	0.9%	15.7%	19.9%	16	27.6%	744	12.0%	19.5%	7	31.8%	26.5%	281	9.8%	19.4%	9	25.0%	25.5%	463	14.0%	19.5%
	Upper	9	47.4%	56.4%	792	57.6%	65.5%	41.4%	25	43.1%	4,591	74.3%	41.4%	9	40.9%	49.1%	2,342	81.8%	62.2%	16	44.4%	45.5%	2,249	67.8%	58.1%
	Unknown	0	0.0%	2.1%	0	0.0%	3.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	5.9%	0	0.0%	2.8%	0	0.0%	3.8%
	Total	*19*	*100%*	*100%*	*1,374*	*100%*	*100%*	*100%*	*58*	*100%*	*6,178*	*100%*	*100%*	*22*	*100%*	*100%*	*2,862*	*100%*	*100%*	*36*	*100%*	*100%*	*3,316*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.5%	0	0.0%	0.8%	21.3%	0	0.0%	0	0.0%	22.7%	0	0.0%	1.8%	0	0.0%	1.4%	0	0.0%	2.2%	0	0.0%	1.6%
	Moderate	0	0.0%	2.2%	0	0.0%	2.1%	17.5%	0	0.0%	0	0.0%	16.4%	0	0.0%	1.8%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.2%	0	0.0%	0.3%	19.9%	0	0.0%	0	0.0%	19.5%	0	0.0%	0.7%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	1.1%
	Upper	0	0.0%	0.2%	0	0.0%	0.3%	41.4%	0	0.0%	0	0.0%	41.4%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.0%	0	0.0%	96.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.4%	0	0.0%	95.3%	0	0.0%	97.1%	0	0.0%	97.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	60	6.6%	5.2%	5,156	2.6%	2.6%	21.3%	79	8.7%	6,031	3.2%	22.7%	51	9.5%	6.3%	4,189	4.1%	2.8%	28	7.5%	5.2%	1,842	2.2%	2.4%
	Moderate	194	21.3%	15.3%	25,106	12.6%	10.5%	17.5%	184	20.3%	22,363	11.9%	16.4%	123	22.9%	17.6%	15,120	14.7%	11.1%	61	16.4%	16.6%	7,243	8.5%	10.8%
	Middle	192	21.1%	17.8%	29,478	14.8%	14.8%	19.9%	186	20.5%	25,840	13.7%	19.5%	109	20.3%	19.4%	15,474	15.0%	14.9%	77	20.7%	19.0%	10,366	12.1%	15.4%
	Upper	462	50.8%	34.0%	139,091	69.6%	39.8%	41.4%	456	50.2%	123,762	65.7%	41.4%	251	46.8%	33.4%	68,051	66.0%	36.2%	205	55.1%	33.5%	55,711	65.3%	40.5%
	Unknown	2	0.2%	27.6%	876	0.4%	32.2%	0.0%	3	0.3%	10,368	5.5%	0.0%	2	0.4%	23.3%	197	0.2%	35.0%	1	0.3%	25.6%	10,171	11.9%	30.9%
	Total	*910*	*100%*	*100%*	*199,707*	*100%*	*100%*	*100%*	*908*	*100%*	*188,364*	*100%*	*100%*	*536*	*100%*	*100%*	*103,031*	*100%*	*100%*	*372*	*100%*	*100%*	*85,333*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Little Rock

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	$1 Million or Less	325	74.5%	42.0%	15,840	39.7%	36.8%	91.1%	96	49.7%	9,525	23.7%	91.3%	43	54.4%	52.1%	6,340	32.3%	40.7%	53	46.5%	51.9%	3,185	15.5%	37.9%
Revenue	Over $1 Million	86	19.7%		22,169	55.5%		7.6%	66	34.2%	18,920	47.1%	7.4%	26	32.9%		9,183	46.8%		40	35.1%		9,737	47.3%	
	Total Rev. available	411	94.3%		38,009	95.2%		98.6%	162	83.9%	28,445	70.7%	98.7%	69	87.3%		15,523	79.0%		93	81.6%		12,922	62.8%	
	Rev. Not Known	25	5.7%		1,924	4.8%		1.4%	31	16.1%	11,765	29.3%	1.3%	10	12.7%		4,115	21.0%		21	18.4%		7,650	37.2%	
	Total	*436*	*100%*		*39,933*	*100%*		*100.0%*	*193*	*100%*	*40,210*	*100%*	*100%*	*79*	*100%*		*19,638*	*100%*		*114*	*100%*		*20,572*	*100%*	
	$100,000 or Less	340	78.0%	89.0%	7,605	19.0%	30.9%		93	48.2%	2,913	7.2%		33	41.8%	90.7%	1,169	6.0%	31.6%	60	52.6%	92.0%	1,744	8.5%	35.9%
Loan Size	$100,001 - $250,000	57	13.1%	6.2%	10,145	25.4%	20.3%		49	25.4%	9,185	22.8%		22	27.8%	4.8%	4,142	21.1%	17.6%	27	23.7%	4.4%	5,043	24.5%	18.0%
	$250,001 - $1 Million	39	8.9%	4.8%	22,183	55.6%	48.8%		51	26.4%	28,112	69.9%		24	30.4%	4.5%	14,327	73.0%	50.8%	27	23.7%	3.6%	13,785	67.0%	46.1%
	Total	*436*	*100%*	*100.0%*	*39,933*	*100%*	*100.0%*		*193*	*100%*	*40,210*	*100%*		*79*	*100%*	*100%*	*19,638*	*100%*	*100%*	*114*	*100%*	*100%*	*20,572*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	298	91.7%		6,210	39.2%			71	74.0%	1,698	17.8%		27	62.8%		779	12.3%		44	83.0%		919	28.9%	
	$100,001 - $250,000	16	4.9%		3,143	19.8%			16	16.7%	2,787	29.3%		10	23.3%		1,791	28.2%		6	11.3%		996	31.3%	
	$250,001 - $1 Million	11	3.4%		6,487	41.0%			9	9.4%	5,040	52.9%		6	14.0%		3,770	59.5%		3	5.7%		1,270	39.9%	
	Total	*325*	*100%*		*15,840*	*100%*			*96*	*100%*	*9,525*	*100%*		*43*	*100%*		*6,340*	*100%*		*53*	*100%*		*3,185*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Indianapolis

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: IN Indianapolis

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	21	5.1%	8.6%	3,556	2.7%	5.4%	7.7%	49	10.7%	8,783	6.4%	5.7%	19	7.3%	6.3%	3,326	4.1%	3.8%	30	15.2%	7.2%	5,457	9.6%	4.4%
	Moderate	100	24.4%	18.1%	17,669	13.5%	11.9%	18.7%	95	20.7%	17,246	12.5%	17.2%	55	21.0%	16.8%	9,837	12.2%	10.8%	40	20.3%	17.1%	7,409	13.0%	11.1%
	Middle	121	29.5%	29.2%	31,490	24.0%	25.7%	31.9%	177	38.6%	47,867	34.8%	37.6%	109	41.6%	39.6%	30,254	37.5%	36.8%	68	34.5%	39.7%	17,613	30.9%	37.6%
	Upper	167	40.7%	44.1%	78,062	59.6%	57.0%	41.7%	132	28.8%	62,679	45.5%	38.4%	76	29.0%	36.2%	36,790	45.6%	47.9%	56	28.4%	34.8%	25,889	45.4%	46.1%
	Unknown	1	0.2%	0.1%	175	0.1%	0.0%	0.1%	6	1.3%	1,135	0.8%	1.1%	3	1.1%	1.1%	540	0.7%	0.7%	3	1.5%	1.2%	595	1.0%	0.8%
	Total	*410*	*100%*	*100%*	*130,952*	*100%*	*100%*	*100%*	*459*	*100%*	*137,710*	*100%*	*100%*	*262*	*100%*	*100%*	*80,747*	*100%*	*100%*	*197*	*100%*	*100%*	*56,963*	*100%*	*100%*
REFINANCE	Low	27	6.4%	3.6%	2,154	2.9%	2.4%	7.7%	14	6.0%	959	2.8%	5.7%	9	6.4%	4.9%	645	3.0%	3.2%	5	5.5%	6.2%	314	2.6%	4.4%
	Moderate	76	17.9%	13.8%	9,122	12.3%	8.9%	18.7%	48	20.7%	4,026	11.9%	17.2%	25	17.7%	16.4%	2,218	10.1%	11.2%	23	25.3%	18.3%	1,808	15.2%	13.6%
	Middle	131	30.8%	30.6%	18,894	25.5%	25.8%	31.9%	94	40.5%	12,768	37.8%	37.6%	64	45.4%	39.9%	8,909	40.8%	35.3%	30	33.0%	39.1%	3,859	32.5%	36.3%
	Upper	191	44.9%	51.9%	43,980	59.3%	62.9%	41.7%	73	31.5%	15,463	45.8%	38.4%	40	28.4%	37.6%	9,556	43.7%	49.4%	33	36.3%	35.4%	5,907	49.7%	44.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	3	1.3%	533	1.6%	1.1%	3	2.1%	1.1%	533	2.4%	1.0%	0	0.0%	1.1%	0	0.0%	1.0%
	Total	*425*	*100%*	*100%*	*74,150*	*100%*	*100%*	*100%*	*232*	*100%*	*33,749*	*100%*	*100%*	*141*	*100%*	*100%*	*21,861*	*100%*	*100%*	*91*	*100%*	*100%*	*11,888*	*100%*	*100%*
HOME IMPROVEMENT	Low	10	5.4%	5.1%	396	3.1%	2.9%	7.7%	14	4.2%	916	3.6%	5.7%	9	4.4%	4.0%	614	3.7%	2.1%	5	4.0%	4.0%	302	3.5%	2.2%
	Moderate	28	15.1%	13.2%	1,002	7.9%	8.7%	18.7%	41	12.4%	1,705	6.8%	17.2%	20	9.8%	12.5%	919	5.6%	7.6%	21	16.7%	13.7%	786	9.1%	8.0%
	Middle	46	24.9%	27.0%	2,779	21.9%	23.8%	31.9%	113	34.2%	6,685	26.6%	37.6%	72	35.3%	33.2%	4,350	26.4%	28.9%	41	32.5%	34.3%	2,335	27.0%	29.5%
	Upper	101	54.6%	54.6%	8,498	67.0%	64.6%	41.7%	161	48.8%	15,773	62.8%	38.4%	102	50.0%	49.7%	10,541	64.1%	60.9%	59	46.8%	47.1%	5,232	60.5%	59.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	1	0.3%	25	0.1%	1.1%	1	0.5%	0.6%	25	0.2%	0.4%	0	0.0%	0.9%	0	0.0%	0.7%
	Total	*185*	*100%*	*100%*	*12,675*	*100%*	*100%*	*100%*	*330*	*100%*	*25,104*	*100%*	*100%*	*204*	*100%*	*100%*	*16,449*	*100%*	*100%*	*126*	*100%*	*100%*	*8,655*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	21.1%	0	0.0%	11.5%	16.2%	1	50.0%	3,751	8.8%	14.6%	0	0.0%	14.8%	0	0.0%	8.1%	1	50.0%	9.5%	3,751	8.8%	5.7%
	Moderate	0	0.0%	38.2%	0	0.0%	26.8%	39.3%	0	0.0%	0	0.0%	29.1%	0	0.0%	28.3%	0	0.0%	14.2%	0	0.0%	33.5%	0	0.0%	22.9%
	Middle	0	0.0%	18.1%	0	0.0%	21.6%	22.2%	0	0.0%	0	0.0%	30.0%	0	0.0%	34.8%	0	0.0%	54.3%	0	0.0%	30.4%	0	0.0%	34.8%
	Upper	0	0.0%	21.1%	0	0.0%	39.6%	22.0%	1	50.0%	38,964	91.2%	24.0%	0	0.0%	21.7%	0	0.0%	22.3%	1	50.0%	22.8%	38,964	91.2%	30.2%
	Unknown	0	0.0%	1.5%	0	0.0%	0.4%	0.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	0.4%	0	0.0%	1.1%	0	0.0%	3.8%	0	0.0%	6.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*42,715*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*42,715*	*100%*	*100%*
OTHER PURPOSE LOC	Low	2	4.1%	2.9%	87	2.3%	1.6%	7.7%	4	2.4%	175	1.4%	5.7%	1	1.2%	2.0%	50	0.8%	1.2%	3	3.7%	2.7%	125	2.1%	1.4%
	Moderate	6	12.2%	10.5%	401	10.4%	6.9%	18.7%	22	13.3%	890	7.4%	17.2%	10	11.9%	9.8%	378	6.1%	5.6%	12	14.6%	11.8%	512	8.8%	6.8%
	Middle	12	24.5%	27.3%	565	14.6%	21.4%	31.9%	57	34.3%	3,150	26.1%	37.6%	29	34.5%	34.3%	1,671	26.8%	27.8%	28	34.1%	37.7%	1,479	25.3%	31.5%
	Upper	29	59.2%	59.3%	2,813	72.8%	70.1%	41.7%	82	49.4%	7,805	64.7%	38.4%	44	52.4%	53.5%	4,135	66.3%	65.0%	38	46.3%	47.3%	3,670	62.9%	60.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	1	0.6%	50	0.4%	1.1%	0	0.0%	0.5%	0	0.0%	0.4%	1	1.2%	0.5%	50	0.9%	0.3%
	Total	*49*	*100%*	*100%*	*3,866*	*100%*	*100%*	*100%*	*166*	*100%*	*12,070*	*100%*	*100%*	*84*	*100%*	*100%*	*6,234*	*100%*	*100%*	*82*	*100%*	*100%*	*5,836*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: IN Indianapolis

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	13.3%	6.0%	112	7.0%	2.8%	7.7%	2	2.7%	123	2.2%	5.7%	1	5.0%	4.1%	98	5.0%	3.2%	1	1.9%	4.4%	25	0.7%	3.5%
	Moderate	4	26.7%	15.8%	283	17.8%	8.4%	18.7%	15	20.5%	841	15.2%	17.2%	4	20.0%	13.3%	327	16.7%	8.3%	11	20.8%	15.1%	514	14.3%	9.0%
	Middle	4	26.7%	25.6%	182	11.4%	17.8%	31.9%	37	50.7%	1,717	31.0%	37.6%	9	45.0%	37.9%	570	29.2%	26.4%	28	52.8%	41.1%	1,147	31.9%	32.4%
	Upper	5	33.3%	52.6%	1,013	63.7%	71.0%	41.7%	19	26.0%	2,866	51.7%	38.4%	6	30.0%	44.5%	960	49.1%	61.2%	13	24.5%	39.0%	1,906	53.1%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.2%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*15*	*100%*	*100%*	*1,590*	*100%*	*100%*	*100%*	*73*	*100%*	*5,547*	*100%*	*100%*	*20*	*100%*	*100%*	*1,955*	*100%*	*100%*	*53*	*100%*	*100%*	*3,592*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	11.8%	0	0.0%	4.5%	7.7%	0	0.0%	0	0.0%	5.7%	0	0.0%	13.8%	0	0.0%	13.4%	0	0.0%	14.8%	0	0.0%	13.3%
	Moderate	0	0.0%	26.8%	0	0.0%	18.4%	18.7%	0	0.0%	0	0.0%	17.2%	0	0.0%	29.6%	0	0.0%	22.6%	0	0.0%	27.9%	0	0.0%	22.9%
	Middle	0	0.0%	39.3%	0	0.0%	49.0%	31.9%	0	0.0%	0	0.0%	37.6%	0	0.0%	40.4%	0	0.0%	45.7%	0	0.0%	35.2%	0	0.0%	33.6%
	Upper	0	0.0%	22.0%	0	0.0%	28.0%	41.7%	0	0.0%	0	0.0%	38.4%	0	0.0%	14.0%	0	0.0%	16.7%	0	0.0%	17.6%	0	0.0%	27.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	1.1%	0	0.0%	2.2%	0	0.0%	1.6%	0	0.0%	4.5%	0	0.0%	3.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	62	5.7%	5.7%	6,305	2.8%	4.2%	7.7%	84	6.7%	14,707	5.7%	5.7%	39	5.5%	5.6%	4,733	3.7%	4.3%	45	8.2%	6.5%	9,974	7.7%	4.5%
	Moderate	214	19.7%	15.5%	28,477	12.8%	11.3%	18.7%	221	17.5%	24,708	9.6%	17.2%	114	16.0%	16.1%	13,679	10.8%	11.3%	107	19.4%	16.8%	11,029	8.5%	12.9%
	Middle	314	29.0%	29.9%	53,910	24.1%	25.5%	31.9%	478	37.9%	72,187	28.1%	37.6%	283	39.8%	38.8%	45,754	36.0%	39.0%	195	35.4%	39.0%	26,433	20.4%	36.6%
	Upper	493	45.5%	48.9%	134,366	60.2%	58.9%	41.7%	468	37.1%	143,550	55.9%	38.4%	268	37.7%	38.5%	61,982	48.7%	44.5%	200	36.3%	36.6%	81,568	62.9%	44.4%
	Unknown	1	0.1%	0.0%	175	0.1%	0.0%	0.1%	11	0.9%	1,743	0.7%	1.1%	7	1.0%	1.0%	1,098	0.9%	0.8%	4	0.7%	1.1%	645	0.5%	1.6%
	Total	*1,084*	*100%*	*100%*	*223,233*	*100%*	*100%*	*100%*	*1,262*	*100%*	*256,895*	*100%*	*100%*	*711*	*100%*	*100%*	*127,246*	*100%*	*100%*	*551*	*100%*	*100%*	*129,649*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: IN Indianapolis

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	51	9.7%	9.1%	7,076	14.7%	11.3%	9.6%	15	6.3%	1,551	3.7%	6.8%	7	8.0%	6.3%	527	2.5%	8.0%	8	5.3%	6.2%	1,024	4.9%	7.6%
	Moderate	103	19.6%	17.7%	6,418	13.3%	17.9%	19.8%	42	17.6%	7,755	18.6%	18.1%	18	20.7%	16.8%	4,402	20.9%	16.7%	24	15.8%	15.8%	3,353	16.2%	16.6%
	Middle	149	28.4%	29.2%	13,670	28.4%	30.2%	30.1%	94	39.3%	19,805	47.5%	34.7%	33	37.9%	34.8%	9,880	47.0%	34.4%	61	40.1%	34.7%	9,925	47.9%	36.1%
	Upper	222	42.3%	43.4%	20,943	43.5%	40.2%	40.4%	80	33.5%	12,178	29.2%	37.2%	28	32.2%	39.3%	6,175	29.4%	37.4%	52	34.2%	40.9%	6,003	29.0%	36.3%
	Unknown	0	0.0%	0.2%	0	0.0%	0.4%	0.1%	8	3.3%	433	1.0%	3.2%	1	1.1%	2.5%	35	0.2%	3.5%	7	4.6%	2.2%	398	1.9%	3.3%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*525*	*100%*	*100%*	*48,107*	*100%*	*100%*	*100%*	*239*	*100%*	*41,722*	*100%*	*100%*	*87*	*100%*	*100%*	*21,019*	*100%*	*100%*	*152*	*100%*	*100%*	*20,703*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: IN Indianapolis

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	96	23.4%	9.2%	15,292	11.7%	5.0%	23.2%	102	22.2%	15,699	11.4%	21.3%	68	26.0%	9.3%	10,524	13.0%	4.7%	34	17.3%	7.9%	5,175	9.1%	3.8%
	Moderate	118	28.8%	21.2%	24,035	18.4%	15.1%	17.0%	155	33.8%	31,938	23.2%	17.7%	90	34.4%	21.8%	18,944	23.5%	15.5%	65	33.0%	21.6%	12,994	22.8%	15.0%
	Middle	64	15.6%	19.8%	14,439	11.0%	18.2%	18.7%	65	14.2%	15,535	11.3%	19.9%	26	9.9%	20.3%	6,488	8.0%	19.4%	39	19.8%	20.4%	9,047	15.9%	18.6%
	Upper	132	32.2%	32.5%	77,186	58.9%	45.4%	41.1%	137	29.8%	74,538	54.1%	41.1%	78	29.8%	30.5%	44,791	55.5%	42.9%	59	29.9%	31.1%	29,747	52.2%	43.8%
	Unknown	0	0.0%	17.3%	0	0.0%	16.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.1%	0	0.0%	17.5%	0	0.0%	19.0%	0	0.0%	18.8%
	Total	*410*	*100%*	*100%*	*130,952*	*100%*	*100%*	*100%*	*459*	*100%*	*137,710*	*100%*	*100%*	*262*	*100%*	*100%*	*80,747*	*100%*	*100%*	*197*	*100%*	*100%*	*56,963*	*100%*	*100%*
REFINANCE	Low	86	20.2%	7.9%	8,504	11.5%	4.2%	23.2%	53	22.8%	4,121	12.2%	21.3%	30	21.3%	14.9%	2,373	10.9%	8.7%	23	25.3%	13.8%	1,748	14.7%	7.7%
	Moderate	111	26.1%	17.1%	13,739	18.5%	11.5%	17.0%	64	27.6%	7,019	20.8%	17.7%	43	30.5%	23.5%	4,775	21.8%	18.1%	21	23.1%	21.0%	2,244	18.9%	16.0%
	Middle	103	24.2%	20.0%	15,081	20.3%	17.0%	18.7%	49	21.1%	6,566	19.5%	19.9%	27	19.1%	21.1%	4,144	19.0%	20.1%	22	24.2%	20.7%	2,422	20.4%	18.5%
	Upper	124	29.2%	36.9%	36,626	49.4%	48.9%	41.1%	66	28.4%	16,043	47.5%	41.1%	41	29.1%	29.2%	10,569	48.3%	41.1%	25	27.5%	31.1%	5,474	46.0%	41.9%
	Unknown	1	0.2%	18.1%	200	0.3%	18.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.3%	0	0.0%	12.1%	0	0.0%	13.4%	0	0.0%	16.0%
	Total	*425*	*100%*	*100%*	*74,150*	*100%*	*100%*	*100%*	*232*	*100%*	*33,749*	*100%*	*100%*	*141*	*100%*	*100%*	*21,861*	*100%*	*100%*	*91*	*100%*	*100%*	*11,888*	*100%*	*100%*
HOME IMPROVEMENT	Low	25	13.5%	8.4%	778	6.1%	4.3%	23.2%	51	15.5%	2,558	10.2%	21.3%	32	15.7%	10.1%	2,004	12.2%	4.6%	19	15.1%	10.8%	554	6.4%	5.0%
	Moderate	32	17.3%	15.0%	1,285	10.1%	10.6%	17.0%	66	20.0%	3,506	14.0%	17.7%	35	17.2%	17.1%	1,852	11.3%	11.8%	31	24.6%	17.7%	1,654	19.1%	11.6%
	Middle	38	20.5%	20.9%	2,507	19.8%	17.5%	18.7%	86	26.1%	5,014	20.0%	19.9%	55	27.0%	22.6%	3,570	21.7%	18.2%	31	24.6%	22.8%	1,444	16.7%	18.0%
	Upper	89	48.1%	53.3%	7,940	62.6%	63.8%	41.1%	127	38.5%	14,026	55.9%	41.1%	82	40.2%	47.5%	9,023	54.9%	61.1%	45	35.7%	46.5%	5,003	57.8%	62.7%
	Unknown	1	0.5%	2.4%	165	1.3%	3.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	4.3%	0	0.0%	2.2%	0	0.0%	2.6%
	Total	*185*	*100%*	*100%*	*12,675*	*100%*	*100%*	*100%*	*330*	*100%*	*25,104*	*100%*	*100%*	*204*	*100%*	*100%*	*16,449*	*100%*	*100%*	*126*	*100%*	*100%*	*8,655*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.5%	0	0.0%	0.0%	23.2%	0	0.0%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.0%	0	0.0%	0	0.0%	17.7%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.5%	0	0.0%	0.0%	18.7%	0	0.0%	0	0.0%	19.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.9%	0	0.0%	0.2%	41.1%	0	0.0%	0	0.0%	41.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.1%
	Unknown	0	0.0%	96.1%	0	0.0%	99.8%	0.0%	2	100.0%	42,715	100.0%	0.0%	0	0.0%	99.6%	0	0.0%	100.0%	2	100.0%	99.4%	42,715	100.0%	99.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*42,715*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*42,715*	*100%*	*100%*
OTHER PURPOSE LOC	Low	7	14.3%	6.3%	181	4.7%	3.0%	23.2%	26	15.7%	872	7.2%	21.3%	10	11.9%	7.8%	211	3.4%	4.4%	16	19.5%	10.0%	661	11.3%	5.4%
	Moderate	11	22.4%	14.8%	811	21.0%	9.2%	17.0%	50	30.1%	2,038	16.9%	17.7%	23	27.4%	17.4%	858	13.8%	11.2%	27	32.9%	19.6%	1,180	20.2%	12.7%
	Middle	10	20.4%	20.2%	680	17.6%	14.6%	18.7%	39	23.5%	2,354	19.5%	19.9%	20	23.8%	23.2%	1,102	17.7%	17.0%	19	23.2%	23.5%	1,252	21.5%	17.7%
	Upper	20	40.8%	55.7%	2,098	54.3%	70.7%	41.1%	51	30.7%	6,806	56.4%	41.1%	31	36.9%	47.4%	4,063	65.2%	63.9%	20	24.4%	42.7%	2,743	47.0%	61.0%
	Unknown	1	2.0%	3.0%	96	2.5%	2.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.2%	0	0.0%	3.4%	0	0.0%	4.1%	0	0.0%	3.3%
	Total	*49*	*100%*	*100%*	*3,866*	*100%*	*100%*	*100%*	*166*	*100%*	*12,070*	*100%*	*100%*	*84*	*100%*	*100%*	*6,234*	*100%*	*100%*	*82*	*100%*	*100%*	*5,836*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Indianapolis

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Count		Bank Agg	Dollar		Bank Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count		Bank Agg	Dollar		Bank Agg		Count		Bank Agg	Dollar		Bank Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	Bank #	%	%	Bank $(000s)	$ %	$ %		Bank #	%	%	Bank $(000s)	$ %	$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	5	33.3%	10.0%	198	12.5%	5.1%	23.2%	15	20.5%	621	11.2%	21.3%	6	30.0%	10.2%	402	20.6%	5.2%		9	17.0%	10.1%	219	6.1%	5.6%	
	Moderate	3	20.0%	18.1%	144	9.1%	11.8%	17.0%	30	41.1%	1,786	32.2%	17.7%	9	45.0%	18.4%	682	34.9%	10.8%		21	39.6%	22.1%	1,104	30.7%	12.1%	
	Middle	5	33.3%	20.5%	615	38.7%	15.9%	18.7%	13	17.8%	1,124	20.3%	19.9%	2	10.0%	21.3%	146	7.5%	13.6%		11	20.8%	24.3%	978	27.2%	16.0%	
	Upper	2	13.3%	45.6%	633	39.8%	59.5%	41.1%	15	20.5%	2,016	36.3%	41.1%	3	15.0%	45.7%	725	37.1%	65.1%		12	22.6%	38.9%	1,291	35.9%	60.8%	
	Unknown	0	0.0%	5.8%	0	0.0%	7.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.4%	0	0.0%	5.3%		0	0.0%	4.6%	0	0.0%	5.4%	
	Total	*15*	*100%*	*100%*	*1,590*	*100%*	*100%*	*100%*	*73*	*100%*	*5,547*	*100%*	*100%*	*20*	*100%*	*100%*	*1,955*	*100%*	*100%*		*53*	*100%*	*100%*	*3,592*	*100%*	*100%*	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.6%	0	0.0%	0.6%	23.2%	0	0.0%	0	0.0%	21.3%	0	0.0%	0.7%	0	0.0%	0.4%		0	0.0%	1.8%	0	0.0%	0.8%	
	Moderate	0	0.0%	0.5%	0	0.0%	0.6%	17.0%	0	0.0%	0	0.0%	17.7%	0	0.0%	0.3%	0	0.0%	0.3%		0	0.0%	1.2%	0	0.0%	1.0%	
	Middle	0	0.0%	0.5%	0	0.0%	0.9%	18.7%	0	0.0%	0	0.0%	19.9%	0	0.0%	0.4%	0	0.0%	0.4%		0	0.0%	0.0%	0	0.0%	0.0%	
	Upper	0	0.0%	0.4%	0	0.0%	0.8%	41.1%	0	0.0%	0	0.0%	41.1%	0	0.0%	0.3%	0	0.0%	0.4%		0	0.0%	0.0%	0	0.0%	0.0%	
	Unknown	0	0.0%	98.0%	0	0.0%	97.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.2%	0	0.0%	98.5%		0	0.0%	97.0%	0	0.0%	98.1%	
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	
HMDA TOTALS	Low	219	20.2%	8.3%	24,953	11.2%	4.2%	23.2%	247	19.6%	23,871	9.3%	21.3%	146	20.5%	10.7%	15,514	12.2%	4.7%		101	18.3%	9.3%	8,357	6.4%	3.8%	
	Moderate	275	25.4%	18.3%	40,014	17.9%	12.2%	17.0%	365	28.9%	46,287	18.0%	17.7%	200	28.1%	21.3%	27,111	21.3%	13.1%		165	29.9%	20.8%	19,176	14.8%	12.7%	
	Middle	220	20.3%	19.7%	33,322	14.9%	16.3%	18.7%	252	20.0%	30,593	11.9%	19.9%	130	18.3%	20.6%	15,450	12.1%	16.0%		122	22.1%	20.7%	15,143	11.7%	15.8%	
	Upper	367	33.9%	35.9%	124,483	55.8%	44.6%	41.1%	396	31.4%	113,429	44.2%	41.1%	235	33.1%	32.4%	69,171	54.4%	36.2%		161	29.2%	32.9%	44,258	34.1%	38.3%	
	Unknown	3	0.3%	17.7%	461	0.2%	22.7%	0.0%	2	0.2%	42,715	16.6%	0.0%	0	0.0%	15.0%	0	0.0%	30.1%		2	0.4%	16.2%	42,715	32.9%	29.3%	
	Total	*1,084*	*100%*	*100%*	*223,233*	*100%*	*100%*	*100%*	*1,262*	*100%*	*256,895*	*100%*	*100%*	*711*	*100%*	*100%*	*127,246*	*100%*	*100%*		*551*	*100%*	*100%*	*129,649*	*100%*	*100%*	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IN Indianapolis

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Count			Dollar				Count		Dollar			Count			Dollar				Count			Dollar			
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %		#	%	%	$ (000s)	$ %	$ %	
SMALL BUSINESS	Revenue: $1 Million or Less	350	66.7%	45.4%	13,405	27.9%	27.6%	90.6%	106	44.4%	6,627	15.9%	90.3%	37	42.5%	50.1%	2,831	13.5%	28.5%		69	45.4%	53.4%	3,796	18.3%	29.3%	
	Revenue: Over $1 Million	127	24.2%		28,804	59.9%		8.4%	118	49.4%	26,905	64.5%	8.8%	41	47.1%		13,313	63.3%			77	50.7%		13,592	65.7%		
	Revenue: *Total Rev. available*	477	90.9%		42,209	87.7%		99.0%	224	93.7%	33,532	80.4%	99.1%	78	89.7%		16,144	76.8%			146	96.1%		17,388	84.0%		
	Revenue: Rev. Not Known	48	9.1%		5,898	12.3%		1.0%	15	6.3%	8,190	19.6%	0.9%	9	10.3%		4,875	23.2%			6	3.9%		3,315	16.0%		
	Revenue: *Total*	*525*	*100%*		*48,107*	*100%*		*100.0%*	*239*	*100%*	*41,722*	*100%*	*100%*	*87*	*100%*		*21,019*	*100%*			*152*	*100%*		*20,703*	*100%*		
	Loan Size: $100,000 or Less	404	77.0%	88.7%	9,739	20.2%	28.7%		149	62.3%	4,918	11.8%		48	55.2%	91.9%	1,644	7.8%	31.3%		101	66.4%	92.6%	3,274	15.8%	33.6%	
	Loan Size: $100,001 - $250,000	69	13.1%	6.1%	10,786	22.4%	19.3%		43	18.0%	7,424	17.8%		13	14.9%	4.1%	2,581	12.3%	16.0%		30	19.7%	3.7%	4,843	23.4%	15.4%	
	Loan Size: $250,001 - $1 Million	52	9.9%	5.2%	27,582	57.3%	52.0%		47	19.7%	29,380	70.4%		26	29.9%	4.0%	16,794	79.9%	52.7%		21	13.8%	3.8%	12,586	60.8%	51.0%	
	Loan Size: *Total*	*525*	*100%*	*100.0%*	*48,107*	*100%*	*100.0%*		*239*	*100%*	*41,722*	*100%*		*87*	*100%*	*100%*	*21,019*	*100%*	*100%*		*152*	*100%*	*100%*	*20,703*	*100%*	*100%*	
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	324	92.6%		6,553	48.9%			89	84.0%	2,046	30.9%		30	81.1%		678	23.9%			59	85.5%		1,368	36.0%		
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	19	5.4%		2,868	21.4%			13	12.3%	2,199	33.2%		5	13.5%		937	33.1%			8	11.6%		1,262	33.2%		
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	7	2.0%		3,984	29.7%			4	3.8%	2,382	35.9%		2	5.4%		1,216	43.0%			2	2.9%		1,166	30.7%		
	Loan Size & Rev $1 Mill or Less: *Total*	*350*	*100%*		*13,405*	*100%*			*106*	*100%*	*6,627*	*100%*		*37*	*100%*		*2,831*	*100%*			*69*	*100%*		*3,796*	*100%*		

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Decatur

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: IL Decatur

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	4	4.7%	5.2%	271	2.9%	3.1%	9.4%	3	2.4%	104	0.7%	4.3%	1	1.3%	2.2%	11	0.1%	0.8%	2	4.1%	3.7%	93	1.6%	1.0%
	Moderate	6	7.1%	6.0%	416	4.4%	3.0%	9.5%	19	15.3%	1,895	12.3%	15.6%	11	14.7%	13.2%	1,232	12.9%	8.4%	8	16.3%	13.2%	663	11.3%	8.1%
	Middle	34	40.0%	39.0%	3,083	32.6%	33.8%	37.9%	79	63.7%	9,698	63.0%	58.7%	49	65.3%	63.0%	5,862	61.6%	60.7%	30	61.2%	62.9%	3,836	65.2%	62.9%
	Upper	41	48.2%	49.8%	5,677	60.1%	60.1%	43.2%	23	18.5%	3,706	24.1%	21.1%	14	18.7%	21.4%	2,413	25.4%	30.0%	9	18.4%	20.1%	1,293	22.0%	27.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.2%
	Total	*85*	*100%*	*100%*	*9,447*	*100%*	*100%*	*100%*	*124*	*100%*	*15,403*	*100%*	*100%*	*75*	*100%*	*100%*	*9,518*	*100%*	*100%*	*49*	*100%*	*100%*	*5,885*	*100%*	*100%*
REFINANCE	Low	1	2.8%	1.9%	54	1.5%	1.1%	9.4%	0	0.0%	0	0.0%	4.3%	0	0.0%	1.7%	0	0.0%	0.7%	0	0.0%	3.2%	0	0.0%	1.7%
	Moderate	2	5.6%	2.8%	82	2.2%	1.5%	9.5%	3	9.7%	161	6.8%	15.6%	1	4.8%	12.8%	76	4.2%	8.9%	2	20.0%	18.0%	85	14.7%	12.4%
	Middle	18	50.0%	35.4%	1,797	48.5%	30.9%	37.9%	22	71.0%	1,514	63.8%	58.7%	16	76.2%	61.0%	1,230	68.6%	60.8%	6	60.0%	56.1%	284	49.1%	53.8%
	Upper	15	41.7%	59.9%	1,775	47.9%	66.5%	43.2%	6	19.4%	697	29.4%	21.1%	4	19.0%	24.0%	487	27.2%	28.9%	2	20.0%	22.2%	210	36.3%	31.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	0.3%
	Total	*36*	*100%*	*100%*	*3,708*	*100%*	*100%*	*100%*	*31*	*100%*	*2,372*	*100%*	*100%*	*21*	*100%*	*100%*	*1,793*	*100%*	*100%*	*10*	*100%*	*100%*	*579*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	6.9%	0	0.0%	6.5%	9.4%	1	4.3%	25	2.0%	4.3%	1	6.3%	4.5%	25	2.9%	2.7%	0	0.0%	2.4%	0	0.0%	0.6%
	Moderate	0	0.0%	5.6%	0	0.0%	2.8%	9.5%	2	8.7%	35	2.8%	15.6%	2	12.5%	14.8%	35	4.1%	8.5%	0	0.0%	13.4%	0	0.0%	5.8%
	Middle	6	46.2%	37.5%	278	43.2%	34.4%	37.9%	15	65.2%	767	61.6%	58.7%	10	62.5%	56.8%	571	66.7%	60.2%	5	71.4%	62.2%	196	50.4%	65.2%
	Upper	7	53.8%	50.0%	365	56.8%	56.3%	43.2%	5	21.7%	418	33.6%	21.1%	3	18.8%	23.9%	225	26.3%	28.6%	2	28.6%	22.0%	193	49.6%	28.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*13*	*100%*	*100%*	*643*	*100%*	*100%*	*100%*	*23*	*100%*	*1,245*	*100%*	*100%*	*16*	*100%*	*100%*	*856*	*100%*	*100%*	*7*	*100%*	*100%*	*389*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	22.7%	0	0.0%	3.8%	43.9%	0	0.0%	0	0.0%	9.0%	0	0.0%	6.3%	0	0.0%	2.6%	0	0.0%	7.7%	0	0.0%	13.9%
	Moderate	0	0.0%	18.2%	0	0.0%	51.3%	15.8%	0	0.0%	0	0.0%	47.7%	0	0.0%	37.5%	0	0.0%	54.4%	0	0.0%	61.5%	0	0.0%	18.4%
	Middle	0	0.0%	36.4%	0	0.0%	38.4%	19.8%	0	0.0%	0	0.0%	28.7%	0	0.0%	46.9%	0	0.0%	28.2%	0	0.0%	15.4%	0	0.0%	59.6%
	Upper	0	0.0%	22.7%	0	0.0%	6.5%	20.5%	0	0.0%	0	0.0%	7.3%	0	0.0%	3.1%	0	0.0%	2.6%	0	0.0%	15.4%	0	0.0%	8.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	7.4%	0	0.0%	6.3%	0	0.0%	12.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	12.5%	0	0.0%	6.2%	9.4%	0	0.0%	0	0.0%	4.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.3%	0	0.0%	3.1%	9.5%	0	0.0%	0	0.0%	15.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	13.9%	0	0.0%	6.9%
	Middle	0	0.0%	37.5%	0	0.0%	63.4%	37.9%	3	75.0%	74	18.8%	58.7%	0	0.0%	65.0%	0	0.0%	67.1%	3	75.0%	61.1%	74	18.8%	52.4%
	Upper	3	100.0%	43.8%	126	100.0%	27.3%	43.2%	1	25.0%	320	81.2%	21.1%	0	0.0%	35.0%	0	0.0%	32.9%	1	25.0%	25.0%	320	81.2%	40.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*126*	*100%*	*100%*	*100%*	*4*	*100%*	*394*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*4*	*100%*	*100%*	*394*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: IL Decatur

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.0%	0	0.0%	0.7%	9.4%	0	0.0%	0	0.0%	4.3%	0	0.0%	3.6%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.1%	0	0.0%	2.5%	9.5%	1	14.3%	10	3.6%	15.6%	0	0.0%	12.7%	0	0.0%	10.0%	1	20.0%	9.4%	10	9.0%	5.7%
	Middle	0	0.0%	51.0%	0	0.0%	41.7%	37.9%	4	57.1%	137	48.9%	58.7%	1	50.0%	58.2%	61	36.1%	68.5%	3	60.0%	54.7%	76	68.5%	56.2%
	Upper	1	100.0%	40.8%	40	100.0%	55.1%	43.2%	2	28.6%	133	47.5%	21.1%	1	50.0%	25.5%	108	63.9%	19.8%	1	20.0%	35.9%	25	22.5%	38.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*40*	*100%*	*100%*	*100%*	*7*	*100%*	*280*	*100%*	*100%*	*2*	*100%*	*100%*	*169*	*100%*	*100%*	*5*	*100%*	*100%*	*111*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	8.3%	0	0.0%	5.0%	9.4%	0	0.0%	0	0.0%	4.3%	0	0.0%	4.3%	0	0.0%	1.0%	0	0.0%	11.1%	0	0.0%	11.3%
	Moderate	0	0.0%	12.5%	0	0.0%	7.3%	9.5%	0	0.0%	0	0.0%	15.6%	0	0.0%	13.0%	0	0.0%	6.2%	0	0.0%	22.2%	0	0.0%	6.6%
	Middle	0	0.0%	39.6%	0	0.0%	35.6%	37.9%	0	0.0%	0	0.0%	58.7%	0	0.0%	56.5%	0	0.0%	70.1%	0	0.0%	66.7%	0	0.0%	82.1%
	Upper	0	0.0%	39.6%	0	0.0%	52.0%	43.2%	0	0.0%	0	0.0%	21.1%	0	0.0%	26.1%	0	0.0%	22.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	5	3.6%	4.2%	325	2.3%	2.4%	9.4%	4	2.1%	129	0.7%	4.3%	2	1.8%	2.3%	36	0.3%	0.9%	2	2.7%	3.4%	93	1.3%	1.4%
	Moderate	8	5.8%	5.1%	498	3.6%	5.2%	9.5%	25	13.2%	2,101	10.7%	15.6%	14	12.3%	13.4%	1,343	10.9%	10.3%	11	14.7%	14.0%	758	10.3%	8.6%
	Middle	58	42.0%	37.9%	5,158	36.9%	33.2%	37.9%	123	65.1%	12,190	61.9%	58.7%	76	66.7%	62.0%	7,724	62.6%	59.6%	47	62.7%	61.5%	4,466	60.7%	61.9%
	Upper	67	48.6%	52.8%	7,983	57.2%	59.2%	43.2%	37	19.6%	5,274	26.8%	21.1%	22	19.3%	21.9%	3,233	26.2%	28.5%	15	20.0%	20.9%	2,041	27.7%	27.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.2%
	Total	*138*	*100%*	*100%*	*13,964*	*100%*	*100%*	*100%*	*189*	*100%*	*19,694*	*100%*	*100%*	*114*	*100%*	*100%*	*12,336*	*100%*	*100%*	*75*	*100%*	*100%*	*7,358*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: IL Decatur

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	10	23.3%	26.6%	1,836	31.8%	38.0%	27.3%	4	25.0%	2,125	59.3%	16.8%	3	30.0%	20.1%	1,175	62.6%	30.8%	1	16.7%	17.1%	950	55.6%	26.8%
	Moderate	4	9.3%	8.6%	435	7.5%	5.6%	12.3%	2	12.5%	600	16.7%	22.8%	1	10.0%	18.8%	300	16.0%	17.2%	1	16.7%	20.1%	300	17.5%	18.5%
	Middle	12	27.9%	29.0%	1,882	32.6%	25.5%	28.8%	7	43.8%	683	19.0%	41.3%	4	40.0%	39.8%	227	12.1%	31.0%	3	50.0%	43.5%	456	26.7%	28.4%
	Upper	17	39.5%	35.0%	1,624	28.1%	30.8%	31.7%	3	18.8%	178	5.0%	18.3%	2	20.0%	20.5%	174	9.3%	20.8%	1	16.7%	18.7%	4	0.2%	26.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.2%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.0%
	Total	*43*	*100%*	*100%*	*5,777*	*100%*	*100%*	*100%*	*16*	*100%*	*3,586*	*100%*	*100%*	*10*	*100%*	*100%*	*1,876*	*100%*	*100%*	*6*	*100%*	*100%*	*1,710*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: IL Decatur

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	13	15.3%	10.4%	947	10.0%	5.7%	22.9%	29	23.4%	2,286	14.8%	21.2%	19	25.3%	15.4%	1,530	16.1%	9.4%	10	20.4%	11.1%	756	12.8%	5.9%
	Moderate	29	34.1%	24.6%	2,765	29.3%	17.2%	16.9%	50	40.3%	4,862	31.6%	17.2%	28	37.3%	24.9%	2,785	29.3%	19.9%	22	44.9%	25.1%	2,077	35.3%	19.2%
	Middle	21	24.7%	20.4%	2,321	24.6%	19.1%	20.1%	29	23.4%	4,243	27.5%	21.4%	19	25.3%	18.6%	2,890	30.4%	20.2%	10	20.4%	19.6%	1,353	23.0%	19.5%
	Upper	22	25.9%	25.9%	3,414	36.1%	40.1%	40.1%	16	12.9%	4,012	26.0%	40.2%	9	12.0%	19.9%	2,313	24.3%	31.2%	7	14.3%	22.0%	1,699	28.9%	34.7%
	Unknown	0	0.0%	18.8%	0	0.0%	17.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.2%	0	0.0%	19.2%	0	0.0%	22.3%	0	0.0%	20.8%
	Total	*85*	*100%*	*100%*	*9,447*	*100%*	*100%*	*100%*	*124*	*100%*	*15,403*	*100%*	*100%*	*75*	*100%*	*100%*	*9,518*	*100%*	*100%*	*49*	*100%*	*100%*	*5,885*	*100%*	*100%*
REFINANCE	Low	3	8.3%	5.7%	162	4.4%	2.7%	22.9%	6	19.4%	163	6.9%	21.2%	4	19.0%	13.4%	113	6.3%	6.7%	2	20.0%	12.2%	50	8.6%	6.2%
	Moderate	9	25.0%	15.0%	547	14.8%	9.5%	16.9%	8	25.8%	493	20.8%	17.2%	6	28.6%	26.7%	406	22.6%	19.9%	2	20.0%	25.4%	87	15.0%	21.6%
	Middle	10	27.8%	24.0%	1,049	28.3%	19.2%	20.1%	9	29.0%	662	27.9%	21.4%	6	28.6%	23.4%	532	29.7%	23.0%	3	30.0%	20.6%	130	22.5%	16.7%
	Upper	14	38.9%	40.2%	1,950	52.6%	51.8%	40.1%	8	25.8%	1,054	44.4%	40.2%	5	23.8%	25.9%	742	41.4%	40.0%	3	30.0%	24.9%	312	53.9%	37.5%
	Unknown	0	0.0%	15.1%	0	0.0%	16.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.6%	0	0.0%	10.4%	0	0.0%	16.9%	0	0.0%	18.0%
	Total	*36*	*100%*	*100%*	*3,708*	*100%*	*100%*	*100%*	*31*	*100%*	*2,372*	*100%*	*100%*	*21*	*100%*	*100%*	*1,793*	*100%*	*100%*	*10*	*100%*	*100%*	*579*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	7.7%	9.7%	25	3.9%	6.7%	22.9%	2	8.7%	64	5.1%	21.2%	2	12.5%	13.6%	64	7.5%	7.8%	0	0.0%	13.4%	0	0.0%	5.0%
	Moderate	2	15.4%	15.3%	52	8.1%	10.3%	16.9%	5	21.7%	215	17.3%	17.2%	4	25.0%	19.3%	179	20.9%	19.1%	1	14.3%	24.4%	36	9.3%	12.8%
	Middle	5	38.5%	19.4%	190	29.5%	17.2%	20.1%	9	39.1%	344	27.6%	21.4%	5	31.3%	15.9%	184	21.5%	13.9%	4	57.1%	23.2%	160	41.1%	20.5%
	Upper	5	38.5%	38.9%	376	58.5%	50.3%	40.1%	7	30.4%	622	50.0%	40.2%	5	31.3%	29.5%	429	50.1%	43.4%	2	28.6%	36.6%	193	49.6%	59.0%
	Unknown	0	0.0%	16.7%	0	0.0%	15.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.6%	0	0.0%	15.9%	0	0.0%	2.4%	0	0.0%	2.7%
	Total	*13*	*100%*	*100%*	*643*	*100%*	*100%*	*100%*	*23*	*100%*	*1,245*	*100%*	*100%*	*16*	*100%*	*100%*	*856*	*100%*	*100%*	*7*	*100%*	*100%*	*389*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.9%	0	0.0%	0	0.0%	21.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	4.5%	0	0.0%	0.7%	16.9%	0	0.0%	0	0.0%	17.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.1%	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	18.2%	0	0.0%	1.0%	40.1%	0	0.0%	0	0.0%	40.2%	0	0.0%	9.4%	0	0.0%	3.1%	0	0.0%	7.7%	0	0.0%	4.3%
	Unknown	0	0.0%	77.3%	0	0.0%	98.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	90.6%	0	0.0%	96.9%	0	0.0%	92.3%	0	0.0%	95.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	33.3%	18.8%	58	46.0%	12.4%	22.9%	0	0.0%	0	0.0%	21.2%	0	0.0%	10.0%	0	0.0%	7.6%	0	0.0%	11.1%	0	0.0%	8.5%
	Moderate	0	0.0%	12.5%	0	0.0%	6.0%	16.9%	0	0.0%	0	0.0%	17.2%	0	0.0%	5.0%	0	0.0%	3.0%	0	0.0%	13.9%	0	0.0%	10.3%
	Middle	1	33.3%	25.0%	10	7.9%	45.9%	20.1%	3	75.0%	74	18.8%	21.4%	0	0.0%	15.0%	0	0.0%	10.6%	3	75.0%	25.0%	74	18.8%	12.7%
	Upper	1	33.3%	18.8%	58	46.0%	22.8%	40.1%	1	25.0%	320	81.2%	40.2%	0	0.0%	25.0%	0	0.0%	26.8%	1	25.0%	47.2%	320	81.2%	67.7%
	Unknown	0	0.0%	25.0%	0	0.0%	12.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	45.0%	0	0.0%	52.1%	0	0.0%	2.8%	0	0.0%	0.8%
	Total	*3*	*100%*	*100%*	*126*	*100%*	*100%*	*100%*	*4*	*100%*	*394*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*4*	*100%*	*100%*	*394*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IL Decatur

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count		Dollar				Count		Dollar			
		Bank			Bank				Bank		Bank			Bank		Bank				Bank		Bank			
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	14.3%	0	0.0%	9.1%	22.9%	3	42.9%	138	49.3%	21.2%	1	50.0%	16.4%	108	63.9%	17.7%	2	40.0%	18.8%	30	27.0%	13.1%
	Moderate	1	100.0%	22.4%	40	100.0%	7.5%	16.9%	2	28.6%	75	26.8%	17.2%	1	50.0%	29.1%	61	36.1%	22.9%	1	20.0%	25.0%	14	12.6%	16.4%
	Middle	0	0.0%	28.6%	0	0.0%	19.3%	20.1%	0	0.0%	0	0.0%	21.4%	0	0.0%	21.8%	0	0.0%	21.7%	0	0.0%	17.2%	0	0.0%	20.2%
	Upper	0	0.0%	22.4%	0	0.0%	55.4%	40.1%	2	28.6%	67	23.9%	40.2%	0	0.0%	23.6%	0	0.0%	27.9%	2	40.0%	37.5%	67	60.4%	41.5%
	Unknown	0	0.0%	12.2%	0	0.0%	8.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.1%	0	0.0%	9.8%	0	0.0%	1.6%	0	0.0%	8.7%
	Total	*1*	*100%*	*100%*	*40*	*100%*	*100%*	*100%*	*7*	*100%*	*280*	*100%*	*100%*	*2*	*100%*	*100%*	*169*	*100%*	*100%*	*5*	*100%*	*100%*	*111*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.1%	0	0.0%	1.8%	22.9%	0	0.0%	0	0.0%	21.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	4.2%	0	0.0%	5.3%	16.9%	0	0.0%	0	0.0%	17.2%	0	0.0%	8.7%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.1%	0	0.0%	0	0.0%	21.4%	0	0.0%	4.3%	0	0.0%	5.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.1%	0	0.0%	0	0.0%	40.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.8%	0	0.0%	92.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	87.0%	0	0.0%	77.4%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	18	13.0%	8.7%	1,192	8.5%	4.3%	22.9%	40	21.2%	2,651	13.5%	21.2%	26	22.8%	14.6%	1,815	14.7%	8.7%	14	18.7%	11.4%	836	11.4%	5.9%
	Moderate	41	29.7%	20.5%	3,404	24.4%	13.3%	16.9%	65	34.4%	5,645	28.7%	17.2%	39	34.2%	24.4%	3,431	27.8%	19.0%	26	34.7%	24.5%	2,214	30.1%	18.7%
	Middle	37	26.8%	21.3%	3,570	25.6%	18.0%	20.1%	50	26.5%	5,323	27.0%	21.4%	30	26.3%	18.9%	3,606	29.2%	19.6%	20	26.7%	19.6%	1,717	23.3%	18.7%
	Upper	42	30.4%	30.6%	5,798	41.5%	41.9%	40.1%	34	18.0%	6,075	30.8%	40.2%	19	16.7%	21.0%	3,484	28.2%	31.3%	15	20.0%	23.8%	2,591	35.2%	35.1%
	Unknown	0	0.0%	18.8%	0	0.0%	22.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.1%	0	0.0%	21.4%	0	0.0%	20.6%	0	0.0%	21.6%
	Total	*138*	*100%*	*100%*	*13,964*	*100%*	*100%*	*100%*	*189*	*100%*	*19,694*	*100%*	*100%*	*114*	*100%*	*100%*	*12,336*	*100%*	*100%*	*75*	*100%*	*100%*	*7,358*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IL Decatur

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar				Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue																								
	$1 Million or Less	29	67.4%	50.2%	2,740	47.4%	30.6%	89.4%	5	31.3%	49	1.4%	89.6%	3	30.0%	54.8%	42	2.2%	29.4%	2	33.3%	58.4%	7	0.4%	25.7%
	Over $1 Million	13	30.2%		3,023	52.3%		9.1%	11	68.8%	3,537	98.6%	9.0%	7	70.0%		1,834	97.8%		4	66.7%		1,703	99.6%	
	Total Rev. available	42	97.7%		5,763	99.8%		98.6%	16	100.0%	3,586	100.0%	98.6%	10	100.0%		1,876	100.0%		6	100.0%		1,710	100.0%	
	Rev. Not Known	1	2.3%		14	0.2%		1.4%	0	0.0%	0	0.0%	1.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Total	*43*	*100%*		*5,777*	*100%*		*100.0%*	*16*	*100%*	*3,586*	*100%*	*100%*	*10*	*100%*		*1,876*	*100%*		*6*	*100%*		*1,710*	*100%*	
	Loan Size																								
	$100,000 or Less	31	72.1%	85.8%	869	15.0%	22.3%		8	50.0%	183	5.1%		5	50.0%	88.9%	151	8.0%	23.4%	3	50.0%	87.0%	32	1.9%	22.0%
	$100,001 - $250,000	5	11.6%	6.6%	824	14.3%	17.1%		3	18.8%	475	13.2%		3	30.0%	5.4%	475	25.3%	17.4%	0	0.0%	7.3%	0	0.0%	22.0%
	$250,001 - $1 Million	7	16.3%	7.6%	4,084	70.7%	60.6%		5	31.3%	2,928	81.7%		2	20.0%	5.7%	1,250	66.6%	59.2%	3	50.0%	5.7%	1,678	98.1%	56.0%
	Total	*43*	*100%*	*100.0%*	*5,777*	*100%*	*100.0%*		*16*	*100%*	*3,586*	*100%*		*10*	*100%*	*100%*	*1,876*	*100%*	*100%*	*6*	*100%*	*100%*	*1,710*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less																								
	$100,000 or Less	26	89.7%		706	25.8%			5	100.0%	49	100.0%		3	100.0%		42	100.0%		2	100.0%		7	100.0%	
	$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	$250,001 - $1 Million	3	10.3%		2,034	74.2%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Total	*29*	*100%*		*2,740*	*100%*			*5*	*100%*	*49*	*100%*		*3*	*100%*		*42*	*100%*		*2*	*100%*		*7*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Charleston

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	4.7%	0	0.0%	3.4%	4.6%	2	1.9%	738	1.4%	4.1%	2	4.0%	3.5%	738	2.7%	1.9%	0	0.0%	3.3%	0	0.0%	1.9%
	Moderate	13	13.4%	13.6%	6,398	12.1%	9.5%	17.8%	18	17.0%	7,306	13.6%	17.6%	8	16.0%	15.1%	4,177	15.2%	9.5%	10	17.9%	15.8%	3,129	11.9%	10.6%
	Middle	27	27.8%	38.3%	11,420	21.6%	31.1%	36.0%	33	31.1%	14,487	27.0%	33.4%	10	20.0%	35.3%	3,341	12.2%	28.8%	23	41.1%	34.6%	11,146	42.4%	30.1%
	Upper	57	58.8%	42.7%	35,034	66.3%	55.1%	41.2%	53	50.0%	31,204	58.1%	44.1%	30	60.0%	45.0%	19,168	69.9%	57.7%	23	41.1%	45.6%	12,036	45.7%	56.2%
	Unknown	0	0.0%	0.7%	0	0.0%	0.9%	0.4%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.1%	0	0.0%	2.1%	0	0.0%	0.7%	0	0.0%	1.2%
	Total	*97*	*100%*	*100%*	*52,852*	*100%*	*100%*	*100%*	*106*	*100%*	*53,735*	*100%*	*100%*	*50*	*100%*	*100%*	*27,424*	*100%*	*100%*	*56*	*100%*	*100%*	*26,311*	*100%*	*100%*
REFINANCE	Low	0	0.0%	2.1%	0	0.0%	1.8%	4.6%	0	0.0%	0	0.0%	4.1%	0	0.0%	2.6%	0	0.0%	1.3%	0	0.0%	4.1%	0	0.0%	2.6%
	Moderate	9	7.8%	10.8%	1,628	3.9%	7.3%	17.8%	5	16.7%	1,435	9.4%	17.6%	5	21.7%	14.5%	1,435	14.3%	8.9%	0	0.0%	16.6%	0	0.0%	11.0%
	Middle	30	26.1%	37.5%	9,302	22.3%	30.4%	36.0%	6	20.0%	1,553	10.2%	33.4%	5	21.7%	34.8%	1,203	12.0%	26.8%	1	14.3%	33.5%	350	6.7%	26.1%
	Upper	75	65.2%	49.2%	30,433	72.9%	60.0%	41.2%	18	60.0%	10,404	68.2%	44.1%	12	52.2%	47.0%	5,509	55.1%	60.8%	6	85.7%	44.8%	4,895	93.3%	58.0%
	Unknown	1	0.9%	0.4%	394	0.9%	0.5%	0.4%	1	3.3%	1,855	12.2%	0.8%	1	4.3%	1.3%	1,855	18.5%	2.3%	0	0.0%	1.0%	0	0.0%	2.3%
	Total	*115*	*100%*	*100%*	*41,757*	*100%*	*100%*	*100%*	*30*	*100%*	*15,247*	*100%*	*100%*	*23*	*100%*	*100%*	*10,002*	*100%*	*100%*	*7*	*100%*	*100%*	*5,245*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.9%	0	0.0%	1.8%	4.6%	1	1.7%	25	0.3%	4.1%	1	2.6%	0.9%	25	0.5%	0.6%	0	0.0%	1.3%	0	0.0%	0.8%
	Moderate	0	0.0%	7.6%	0	0.0%	5.5%	17.8%	7	12.1%	621	8.2%	17.6%	4	10.3%	7.8%	268	5.4%	4.8%	3	15.8%	10.1%	353	13.7%	6.3%
	Middle	6	27.3%	32.9%	527	23.6%	23.3%	36.0%	17	29.3%	1,375	18.2%	33.4%	8	20.5%	31.7%	633	12.8%	22.8%	9	47.4%	33.7%	742	28.8%	24.5%
	Upper	15	68.2%	57.0%	1,644	73.7%	68.9%	41.2%	32	55.2%	5,369	71.2%	44.1%	25	64.1%	58.4%	3,886	78.3%	70.1%	7	36.8%	53.9%	1,483	57.5%	66.9%
	Unknown	1	4.5%	0.6%	60	2.7%	0.5%	0.4%	1	1.7%	150	2.0%	0.8%	1	2.6%	1.2%	150	3.0%	1.7%	0	0.0%	1.0%	0	0.0%	1.4%
	Total	*22*	*100%*	*100%*	*2,231*	*100%*	*100%*	*100%*	*58*	*100%*	*7,540*	*100%*	*100%*	*39*	*100%*	*100%*	*4,962*	*100%*	*100%*	*19*	*100%*	*100%*	*2,578*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	1	100.0%	27.0%	10,000	100.0%	33.7%	12.6%	0	0.0%	0	0.0%	8.2%	0	0.0%	20.0%	0	0.0%	17.1%	0	0.0%	20.0%	0	0.0%	4.8%
	Moderate	0	0.0%	19.0%	0	0.0%	13.2%	18.5%	0	0.0%	0	0.0%	23.5%	0	0.0%	33.3%	0	0.0%	19.7%	0	0.0%	29.1%	0	0.0%	32.6%
	Middle	0	0.0%	30.2%	0	0.0%	37.2%	37.6%	0	0.0%	0	0.0%	30.0%	0	0.0%	21.7%	0	0.0%	20.9%	0	0.0%	29.1%	0	0.0%	21.4%
	Upper	0	0.0%	19.0%	0	0.0%	14.9%	28.9%	0	0.0%	0	0.0%	35.3%	0	0.0%	21.7%	0	0.0%	41.9%	0	0.0%	20.0%	0	0.0%	41.0%
	Unknown	0	0.0%	4.8%	0	0.0%	0.9%	2.3%	0	0.0%	0	0.0%	3.0%	0	0.0%	3.3%	0	0.0%	0.4%	0	0.0%	1.8%	0	0.0%	0.2%
	Total	*1*	*100%*	*100%*	*10,000*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.8%	0	0.0%	0.4%	4.6%	0	0.0%	0	0.0%	4.1%	0	0.0%	1.0%	0	0.0%	0.5%	0	0.0%	1.6%	0	0.0%	0.8%
	Moderate	0	0.0%	5.5%	0	0.0%	3.3%	17.8%	2	11.8%	293	14.9%	17.6%	2	20.0%	6.7%	293	26.8%	3.4%	0	0.0%	7.9%	0	0.0%	7.0%
	Middle	1	12.5%	24.8%	50	3.6%	15.6%	36.0%	8	47.1%	896	45.4%	33.4%	4	40.0%	26.1%	439	40.1%	19.2%	4	57.1%	31.7%	457	52.0%	23.9%
	Upper	7	87.5%	68.4%	1,321	96.4%	79.8%	41.2%	7	41.2%	784	39.7%	44.1%	4	40.0%	65.9%	362	33.1%	76.1%	3	42.9%	57.9%	422	48.0%	67.0%
	Unknown	0	0.0%	0.5%	0	0.0%	0.9%	0.4%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	1.2%
	Total	*8*	*100%*	*100%*	*1,371*	*100%*	*100%*	*100%*	*17*	*100%*	*1,973*	*100%*	*100%*	*10*	*100%*	*100%*	*1,094*	*100%*	*100%*	*7*	*100%*	*100%*	*879*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	4.0%	0	0.0%	1.5%	4.6%	0	0.0%	0	0.0%	4.1%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	1.7%	0	0.0%	0.8%
	Moderate	1	50.0%	6.6%	11	1.4%	2.7%	17.8%	0	0.0%	0	0.0%	17.6%	0	0.0%	9.2%	0	0.0%	3.5%	0	0.0%	11.8%	0	0.0%	4.3%
	Middle	0	0.0%	26.5%	0	0.0%	9.2%	36.0%	3	27.3%	378	8.4%	33.4%	0	0.0%	30.2%	0	0.0%	11.6%	3	42.9%	32.6%	378	21.3%	16.8%
	Upper	1	50.0%	62.1%	750	98.6%	86.0%	41.2%	8	72.7%	4,104	91.6%	44.1%	4	100.0%	58.8%	2,706	100.0%	82.2%	4	57.1%	52.7%	1,398	78.7%	76.6%
	Unknown	0	0.0%	0.8%	0	0.0%	0.5%	0.4%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	2.4%	0	0.0%	1.2%	0	0.0%	1.5%
	Total	*2*	*100%*	*100%*	*761*	*100%*	*100%*	*100%*	*11*	*100%*	*4,482*	*100%*	*100%*	*4*	*100%*	*100%*	*2,706*	*100%*	*100%*	*7*	*100%*	*100%*	*1,776*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.8%	0	0.0%	2.5%	4.6%	0	0.0%	0	0.0%	4.1%	0	0.0%	4.5%	0	0.0%	2.4%	0	0.0%	5.2%	0	0.0%	1.5%
	Moderate	0	0.0%	28.1%	0	0.0%	23.5%	17.8%	0	0.0%	0	0.0%	17.6%	0	0.0%	38.1%	0	0.0%	29.0%	0	0.0%	32.8%	0	0.0%	21.1%
	Middle	0	0.0%	38.6%	0	0.0%	35.4%	36.0%	0	0.0%	0	0.0%	33.4%	0	0.0%	44.8%	0	0.0%	39.9%	0	0.0%	31.0%	0	0.0%	26.0%
	Upper	0	0.0%	28.1%	0	0.0%	37.8%	41.2%	0	0.0%	0	0.0%	44.1%	0	0.0%	12.7%	0	0.0%	28.7%	0	0.0%	31.0%	0	0.0%	51.4%
	Unknown	0	0.0%	0.5%	0	0.0%	0.9%	0.4%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	0.4%	3.3%	10,000	9.2%	3.4%	4.6%	3	1.4%	763	0.9%	4.1%	3	2.4%	2.9%	763	1.7%	2.6%	0	0.0%	3.2%	0	0.0%	2.1%
	Moderate	23	9.4%	11.9%	8,037	7.4%	8.4%	17.8%	32	14.4%	9,655	11.6%	17.6%	19	15.1%	14.1%	6,173	13.4%	9.6%	13	13.5%	15.0%	3,482	9.5%	11.6%
	Middle	64	26.1%	37.4%	21,299	19.5%	30.5%	36.0%	67	30.2%	18,689	22.5%	33.4%	27	21.4%	34.5%	5,616	12.2%	27.2%	40	41.7%	34.2%	13,073	35.5%	28.6%
	Upper	155	63.3%	46.9%	69,182	63.5%	57.0%	41.2%	118	53.2%	51,865	62.5%	44.1%	75	59.5%	47.4%	31,631	68.5%	58.5%	43	44.8%	46.8%	20,234	55.0%	56.5%
	Unknown	2	0.8%	0.5%	454	0.4%	0.7%	0.4%	2	0.9%	2,005	2.4%	0.8%	2	1.6%	1.1%	2,005	4.3%	2.0%	0	0.0%	0.8%	0	0.0%	1.3%
	Total	*245*	*100%*	*100%*	*108,972*	*100%*	*100%*	*100%*	*222*	*100%*	*82,977*	*100%*	*100%*	*126*	*100%*	*100%*	*46,188*	*100%*	*100%*	*96*	*100%*	*100%*	*36,789*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	9	7.3%	8.5%	644	4.4%	12.2%	9.4%	3	4.7%	164	1.7%	6.9%	1	4.0%	6.0%	100	2.7%	7.6%	2	5.1%	6.4%	64	1.1%	7.4%
	Moderate	20	16.1%	16.5%	2,773	18.9%	19.6%	18.8%	12	18.8%	1,224	12.8%	20.7%	4	16.0%	17.8%	620	16.7%	21.6%	8	20.5%	17.5%	604	10.4%	20.1%
	Middle	22	17.7%	29.1%	1,070	7.3%	22.8%	29.8%	10	15.6%	2,443	25.6%	28.2%	0	0.0%	28.6%	0	0.0%	24.5%	10	25.6%	28.3%	2,443	41.9%	25.3%
	Upper	70	56.5%	43.1%	10,120	69.0%	42.2%	40.3%	39	60.9%	5,708	59.8%	42.5%	20	80.0%	45.0%	2,993	80.6%	43.1%	19	48.7%	45.6%	2,715	46.6%	44.5%
	Unknown	3	2.4%	2.0%	57	0.4%	3.0%	1.8%	0	0.0%	0	0.0%	1.7%	0	0.0%	2.3%	0	0.0%	3.1%	0	0.0%	1.9%	0	0.0%	2.6%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*124*	*100%*	*100%*	*14,664*	*100%*	*100%*	*100%*	*64*	*100%*	*9,539*	*100%*	*100%*	*25*	*100%*	*100%*	*3,713*	*100%*	*100%*	*39*	*100%*	*100%*	*5,826*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	1.0%	5.1%	200	0.4%	2.4%	22.4%	1	0.9%	130	0.2%	21.3%	0	0.0%	4.2%	0	0.0%	1.8%	1	1.8%	3.0%	130	0.5%	1.2%
	Moderate	11	11.3%	17.5%	2,704	5.1%	10.8%	15.5%	18	17.0%	4,178	7.8%	16.5%	7	14.0%	15.9%	1,623	5.9%	9.3%	11	19.6%	14.5%	2,555	9.7%	8.4%
	Middle	12	12.4%	19.2%	3,400	6.4%	14.9%	19.0%	16	15.1%	5,305	9.9%	19.3%	6	12.0%	18.0%	1,931	7.0%	13.9%	10	17.9%	18.8%	3,374	12.8%	14.3%
	Upper	73	75.3%	41.7%	46,548	88.1%	56.4%	43.0%	71	67.0%	44,122	82.1%	42.9%	37	74.0%	39.1%	23,870	87.0%	55.1%	34	60.7%	38.8%	20,252	77.0%	53.2%
	Unknown	0	0.0%	16.4%	0	0.0%	15.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.8%	0	0.0%	19.8%	0	0.0%	24.9%	0	0.0%	23.0%
	Total	*97*	*100%*	*100%*	*52,852*	*100%*	*100%*	*100%*	*106*	*100%*	*53,735*	*100%*	*100%*	*50*	*100%*	*100%*	*27,424*	*100%*	*100%*	*56*	*100%*	*100%*	*26,311*	*100%*	*100%*
REFINANCE	Low	8	7.0%	4.7%	1,076	2.6%	2.3%	22.4%	1	3.3%	199	1.3%	21.3%	1	4.3%	10.4%	199	2.0%	5.1%	0	0.0%	10.2%	0	0.0%	5.4%
	Moderate	15	13.0%	14.3%	2,843	6.8%	9.0%	15.5%	7	23.3%	1,193	7.8%	16.5%	4	17.4%	18.7%	756	7.6%	12.3%	3	42.9%	17.8%	437	8.3%	11.0%
	Middle	27	23.5%	18.6%	6,922	16.6%	14.9%	19.0%	7	23.3%	2,147	14.1%	19.3%	6	26.1%	20.9%	1,797	18.0%	17.0%	1	14.3%	20.4%	350	6.7%	14.9%
	Upper	65	56.5%	40.1%	30,916	74.0%	52.5%	43.0%	15	50.0%	11,708	76.8%	42.9%	12	52.2%	33.9%	7,250	72.5%	49.4%	3	42.9%	35.7%	4,458	85.0%	45.6%
	Unknown	0	0.0%	22.3%	0	0.0%	21.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.1%	0	0.0%	16.1%	0	0.0%	15.9%	0	0.0%	23.0%
	Total	*115*	*100%*	*100%*	*41,757*	*100%*	*100%*	*100%*	*30*	*100%*	*15,247*	*100%*	*100%*	*23*	*100%*	*100%*	*10,002*	*100%*	*100%*	*7*	*100%*	*100%*	*5,245*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	3.9%	0	0.0%	1.9%	22.4%	2	3.4%	95	1.3%	21.3%	1	2.6%	4.2%	35	0.7%	2.0%	1	5.3%	5.0%	60	2.3%	1.9%
	Moderate	5	22.7%	10.1%	427	19.1%	6.1%	15.5%	6	10.3%	318	4.2%	16.5%	4	10.3%	12.3%	245	4.9%	6.7%	2	10.5%	15.0%	73	2.8%	7.4%
	Middle	4	18.2%	18.2%	347	15.6%	12.4%	19.0%	10	17.2%	930	12.3%	19.3%	6	15.4%	18.4%	567	11.4%	10.7%	4	21.1%	21.6%	363	14.1%	13.4%
	Upper	13	59.1%	63.0%	1,457	65.3%	69.8%	43.0%	40	69.0%	6,197	82.2%	42.9%	28	71.8%	62.4%	4,115	82.9%	76.3%	12	63.2%	54.5%	2,082	80.8%	70.7%
	Unknown	0	0.0%	4.7%	0	0.0%	9.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	4.3%	0	0.0%	3.9%	0	0.0%	6.7%
	Total	*22*	*100%*	*100%*	*2,231*	*100%*	*100%*	*100%*	*58*	*100%*	*7,540*	*100%*	*100%*	*39*	*100%*	*100%*	*4,962*	*100%*	*100%*	*19*	*100%*	*100%*	*2,578*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.4%	0	0.0%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.5%	0	0.0%	0	0.0%	16.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.0%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	0.0%
	Upper	0	0.0%	1.6%	0	0.0%	0.3%	43.0%	0	0.0%	0	0.0%	42.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	1.2%
	Unknown	1	100.0%	98.4%	10,000	100.0%	99.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	94.5%	0	0.0%	98.7%
	Total	*1*	*100%*	*100%*	*10,000*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	3.0%	0	0.0%	2.7%	22.4%	3	17.6%	378	19.2%	21.3%	2	20.0%	3.2%	282	25.8%	1.9%	1	14.3%	4.8%	96	10.9%	3.1%
	Moderate	0	0.0%	7.3%	0	0.0%	3.0%	15.5%	1	5.9%	26	1.3%	16.5%	1	10.0%	8.3%	26	2.4%	4.1%	0	0.0%	12.0%	0	0.0%	4.2%
	Middle	1	12.5%	11.9%	50	3.6%	5.8%	19.0%	3	17.6%	183	9.3%	19.3%	2	20.0%	17.6%	143	13.1%	10.0%	1	14.3%	21.5%	40	4.6%	11.4%
	Upper	7	87.5%	74.5%	1,321	96.4%	86.1%	43.0%	10	58.8%	1,386	70.2%	42.9%	5	50.0%	67.2%	643	58.8%	81.2%	5	71.4%	57.4%	743	84.5%	77.7%
	Unknown	0	0.0%	3.3%	0	0.0%	2.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	2.8%	0	0.0%	4.2%	0	0.0%	3.7%
	Total	*8*	*100%*	*100%*	*1,371*	*100%*	*100%*	*100%*	*17*	*100%*	*1,973*	*100%*	*100%*	*10*	*100%*	*100%*	*1,094*	*100%*	*100%*	*7*	*100%*	*100%*	*879*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.7%	0	0.0%	0.9%	22.4%	0	0.0%	0	0.0%	21.3%	0	0.0%	6.3%	0	0.0%	3.1%	0	0.0%	8.5%	0	0.0%	3.0%
	Moderate	0	0.0%	9.3%	0	0.0%	2.3%	15.5%	2	18.2%	98	2.2%	16.5%	0	0.0%	15.4%	0	0.0%	5.6%	2	28.6%	18.3%	98	5.5%	6.6%
	Middle	0	0.0%	18.0%	0	0.0%	5.4%	19.0%	1	9.1%	80	1.8%	19.3%	0	0.0%	20.4%	0	0.0%	7.4%	1	14.3%	22.8%	80	4.5%	7.8%
	Upper	2	100.0%	61.8%	761	100.0%	71.3%	43.0%	7	63.6%	1,846	41.2%	42.9%	3	75.0%	49.2%	248	9.2%	72.3%	4	57.1%	44.0%	1,598	90.0%	65.6%
	Unknown	0	0.0%	7.2%	0	0.0%	20.0%	0.0%	1	9.1%	2,458	54.8%	0.0%	1	25.0%	8.7%	2,458	90.8%	11.6%	0	0.0%	6.4%	0	0.0%	17.0%
	Total	*2*	*100%*	*100%*	*761*	*100%*	*100%*	*100%*	*11*	*100%*	*4,482*	*100%*	*100%*	*4*	*100%*	*100%*	*2,706*	*100%*	*100%*	*7*	*100%*	*100%*	*1,776*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.9%	0	0.0%	1.8%	22.4%	0	0.0%	0	0.0%	21.3%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	1.7%	0	0.0%	1.6%
	Moderate	0	0.0%	3.8%	0	0.0%	3.3%	15.5%	0	0.0%	0	0.0%	16.5%	0	0.0%	1.5%	0	0.0%	4.1%	0	0.0%	1.7%	0	0.0%	1.5%
	Middle	0	0.0%	0.5%	0	0.0%	0.5%	19.0%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.0%	0	0.0%	1.0%	43.0%	0	0.0%	0	0.0%	42.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.9%	0	0.0%	93.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.8%	0	0.0%	95.3%	0	0.0%	96.6%	0	0.0%	96.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	9	3.7%	4.8%	1,276	1.2%	2.2%	22.4%	7	3.2%	802	1.0%	21.3%	4	3.2%	5.8%	516	1.1%	2.5%	3	3.1%	4.5%	286	0.8%	1.7%
	Moderate	31	12.7%	15.3%	5,974	5.5%	9.4%	15.5%	34	15.3%	5,813	7.0%	16.5%	16	12.7%	16.0%	2,650	5.7%	9.2%	18	18.8%	15.0%	3,163	8.6%	8.1%
	Middle	44	18.0%	18.7%	10,719	9.8%	14.3%	19.0%	37	16.7%	8,645	10.4%	19.3%	20	15.9%	18.7%	4,438	9.6%	13.5%	17	17.7%	19.4%	4,207	11.4%	13.3%
	Upper	160	65.3%	41.8%	81,003	74.3%	53.4%	43.0%	143	64.4%	65,259	78.6%	42.9%	85	67.5%	40.4%	36,126	78.2%	51.8%	58	60.4%	40.4%	29,133	79.2%	50.6%
	Unknown	1	0.4%	19.3%	10,000	9.2%	20.6%	0.0%	1	0.5%	2,458	3.0%	0.0%	1	0.8%	19.0%	2,458	5.3%	23.0%	0	0.0%	20.8%	0	0.0%	26.2%
	Total	*245*	*100%*	*100%*	*108,972*	*100%*	*100%*	*100%*	*222*	*100%*	*82,977*	*100%*	*100%*	*126*	*100%*	*100%*	*46,188*	*100%*	*100%*	*96*	*100%*	*100%*	*36,789*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Charleston

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue: $1 Million or Less	70	56.5%	44.9%	2,366	16.1%	32.3%	92.7%	29	45.3%	1,598	16.8%	93.2%	10	40.0%	49.2%	703	18.9%	34.2%	19	48.7%	51.0%	895	15.4%	35.3%
	Revenue: Over $1 Million	51	41.1%		11,463	78.2%		6.4%	34	53.1%	6,941	72.8%	6.0%	15	60.0%		3,010	81.1%		19	48.7%		3,931	67.5%	
	Revenue: *Total Rev. available*	121	97.6%		13,829	94.3%		99.1%	63	98.4%	8,539	89.5%	99.1%	25	100.0%		3,713	100.0%		38	97.4%		4,826	82.8%	
	Revenue: Rev. Not Known	3	2.4%		835	5.7%		0.9%	1	1.6%	1,000	10.5%	0.9%	0	0.0%		0	0.0%		1	2.6%		1,000	17.2%	
	Revenue: *Total*	*124*	*100%*		*14,664*	*100%*		*100.0%*	*64*	*100%*	*9,539*	*100%*	*100%*	*25*	*100%*		*3,713*	*100%*		*39*	*100%*		*5,826*	*100%*	
	Loan Size: $100,000 or Less	86	69.4%	90.2%	2,662	18.2%	31.5%		44	68.8%	2,000	21.0%		15	60.0%	92.8%	815	21.9%	37.9%	29	74.4%	92.9%	1,185	20.3%	39.3%
	Loan Size: $100,001 - $250,000	23	18.5%	5.3%	3,854	26.3%	18.6%		10	15.6%	1,823	19.1%		6	24.0%	3.9%	998	26.9%	16.8%	4	10.3%	3.9%	825	14.2%	17.3%
	Loan Size: $250,001 - $1 Million	15	12.1%	4.5%	8,148	55.6%	49.8%		10	15.6%	5,716	59.9%		4	16.0%	3.3%	1,900	51.2%	45.3%	6	15.4%	3.2%	3,816	65.5%	43.4%
	Loan Size: *Total*	*124*	*100%*	*100.0%*	*14,664*	*100%*	*100.0%*		*64*	*100%*	*9,539*	*100%*		*25*	*100%*	*100%*	*3,713*	*100%*	*100%*	*39*	*100%*	*100%*	*5,826*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	64	91.4%		1,492	63.1%			25	86.2%	811	50.8%		7	70.0%		207	29.4%		18	94.7%		604	67.5%	
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	6	8.6%		874	36.9%			3	10.3%	496	31.0%		3	30.0%		496	70.6%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	0	0.0%		0	0.0%			1	3.4%	291	18.2%		0	0.0%		0	0.0%		1	5.3%		291	32.5%	
	Loan Size & Rev $1 Mill or Less: *Total*	*70*	*100%*		*2,366*	*100%*			*29*	*100%*	*1,598*	*100%*		*10*	*100%*		*703*	*100%*		*19*	*100%*		*895*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Charlotte

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar				Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg		Bank	Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %		#	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	4	2.4%	5.2%	1,741	1.4%	4.3%	4.3%	9	3.8%	3,050	1.8%	2.9%	6	4.3%	4.1%	2,518	2.4%	3.4%		3	3.2%	5.0%	532	0.8%	4.4%
	Moderate	10	6.0%	16.3%	4,052	3.3%	12.9%	16.1%	36	15.3%	14,524	8.5%	21.6%	14	10.0%	21.2%	5,078	4.8%	15.2%		22	23.2%	21.9%	9,446	14.7%	16.2%
	Middle	21	12.5%	25.5%	9,290	7.5%	20.6%	24.9%	23	9.8%	8,766	5.1%	23.6%	10	7.1%	23.2%	3,937	3.7%	19.3%		13	13.7%	30.3%	4,829	7.5%	25.5%
	Upper	133	79.2%	52.8%	108,791	87.8%	62.2%	54.6%	163	69.4%	142,712	83.4%	51.4%	108	77.1%	50.6%	94,567	88.5%	61.4%		55	57.9%	42.1%	48,145	75.0%	53.4%
	Unknown	0	0.0%	0.2%	0	0.0%	0.1%	0.0%	4	1.7%	2,034	1.2%	0.6%	2	1.4%	0.9%	768	0.7%	0.8%		2	2.1%	0.7%	1,266	2.0%	0.5%
	Total	*168*	*100%*	*100%*	*123,874*	*100%*	*100%*	*100%*	*235*	*100%*	*171,086*	*100%*	*100%*	*140*	*100%*	*100%*	*106,868*	*100%*	*100%*		*95*	*100%*	*100%*	*64,218*	*100%*	*100%*
REFINANCE	Low	2	1.1%	3.3%	312	0.4%	2.6%	4.3%	1	2.7%	281	1.9%	2.9%	1	4.0%	2.6%	281	3.4%	1.9%		0	0.0%	3.4%	0	0.0%	2.6%
	Moderate	12	6.7%	12.9%	4,190	4.9%	9.4%	16.1%	8	21.6%	1,591	10.9%	21.6%	7	28.0%	21.9%	1,441	17.4%	15.0%		1	8.3%	23.8%	150	2.4%	16.4%
	Middle	28	15.7%	23.7%	7,886	9.2%	17.5%	24.9%	8	21.6%	1,546	10.6%	23.6%	6	24.0%	26.7%	1,176	14.2%	21.1%		2	16.7%	26.5%	370	5.8%	20.4%
	Upper	136	76.4%	60.1%	73,071	85.5%	70.4%	54.6%	20	54.1%	11,195	76.6%	51.4%	11	44.0%	48.4%	5,386	65.0%	61.5%		9	75.0%	45.9%	5,809	91.8%	60.3%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.4%		0	0.0%	0.3%	0	0.0%	0.2%
	Total	*178*	*100%*	*100%*	*85,459*	*100%*	*100%*	*100%*	*37*	*100%*	*14,613*	*100%*	*100%*	*25*	*100%*	*100%*	*8,284*	*100%*	*100%*		*12*	*100%*	*100%*	*6,329*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	3.1%	0	0.0%	2.3%	4.3%	2	4.5%	100	2.1%	2.9%	2	7.4%	2.1%	100	3.1%	1.5%		0	0.0%	2.2%	0	0.0%	1.6%
	Moderate	2	13.3%	11.7%	107	7.0%	8.5%	16.1%	4	9.1%	375	8.0%	21.6%	3	11.1%	14.4%	325	10.1%	9.5%		1	5.9%	16.4%	50	3.4%	11.2%
	Middle	0	0.0%	17.8%	0	0.0%	12.5%	24.9%	10	22.7%	792	16.9%	23.6%	4	14.8%	20.3%	329	10.3%	14.7%		6	35.3%	20.9%	463	31.1%	14.2%
	Upper	13	86.7%	67.3%	1,416	93.0%	76.7%	54.6%	28	63.6%	3,431	73.0%	51.4%	18	66.7%	62.7%	2,454	76.5%	73.9%		10	58.8%	60.2%	977	65.6%	72.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.5%		0	0.0%	0.4%	0	0.0%	0.5%
	Total	*15*	*100%*	*100%*	*1,523*	*100%*	*100%*	*100%*	*44*	*100%*	*4,698*	*100%*	*100%*	*27*	*100%*	*100%*	*3,208*	*100%*	*100%*		*17*	*100%*	*100%*	*1,490*	*100%*	*100%*
							Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	25.2%	0	0.0%	17.7%	17.5%	1	25.0%	3,995	14.2%	8.9%	1	33.3%	12.6%	3,995	17.8%	9.3%		0	0.0%	23.5%	0	0.0%	23.1%
	Moderate	1	50.0%	36.4%	17,000	27.8%	34.0%	22.9%	3	75.0%	24,046	85.8%	26.5%	2	66.7%	38.5%	18,411	82.2%	26.4%		1	100.0%	28.2%	5,635	100.0%	17.1%
	Middle	1	50.0%	17.8%	44,050	72.2%	14.4%	21.8%	0	0.0%	0	0.0%	22.7%	0	0.0%	24.5%	0	0.0%	28.4%		0	0.0%	29.4%	0	0.0%	16.7%
	Upper	0	0.0%	18.7%	0	0.0%	33.3%	37.6%	0	0.0%	0	0.0%	37.6%	0	0.0%	21.7%	0	0.0%	32.3%		0	0.0%	18.8%	0	0.0%	43.0%
	Unknown	0	0.0%	1.9%	0	0.0%	0.7%	0.3%	0	0.0%	0	0.0%	4.3%	0	0.0%	2.8%	0	0.0%	3.8%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*61,050*	*100%*	*100%*	*100%*	*4*	*100%*	*28,041*	*100%*	*100%*	*3*	*100%*	*100%*	*22,406*	*100%*	*100%*		*1*	*100%*	*100%*	*5,635*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.8%	0	0.0%	1.6%	4.3%	0	0.0%	0	0.0%	2.9%	0	0.0%	1.6%	0	0.0%	1.1%		0	0.0%	1.5%	0	0.0%	1.0%
	Moderate	2	18.2%	7.9%	209	9.6%	4.9%	16.1%	3	15.8%	306	15.6%	21.6%	1	16.7%	12.1%	131	20.0%	7.0%		2	15.4%	15.6%	175	13.4%	9.3%
	Middle	1	9.1%	16.7%	20	0.9%	10.7%	24.9%	4	21.1%	208	10.6%	23.6%	0	0.0%	18.5%	0	0.0%	11.7%		4	30.8%	23.0%	208	15.9%	14.2%
	Upper	8	72.7%	72.4%	1,956	89.5%	82.7%	54.6%	12	63.2%	1,450	73.8%	51.4%	5	83.3%	67.3%	523	80.0%	79.8%		7	53.8%	59.7%	927	70.8%	75.2%
	Unknown	0	0.0%	0.2%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.4%		0	0.0%	0.3%	0	0.0%	0.2%
	Total	*11*	*100%*	*100%*	*2,185*	*100%*	*100%*	*100%*	*19*	*100%*	*1,964*	*100%*	*100%*	*6*	*100%*	*100%*	*654*	*100%*	*100%*		*13*	*100%*	*100%*	*1,310*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank							Bank					Count			Dollar				Count			Dollar		
		Count		Agg	Dollar		Agg	Owner Occupied Units	Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg		Bank	Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %		#	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	4.3%	0	0.0%	2.2%	4.3%	1	5.9%	266	11.2%	2.9%	1	10.0%	3.6%	266	15.7%	2.0%		0	0.0%	4.5%	0	0.0%	3.9%
	Moderate	0	0.0%	11.5%	0	0.0%	5.8%	16.1%	0	0.0%	0	0.0%	21.6%	0	0.0%	17.0%	0	0.0%	7.9%		0	0.0%	19.5%	0	0.0%	15.4%
	Middle	0	0.0%	21.7%	0	0.0%	10.7%	24.9%	5	29.4%	560	23.5%	23.6%	1	10.0%	21.5%	66	3.9%	10.8%		4	57.1%	24.6%	494	71.2%	13.2%
	Upper	3	100.0%	62.5%	1,978	100.0%	81.3%	54.6%	11	64.7%	1,557	65.3%	51.4%	8	80.0%	57.7%	1,357	80.3%	79.3%		3	42.9%	51.3%	200	28.8%	67.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.1%		0	0.0%	0.1%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*1,978*	*100%*	*100%*	*100%*	*17*	*100%*	*2,383*	*100%*	*100%*	*10*	*100%*	*100%*	*1,689*	*100%*	*100%*		*7*	*100%*	*100%*	*694*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	5.0%	0	0.0%	3.1%	4.3%	0	0.0%	0	0.0%	2.9%	0	0.0%	2.3%	0	0.0%	1.7%		0	0.0%	7.0%	0	0.0%	7.8%
	Moderate	0	0.0%	28.8%	0	0.0%	22.9%	16.1%	0	0.0%	0	0.0%	21.6%	0	0.0%	36.0%	0	0.0%	28.6%		0	0.0%	40.9%	0	0.0%	27.0%
	Middle	0	0.0%	43.0%	0	0.0%	40.2%	24.9%	0	0.0%	0	0.0%	23.6%	0	0.0%	32.2%	0	0.0%	34.0%		0	0.0%	33.0%	0	0.0%	24.0%
	Upper	0	0.0%	22.8%	0	0.0%	33.6%	54.6%	0	0.0%	0	0.0%	51.4%	0	0.0%	29.1%	0	0.0%	35.6%		0	0.0%	19.1%	0	0.0%	41.2%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.0%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	6	1.6%	4.0%	2,053	0.7%	4.2%	4.3%	14	3.9%	7,692	3.5%	2.9%	11	5.2%	3.3%	7,160	5.0%	3.9%		3	2.1%	4.2%	532	0.7%	6.5%
	Moderate	27	7.2%	14.0%	25,558	9.3%	12.2%	16.1%	54	15.2%	40,842	18.3%	21.6%	27	12.8%	20.3%	25,386	17.7%	16.6%		27	18.6%	21.2%	15,456	19.4%	16.0%
	Middle	51	13.5%	24.1%	61,246	22.2%	18.4%	24.9%	50	14.0%	11,872	5.3%	23.6%	21	10.0%	23.8%	5,508	3.8%	20.8%		29	20.0%	28.1%	6,364	8.0%	22.9%
	Upper	293	77.7%	57.8%	187,212	67.8%	65.1%	54.6%	234	65.7%	160,345	72.0%	51.4%	150	71.1%	51.9%	104,287	72.9%	57.5%		84	57.9%	46.0%	56,058	70.4%	54.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	4	1.1%	2,034	0.9%	0.6%	2	0.9%	0.7%	768	0.5%	1.1%		2	1.4%	0.5%	1,266	1.6%	0.4%
	Total	*377*	*100%*	*100%*	*276,069*	*100%*	*100%*	*100%*	*356*	*100%*	*222,785*	*100%*	*100%*	*211*	*100%*	*100%*	*143,109*	*100%*	*100%*		*145*	*100%*	*100%*	*79,676*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	16	12.2%	9.0%	3,306	16.8%	12.2%	9.1%	7	7.2%	1,588	9.8%	5.4%	2	8.7%	5.2%	590	7.9%	6.9%	5	6.8%	4.9%	998	11.5%	6.3%
	Moderate	26	19.8%	16.4%	2,882	14.6%	16.0%	15.9%	29	29.9%	3,686	22.8%	23.9%	4	17.4%	23.7%	1,370	18.4%	23.9%	25	33.8%	23.7%	2,316	26.6%	24.6%
	Middle	29	22.1%	23.3%	3,727	18.9%	18.2%	23.5%	15	15.5%	3,712	23.0%	20.8%	5	21.7%	21.4%	2,220	29.9%	16.7%	10	13.5%	22.6%	1,492	17.1%	17.8%
	Upper	59	45.0%	50.1%	9,746	49.5%	51.1%	50.4%	40	41.2%	6,358	39.4%	47.1%	11	47.8%	47.3%	3,155	42.4%	48.7%	29	39.2%	46.4%	3,203	36.8%	47.2%
	Unknown	1	0.8%	0.8%	12	0.1%	2.5%	1.2%	6	6.2%	806	5.0%	2.8%	1	4.3%	2.1%	100	1.3%	3.7%	5	6.8%	2.2%	706	8.1%	4.0%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*131*	*100%*	*100%*	*19,673*	*100%*	*100%*	*100%*	*97*	*100%*	*16,150*	*100%*	*100%*	*23*	*100%*	*100%*	*7,435*	*100%*	*100%*	*74*	*100%*	*100%*	*8,715*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: NC Charlotte

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.6%	0	0.0%	1.3%	21.5%	3	1.3%	316	0.2%	20.2%	1	0.7%	2.7%	65	0.1%	1.2%	2	2.1%	2.3%	251	0.4%	1.0%
	Moderate	8	4.8%	13.5%	1,903	1.5%	8.7%	15.1%	20	8.5%	4,579	2.7%	16.6%	12	8.6%	13.3%	2,894	2.7%	8.4%	8	8.4%	12.3%	1,685	2.6%	7.7%
	Middle	4	2.4%	18.8%	1,291	1.0%	15.0%	17.1%	19	8.1%	6,381	3.7%	18.3%	8	5.7%	20.5%	2,821	2.6%	16.3%	11	11.6%	19.7%	3,560	5.5%	15.7%
	Upper	156	92.9%	50.9%	120,680	97.4%	61.2%	46.3%	192	81.7%	158,310	92.5%	44.8%	118	84.3%	49.3%	99,588	93.2%	60.4%	74	77.9%	46.6%	58,722	91.4%	57.6%
	Unknown	0	0.0%	14.1%	0	0.0%	13.7%	0.0%	1	0.4%	1,500	0.9%	0.0%	1	0.7%	14.2%	1,500	1.4%	13.6%	0	0.0%	19.0%	0	0.0%	18.1%
	Total	*168*	*100%*	*100%*	*123,874*	*100%*	*100%*	*100%*	*235*	*100%*	*171,086*	*100%*	*100%*	*140*	*100%*	*100%*	*106,868*	*100%*	*100%*	*95*	*100%*	*100%*	*64,218*	*100%*	*100%*
REFINANCE	Low	2	1.1%	4.4%	225	0.3%	2.1%	21.5%	2	5.4%	205	1.4%	20.2%	2	8.0%	10.2%	205	2.5%	5.4%	0	0.0%	9.2%	0	0.0%	4.7%
	Moderate	18	10.1%	12.5%	3,203	3.7%	7.8%	15.1%	8	21.6%	1,351	9.2%	16.6%	7	28.0%	20.1%	1,201	14.5%	14.0%	1	8.3%	18.9%	150	2.4%	12.2%
	Middle	23	12.9%	17.9%	5,215	6.1%	13.7%	17.1%	5	13.5%	1,573	10.8%	18.3%	4	16.0%	21.1%	1,253	15.1%	18.0%	1	8.3%	20.3%	320	5.1%	14.8%
	Upper	135	75.8%	48.6%	76,816	89.9%	59.9%	46.3%	22	59.5%	11,484	78.6%	44.8%	12	48.0%	38.1%	5,625	67.9%	50.6%	10	83.3%	38.5%	5,859	92.6%	42.8%
	Unknown	0	0.0%	16.6%	0	0.0%	16.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.5%	0	0.0%	11.9%	0	0.0%	13.1%	0	0.0%	25.5%
	Total	*178*	*100%*	*100%*	*85,459*	*100%*	*100%*	*100%*	*37*	*100%*	*14,613*	*100%*	*100%*	*25*	*100%*	*100%*	*8,284*	*100%*	*100%*	*12*	*100%*	*100%*	*6,329*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	6.7%	3.2%	40	2.6%	1.5%	21.5%	0	0.0%	0	0.0%	20.2%	0	0.0%	3.7%	0	0.0%	2.0%	0	0.0%	5.0%	0	0.0%	2.2%
	Moderate	1	6.7%	8.6%	249	16.3%	4.9%	15.1%	3	6.8%	221	4.7%	16.6%	2	7.4%	11.5%	171	5.3%	6.0%	1	5.9%	13.8%	50	3.4%	7.5%
	Middle	5	33.3%	14.5%	279	18.3%	8.9%	17.1%	10	22.7%	714	15.2%	18.3%	6	22.2%	20.4%	371	11.6%	13.7%	4	23.5%	21.6%	343	23.0%	14.6%
	Upper	8	53.3%	70.5%	955	62.7%	81.0%	46.3%	31	70.5%	3,763	80.1%	44.8%	19	70.4%	61.3%	2,666	83.1%	75.1%	12	70.6%	56.3%	1,097	73.6%	72.1%
	Unknown	0	0.0%	3.2%	0	0.0%	3.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.0%	0	0.0%	3.2%	0	0.0%	3.3%	0	0.0%	3.5%
	Total	*15*	*100%*	*100%*	*1,523*	*100%*	*100%*	*100%*	*44*	*100%*	*4,698*	*100%*	*100%*	*27*	*100%*	*100%*	*3,208*	*100%*	*100%*	*17*	*100%*	*100%*	*1,490*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.5%	0	0.0%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.1%	0	0.0%	0	0.0%	16.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.1%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	46.3%	0	0.0%	0	0.0%	44.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	2	100.0%	100.0%	61,050	100.0%	100.0%	0.0%	4	100.0%	28,041	100.0%	0.0%	3	100.0%	100.0%	22,406	100.0%	100.0%	1	100.0%	100.0%	5,635	100.0%	100.0%
	Total	*2*	*100%*	*100%*	*61,050*	*100%*	*100%*	*100%*	*4*	*100%*	*28,041*	*100%*	*100%*	*3*	*100%*	*100%*	*22,406*	*100%*	*100%*	*1*	*100%*	*100%*	*5,635*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.0%	0	0.0%	1.2%	21.5%	1	5.3%	18	0.9%	20.2%	1	16.7%	3.3%	18	2.8%	1.9%	0	0.0%	6.1%	0	0.0%	2.7%
	Moderate	0	0.0%	8.3%	0	0.0%	3.7%	15.1%	4	21.1%	244	12.4%	16.6%	1	16.7%	11.4%	131	20.0%	5.1%	3	23.1%	14.0%	113	8.6%	6.8%
	Middle	2	18.2%	14.5%	265	12.1%	7.8%	17.1%	3	15.8%	172	8.8%	18.3%	0	0.0%	19.6%	0	0.0%	12.2%	3	23.1%	22.1%	172	13.1%	15.0%
	Upper	9	81.8%	71.9%	1,920	87.9%	83.4%	46.3%	11	57.9%	1,530	77.9%	44.8%	4	66.7%	60.8%	505	77.2%	75.5%	7	53.8%	50.3%	1,025	78.2%	68.4%
	Unknown	0	0.0%	3.3%	0	0.0%	3.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	5.3%	0	0.0%	7.5%	0	0.0%	7.0%
	Total	*11*	*100%*	*100%*	*2,185*	*100%*	*100%*	*100%*	*19*	*100%*	*1,964*	*100%*	*100%*	*6*	*100%*	*100%*	*654*	*100%*	*100%*	*13*	*100%*	*100%*	*1,310*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: NC Charlotte

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count		Dollar				Count		Dollar			
		Bank			Bank				Bank					Bank	Agg	Bank		Agg		Bank	Agg	Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.8%	0	0.0%	1.5%	21.5%	1	5.9%	59	2.5%	20.2%	0	0.0%	7.4%	0	0.0%	2.6%	1	14.3%	9.1%	59	8.5%	4.3%
	Moderate	0	0.0%	13.6%	0	0.0%	5.0%	15.1%	2	11.8%	105	4.4%	16.6%	1	10.0%	14.9%	50	3.0%	6.9%	1	14.3%	17.0%	55	7.9%	8.4%
	Middle	1	33.3%	11.9%	395	20.0%	5.4%	17.1%	6	35.3%	908	38.1%	18.3%	3	30.0%	19.0%	503	29.8%	11.7%	3	42.9%	19.8%	405	58.4%	10.9%
	Upper	2	66.7%	64.4%	1,583	80.0%	80.5%	46.3%	8	47.1%	1,311	55.0%	44.8%	6	60.0%	50.5%	1,136	67.3%	70.0%	2	28.6%	42.8%	175	25.2%	57.7%
	Unknown	0	0.0%	6.2%	0	0.0%	7.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.2%	0	0.0%	8.8%	0	0.0%	11.3%	0	0.0%	18.7%
	Total	*3*	*100%*	*100%*	*1,978*	*100%*	*100%*	*100%*	*17*	*100%*	*2,383*	*100%*	*100%*	*10*	*100%*	*100%*	*1,689*	*100%*	*100%*	*7*	*100%*	*100%*	*694*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.6%	0	0.0%	2.3%	21.5%	0	0.0%	0	0.0%	20.2%	0	0.0%	2.7%	0	0.0%	2.3%	0	0.0%	2.6%	0	0.0%	1.7%
	Moderate	0	0.0%	3.8%	0	0.0%	3.8%	15.1%	0	0.0%	0	0.0%	16.6%	0	0.0%	1.9%	0	0.0%	3.2%	0	0.0%	1.7%	0	0.0%	1.6%
	Middle	0	0.0%	0.5%	0	0.0%	0.7%	17.1%	0	0.0%	0	0.0%	18.3%	0	0.0%	1.2%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.5%	0	0.0%	0.4%	46.3%	0	0.0%	0	0.0%	44.8%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.9%	0	0.0%	0.0%
	Unknown	0	0.0%	92.5%	0	0.0%	92.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.4%	0	0.0%	92.5%	0	0.0%	94.8%	0	0.0%	96.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	3	0.8%	3.6%	265	0.1%	1.7%	21.5%	7	2.0%	598	0.3%	20.2%	4	1.9%	5.2%	288	0.2%	2.0%	3	2.1%	4.2%	310	0.4%	1.4%
	Moderate	27	7.2%	12.6%	5,355	1.9%	7.6%	15.1%	37	10.4%	6,500	2.9%	16.6%	23	10.9%	15.1%	4,447	3.1%	8.1%	14	9.7%	13.7%	2,053	2.6%	7.2%
	Middle	35	9.3%	17.9%	7,445	2.7%	13.2%	17.1%	43	12.1%	9,748	4.4%	18.3%	21	10.0%	20.4%	4,948	3.5%	13.7%	22	15.2%	20.1%	4,800	6.0%	13.4%
	Upper	310	82.2%	50.5%	201,954	73.2%	57.4%	46.3%	264	74.2%	176,398	79.2%	44.8%	159	75.4%	47.2%	109,520	76.5%	49.0%	105	72.4%	46.1%	66,878	83.9%	48.8%
	Unknown	2	0.5%	15.4%	61,050	22.1%	20.2%	0.0%	5	1.4%	29,541	13.3%	0.0%	4	1.9%	12.1%	23,906	16.7%	27.1%	1	0.7%	15.9%	5,635	7.1%	29.2%
	Total	*377*	*100%*	*100%*	*276,069*	*100%*	*100%*	*100%*	*356*	*100%*	*222,785*	*100%*	*100%*	*211*	*100%*	*100%*	*143,109*	*100%*	*100%*	*145*	*100%*	*100%*	*79,676*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Charlotte

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar				Count		Dollar			
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg		Bank	Agg	Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS																									
Revenue	$1 Million or Less	83	63.4%	45.5%	4,487	22.8%	29.2%	91.7%	52	53.6%	6,821	42.2%	91.8%	13	56.5%	51.2%	3,783	50.9%	34.8%	39	52.7%	53.8%	3,038	34.9%	32.2%
	Over $1 Million	46	35.1%		14,759	75.0%		7.4%	44	45.4%	9,176	56.8%	7.3%	10	43.5%		3,652	49.1%		34	45.9%		5,524	63.4%	
	Total Rev. available	129	98.5%		19,246	97.8%		99.1%	96	99.0%	15,997	99.1%	99.1%	23	100.0%		7,435	100.0%		73	98.6%		8,562	98.2%	
	Rev. Not Known	2	1.5%		427	2.2%		0.9%	1	1.0%	153	0.9%	0.9%	0	0.0%		0	0.0%		1	1.4%		153	1.8%	
	Total	*131*	*100%*		*19,673*	*100%*		*100.0%*	*97*	*100%*	*16,150*	*100%*	*100%*	*23*	*100%*		*7,435*	*100%*		*74*	*100%*		*8,715*	*100%*	
Loan Size	$100,000 or Less	91	69.5%	92.3%	2,724	13.8%	35.4%		58	59.8%	2,524	15.6%		9	39.1%	94.8%	410	5.5%	42.6%	49	66.2%	95.0%	2,114	24.3%	43.5%
	$100,001 - $250,000	16	12.2%	4.2%	2,592	13.2%	17.1%		22	22.7%	3,784	23.4%		4	17.4%	2.7%	782	10.5%	14.0%	18	24.3%	2.6%	3,002	34.4%	14.2%
	$250,001 - $1 Million	24	18.3%	3.6%	14,357	73.0%	47.4%		17	17.5%	9,842	60.9%		10	43.5%	2.5%	6,243	84.0%	43.3%	7	9.5%	2.4%	3,599	41.3%	42.3%
	Total	*131*	*100%*	*100.0%*	*19,673*	*100%*	*100.0%*		*97*	*100%*	*16,150*	*100%*		*23*	*100%*	*100%*	*7,435*	*100%*	*100%*	*74*	*100%*	*100%*	*8,715*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	75	90.4%		1,852	41.3%			37	71.2%	1,659	24.3%		7	53.8%		370	9.8%		30	76.9%		1,289	42.4%	
	$100,001 - $250,000	5	6.0%		736	16.4%			9	17.3%	1,331	19.5%		1	7.7%		182	4.8%		8	20.5%		1,149	37.8%	
	$250,001 - $1 Million	3	3.6%		1,899	42.3%			6	11.5%	3,831	56.2%		5	38.5%		3,231	85.4%		1	2.6%		600	19.7%	
	Total	*83*	*100%*		*4,487*	*100%*			*52*	*100%*	*6,821*	*100%*		*13*	*100%*		*3,783*	*100%*		*39*	*100%*		*3,038*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Cape Girardeau

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.9%	0	0.0%	0.4%	2.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	10.0%	6.7%	499	8.9%	3.7%	6.4%	4	13.8%	444	8.0%	5.9%	0	0.0%	8.0%	0	0.0%	4.0%	4	23.5%	8.3%	444	14.7%	4.8%
	Middle	21	70.0%	70.0%	3,866	68.7%	74.5%	68.6%	14	48.3%	2,776	50.0%	59.0%	5	41.7%	57.4%	928	36.7%	55.7%	9	52.9%	58.4%	1,848	61.3%	58.2%
	Upper	6	20.0%	22.4%	1,263	22.4%	21.4%	23.0%	11	37.9%	2,329	42.0%	35.2%	7	58.3%	34.6%	1,604	63.3%	40.3%	4	23.5%	33.3%	725	24.0%	37.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*30*	*100%*	*100%*	*5,628*	*100%*	*100%*	*100%*	*29*	*100%*	*5,549*	*100%*	*100%*	*12*	*100%*	*100%*	*2,532*	*100%*	*100%*	*17*	*100%*	*100%*	*3,017*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.2%	0	0.0%	0.1%	2.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.0%	0	0.0%	1.9%	6.4%	4	10.5%	193	5.9%	5.9%	3	11.1%	5.3%	162	6.6%	3.3%	1	9.1%	5.8%	31	3.7%	2.9%
	Middle	31	73.8%	75.6%	4,433	80.6%	78.4%	68.6%	24	63.2%	2,131	64.7%	59.0%	19	70.4%	59.0%	1,663	67.8%	52.5%	5	45.5%	58.1%	468	55.4%	57.1%
	Upper	11	26.2%	21.1%	1,066	19.4%	19.6%	23.0%	10	26.3%	972	29.5%	35.2%	5	18.5%	35.7%	626	25.5%	44.2%	5	45.5%	36.1%	346	40.9%	40.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*42*	*100%*	*100%*	*5,499*	*100%*	*100%*	*100%*	*38*	*100%*	*3,296*	*100%*	*100%*	*27*	*100%*	*100%*	*2,451*	*100%*	*100%*	*11*	*100%*	*100%*	*845*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.8%	0	0.0%	1.0%	6.4%	2	10.5%	50	5.0%	5.9%	1	11.1%	2.5%	30	4.6%	2.1%	1	10.0%	5.5%	20	5.7%	4.2%
	Middle	2	66.7%	75.7%	237	61.2%	83.6%	68.6%	10	52.6%	569	56.8%	59.0%	4	44.4%	61.3%	300	46.2%	54.7%	6	60.0%	52.4%	269	76.2%	52.3%
	Upper	1	33.3%	21.5%	150	38.8%	15.4%	23.0%	7	36.8%	383	38.2%	35.2%	4	44.4%	36.3%	319	49.2%	43.1%	3	30.0%	42.1%	64	18.1%	43.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*387*	*100%*	*100%*	*100%*	*19*	*100%*	*1,002*	*100%*	*100%*	*9*	*100%*	*100%*	*649*	*100%*	*100%*	*10*	*100%*	*100%*	*353*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	4.7%	0	0.0%	2.1%	6.9%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	20.9%	0	0.0%	21.0%	25.9%	0	0.0%	0	0.0%	31.1%	0	0.0%	40.4%	0	0.0%	27.5%	0	0.0%	30.0%	0	0.0%	35.7%
	Middle	0	0.0%	60.5%	0	0.0%	58.6%	48.8%	0	0.0%	0	0.0%	52.9%	0	0.0%	48.9%	0	0.0%	16.4%	0	0.0%	63.3%	0	0.0%	56.4%
	Upper	0	0.0%	14.0%	0	0.0%	18.4%	18.3%	0	0.0%	0	0.0%	16.0%	0	0.0%	10.6%	0	0.0%	56.1%	0	0.0%	6.7%	0	0.0%	7.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.5%	0	0.0%	0.6%	6.4%	0	0.0%	0	0.0%	5.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.2%	0	0.0%	1.9%
	Middle	9	90.0%	80.0%	552	91.4%	84.8%	68.6%	10	62.5%	665	55.0%	59.0%	7	70.0%	57.8%	507	52.4%	30.3%	3	50.0%	62.5%	158	65.8%	50.6%
	Upper	1	10.0%	17.5%	52	8.6%	14.6%	23.0%	6	37.5%	543	45.0%	35.2%	3	30.0%	42.2%	461	47.6%	69.7%	3	50.0%	33.3%	82	34.2%	47.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*10*	*100%*	*100%*	*604*	*100%*	*100%*	*100%*	*16*	*100%*	*1,208*	*100%*	*100%*	*10*	*100%*	*100%*	*968*	*100%*	*100%*	*6*	*100%*	*100%*	*240*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.4%	0	0.0%	2.6%	6.4%	2	10.0%	38	3.5%	5.9%	0	0.0%	1.6%	0	0.0%	0.4%	2	13.3%	3.1%	38	5.1%	0.7%
	Middle	2	100.0%	75.6%	228	100.0%	82.6%	68.6%	10	50.0%	699	65.3%	59.0%	5	100.0%	63.5%	329	100.0%	61.9%	5	33.3%	56.3%	370	49.9%	63.3%
	Upper	0	0.0%	22.0%	0	0.0%	14.7%	23.0%	8	40.0%	334	31.2%	35.2%	0	0.0%	34.9%	0	0.0%	37.7%	8	53.3%	40.6%	334	45.0%	36.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*228*	*100%*	*100%*	*100%*	*20*	*100%*	*1,071*	*100%*	*100%*	*5*	*100%*	*100%*	*329*	*100%*	*100%*	*15*	*100%*	*100%*	*742*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.7%	0	0.0%	6.9%	6.4%	0	0.0%	0	0.0%	5.9%	0	0.0%	15.4%	0	0.0%	9.0%	0	0.0%	25.0%	0	0.0%	9.0%
	Middle	0	0.0%	80.0%	0	0.0%	80.6%	68.6%	0	0.0%	0	0.0%	59.0%	0	0.0%	53.8%	0	0.0%	57.2%	0	0.0%	50.0%	0	0.0%	69.3%
	Upper	0	0.0%	13.3%	0	0.0%	12.5%	23.0%	0	0.0%	0	0.0%	35.2%	0	0.0%	30.8%	0	0.0%	33.8%	0	0.0%	25.0%	0	0.0%	21.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.6%	0	0.0%	0.3%	2.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	3.4%	4.9%	499	4.0%	3.8%	6.4%	12	9.8%	725	6.0%	5.9%	4	6.3%	7.2%	192	2.8%	7.5%	8	13.6%	7.7%	533	10.3%	6.2%
	Middle	65	74.7%	73.0%	9,316	75.5%	75.7%	68.6%	68	55.7%	6,840	56.4%	59.0%	40	63.5%	58.1%	3,727	53.8%	48.4%	28	47.5%	58.0%	3,113	59.9%	57.8%
	Upper	19	21.8%	21.5%	2,531	20.5%	20.2%	23.0%	42	34.4%	4,561	37.6%	35.2%	19	30.2%	34.7%	3,010	43.4%	44.1%	23	39.0%	34.3%	1,551	29.8%	36.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*87*	*100%*	*100%*	*12,346*	*100%*	*100%*	*100%*	*122*	*100%*	*12,126*	*100%*	*100%*	*63*	*100%*	*100%*	*6,929*	*100%*	*100%*	*59*	*100%*	*100%*	*5,197*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	3.6%	0	0.0%	5.8%	3.7%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	11.5%	9.5%	17	4.0%	10.2%	9.9%	0	0.0%	0	0.0%	7.2%	0	0.0%	6.9%	0	0.0%	7.2%	0	0.0%	7.8%	0	0.0%	10.8%
	Middle	20	76.9%	68.0%	384	89.5%	65.3%	65.5%	0	0.0%	0	0.0%	59.0%	0	0.0%	57.6%	0	0.0%	60.5%	0	0.0%	55.2%	0	0.0%	50.8%
	Upper	3	11.5%	18.3%	28	6.5%	18.6%	20.8%	1	100.0%	34	100.0%	33.8%	0	0.0%	34.8%	0	0.0%	32.1%	1	100.0%	36.4%	34	100.0%	38.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*26*	*100%*	*100%*	*429*	*100%*	*100%*	*100%*	*1*	*100%*	*34*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*34*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	6	20.0%	6.8%	587	10.4%	3.8%	19.6%	4	13.8%	420	7.6%	16.9%	2	16.7%	9.7%	213	8.4%	5.4%	2	11.8%	9.3%	207	6.9%	4.9%
	Moderate	8	26.7%	18.5%	1,162	20.6%	13.7%	15.9%	5	17.2%	706	12.7%	18.9%	1	8.3%	19.5%	76	3.0%	15.1%	4	23.5%	18.8%	630	20.9%	13.7%
	Middle	4	13.3%	18.7%	747	13.3%	17.2%	21.3%	9	31.0%	1,829	33.0%	22.4%	4	33.3%	19.1%	958	37.8%	19.1%	5	29.4%	20.6%	871	28.9%	19.7%
	Upper	12	40.0%	32.9%	3,132	55.7%	43.8%	43.3%	11	37.9%	2,594	46.7%	41.9%	5	41.7%	26.8%	1,285	50.8%	38.2%	6	35.3%	25.4%	1,309	43.4%	37.3%
	Unknown	0	0.0%	23.2%	0	0.0%	21.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	24.9%	0	0.0%	22.2%	0	0.0%	25.8%	0	0.0%	24.5%
	Total	*30*	*100%*	*100%*	*5,628*	*100%*	*100%*	*100%*	*29*	*100%*	*5,549*	*100%*	*100%*	*12*	*100%*	*100%*	*2,532*	*100%*	*100%*	*17*	*100%*	*100%*	*3,017*	*100%*	*100%*
REFINANCE	Low	4	9.5%	3.6%	278	5.1%	2.0%	19.6%	8	21.1%	487	14.8%	16.9%	7	25.9%	8.1%	447	18.2%	4.1%	1	9.1%	7.7%	40	4.7%	4.2%
	Moderate	10	23.8%	13.6%	746	13.6%	8.8%	15.9%	8	21.1%	393	11.9%	18.9%	6	22.2%	20.6%	339	13.8%	13.3%	2	18.2%	16.1%	54	6.4%	9.8%
	Middle	12	28.6%	19.2%	1,210	22.0%	15.5%	21.3%	10	26.3%	1,044	31.7%	22.4%	7	25.9%	22.6%	851	34.7%	19.7%	3	27.3%	21.6%	193	22.8%	16.8%
	Upper	16	38.1%	44.5%	3,265	59.4%	54.4%	43.3%	12	31.6%	1,372	41.6%	41.9%	7	25.9%	30.0%	814	33.2%	42.2%	5	45.5%	36.5%	558	66.0%	43.9%
	Unknown	0	0.0%	19.1%	0	0.0%	19.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.7%	0	0.0%	20.8%	0	0.0%	18.1%	0	0.0%	25.4%
	Total	*42*	*100%*	*100%*	*5,499*	*100%*	*100%*	*100%*	*38*	*100%*	*3,296*	*100%*	*100%*	*27*	*100%*	*100%*	*2,451*	*100%*	*100%*	*11*	*100%*	*100%*	*845*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	33.3%	7.5%	30	7.8%	4.5%	19.6%	5	26.3%	94	9.4%	16.9%	0	0.0%	3.8%	0	0.0%	1.9%	5	50.0%	11.7%	94	26.6%	5.7%
	Moderate	0	0.0%	10.3%	0	0.0%	8.0%	15.9%	2	10.5%	160	16.0%	18.9%	2	22.2%	17.5%	160	24.7%	15.2%	0	0.0%	14.5%	0	0.0%	13.0%
	Middle	0	0.0%	15.9%	0	0.0%	9.2%	21.3%	6	31.6%	491	49.0%	22.4%	4	44.4%	24.4%	307	47.3%	19.2%	2	20.0%	20.7%	184	52.1%	22.4%
	Upper	2	66.7%	58.9%	357	92.2%	72.3%	43.3%	6	31.6%	257	25.6%	41.9%	3	33.3%	43.1%	182	28.0%	50.9%	3	30.0%	43.4%	75	21.2%	51.3%
	Unknown	0	0.0%	7.5%	0	0.0%	6.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.3%	0	0.0%	12.8%	0	0.0%	9.7%	0	0.0%	7.6%
	Total	*3*	*100%*	*100%*	*387*	*100%*	*100%*	*100%*	*19*	*100%*	*1,002*	*100%*	*100%*	*9*	*100%*	*100%*	*649*	*100%*	*100%*	*10*	*100%*	*100%*	*353*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	16.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.9%	0	0.0%	0	0.0%	18.9%	0	0.0%	2.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.3%	0	0.0%	0	0.0%	22.4%	0	0.0%	2.1%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	9.3%	0	0.0%	5.1%	43.3%	0	0.0%	0	0.0%	41.9%	0	0.0%	2.1%	0	0.0%	0.5%	0	0.0%	6.7%	0	0.0%	2.0%
	Unknown	0	0.0%	90.7%	0	0.0%	94.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.6%	0	0.0%	98.9%	0	0.0%	93.3%	0	0.0%	98.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	10.0%	2.5%	25	4.1%	1.0%	19.6%	3	18.8%	89	7.4%	16.9%	2	20.0%	8.9%	74	7.6%	2.7%	1	16.7%	16.7%	15	6.3%	12.1%
	Moderate	3	30.0%	27.5%	228	37.7%	23.2%	15.9%	2	12.5%	105	8.7%	18.9%	1	10.0%	11.1%	35	3.6%	4.3%	1	16.7%	18.8%	70	29.2%	12.3%
	Middle	2	20.0%	22.5%	210	34.8%	20.7%	21.3%	2	12.5%	309	25.6%	22.4%	1	10.0%	13.3%	248	25.6%	17.4%	1	16.7%	14.6%	61	25.4%	15.8%
	Upper	4	40.0%	42.5%	141	23.3%	42.4%	43.3%	9	56.3%	705	58.4%	41.9%	6	60.0%	62.2%	611	63.1%	73.5%	3	50.0%	43.8%	94	39.2%	52.7%
	Unknown	0	0.0%	5.0%	0	0.0%	12.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.4%	0	0.0%	2.1%	0	0.0%	6.3%	0	0.0%	7.1%
	Total	*10*	*100%*	*100%*	*604*	*100%*	*100%*	*100%*	*16*	*100%*	*1,208*	*100%*	*100%*	*10*	*100%*	*100%*	*968*	*100%*	*100%*	*6*	*100%*	*100%*	*240*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Count		Bank Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count		Dollar			Count			Dollar			Count			Dollar		
		Bank			Bank				Bank		Bank			Bank		Bank			Bank			Bank			Bank			Bank		
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.4%	0	0.0%	1.9%	19.6%	4	20.0%	108	10.1%	16.9%	2	40.0%	9.5%	70	21.3%	5.1%	2	13.3%	9.4%	38	5.1%	4.6%
	Moderate	1	50.0%	2.4%	18	7.9%	0.4%	15.9%	4	20.0%	97	9.1%	18.9%	1	20.0%	23.8%	30	9.1%	16.0%	3	20.0%	25.0%	67	9.0%	20.0%
	Middle	0	0.0%	14.6%	0	0.0%	15.9%	21.3%	6	30.0%	327	30.5%	22.4%	1	20.0%	19.0%	150	45.6%	18.0%	5	33.3%	28.1%	177	23.9%	21.4%
	Upper	1	50.0%	73.2%	210	92.1%	76.8%	43.3%	6	30.0%	539	50.3%	41.9%	1	20.0%	38.1%	79	24.0%	52.2%	5	33.3%	35.9%	460	62.0%	51.5%
	Unknown	0	0.0%	7.3%	0	0.0%	5.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.5%	0	0.0%	8.7%	0	0.0%	1.6%	0	0.0%	2.4%
	Total	*2*	*100%*	*100%*	*228*	*100%*	*100%*	*100%*	*20*	*100%*	*1,071*	*100%*	*100%*	*5*	*100%*	*100%*	*329*	*100%*	*100%*	*15*	*100%*	*100%*	*742*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	16.9%	0	0.0%	7.7%	0	0.0%	3.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.3%	0	0.0%	3.3%	15.9%	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.3%	0	0.0%	0	0.0%	22.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	43.3%	0	0.0%	0	0.0%	41.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.7%	0	0.0%	96.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	92.3%	0	0.0%	96.6%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	12	13.8%	5.1%	920	7.5%	2.7%	19.6%	24	19.7%	1,198	9.9%	16.9%	13	20.6%	8.7%	804	11.6%	4.1%	11	18.6%	9.3%	394	7.6%	4.6%
	Moderate	22	25.3%	15.5%	2,154	17.4%	10.5%	15.9%	21	17.2%	1,461	12.0%	18.9%	11	17.5%	19.2%	640	9.2%	12.2%	10	16.9%	17.8%	821	15.8%	12.4%
	Middle	18	20.7%	18.5%	2,167	17.6%	15.3%	21.3%	33	27.0%	4,000	33.0%	22.4%	17	27.0%	19.8%	2,514	36.3%	16.2%	16	27.1%	20.5%	1,486	28.6%	18.1%
	Upper	35	40.2%	39.2%	7,105	57.5%	46.9%	43.3%	44	36.1%	5,467	45.1%	41.9%	22	34.9%	29.1%	2,971	42.9%	33.7%	22	37.3%	29.4%	2,496	48.0%	36.9%
	Unknown	0	0.0%	21.7%	0	0.0%	24.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	23.2%	0	0.0%	33.8%	0	0.0%	23.0%	0	0.0%	28.1%
	Total	*87*	*100%*	*100%*	*12,346*	*100%*	*100%*	*100%*	*122*	*100%*	*12,126*	*100%*	*100%*	*63*	*100%*	*100%*	*6,929*	*100%*	*100%*	*59*	*100%*	*100%*	*5,197*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MO Cape Girardeau

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	$1 Million or Less	25	96.2%	54.8%	369	86.0%	45.4%	89.1%	1	100.0%	34	100.0%	89.4%	0	0.0%	58.6%	0	0.0%	52.2%	1	100.0%	60.3%	34	100.0%	48.6%
Revenue	Over $1 Million	0	0.0%		0	0.0%		10.0%	0	0.0%	0	0.0%	9.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Total Rev. available	25	96.2%		369	86.0%		99.1%	1	100.0%	34	100.0%	99.0%	0	0.0%		0	0.0%		1	100.0%		34	100.0%	
	Rev. Not Known	1	3.8%		60	14.0%		0.9%	0	0.0%	0	0.0%	1.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Total	*26*	*100%*		*429*	*100%*		*100.0%*	*1*	*100%*	*34*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*34*	*100%*	
Loan Size	$100,000 or Less	25	96.2%	90.1%	279	65.0%	32.9%		1	100.0%	34	100.0%		0	0.0%	88.9%	0	0.0%	31.0%	1	100.0%	89.1%	34	100.0%	29.8%
	$100,001 - $250,000	1	3.8%	5.1%	150	35.0%	18.2%		0	0.0%	0	0.0%		0	0.0%	6.2%	0	0.0%	22.0%	0	0.0%	5.8%	0	0.0%	18.5%
	$250,001 - $1 Million	0	0.0%	4.8%	0	0.0%	48.9%		0	0.0%	0	0.0%		0	0.0%	4.9%	0	0.0%	47.1%	0	0.0%	5.1%	0	0.0%	51.7%
	Total	*26*	*100%*	*100.0%*	*429*	*100%*	*100.0%*		*1*	*100%*	*34*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*34*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	24	96.0%		219	59.3%			1	100.0%	34	100.0%		0	0.0%		0	0.0%		1	100.0%		34	100.0%	
	$100,001 - $250,000	1	4.0%		150	40.7%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Total	*25*	*100%*		*369*	*100%*			*1*	*100%*	*34*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*34*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Southwest Kentucky

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: KY Southwest KY

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.5%	0	0.0%	0.2%	0.4%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.4%
	Moderate	8	10.3%	7.1%	1,008	8.1%	6.0%	6.1%	4	2.6%	579	2.0%	5.3%	2	2.2%	5.7%	212	1.3%	4.2%	2	3.1%	6.6%	367	2.9%	4.4%
	Middle	26	33.3%	39.6%	3,928	31.4%	36.8%	41.8%	47	30.3%	7,554	26.4%	31.6%	27	30.0%	33.1%	4,094	25.7%	29.9%	20	30.8%	32.6%	3,460	27.2%	30.2%
	Upper	44	56.4%	52.9%	7,575	60.5%	57.0%	51.7%	100	64.5%	19,236	67.2%	61.3%	58	64.4%	58.9%	11,070	69.6%	63.6%	42	64.6%	59.0%	8,166	64.2%	63.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	2.6%	1,248	4.4%	1.3%	3	3.3%	1.7%	524	3.3%	1.7%	1	1.5%	1.4%	724	5.7%	1.5%
	Total	*78*	*100%*	*100%*	*12,511*	*100%*	*100%*	*100%*	*155*	*100%*	*28,617*	*100%*	*100%*	*90*	*100%*	*100%*	*15,900*	*100%*	*100%*	*65*	*100%*	*100%*	*12,717*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.2%	0	0.0%	0.1%	0.4%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.3%
	Moderate	5	3.6%	5.2%	613	4.1%	4.5%	6.1%	5	4.5%	203	2.1%	5.3%	2	2.9%	3.5%	70	1.2%	2.5%	3	7.0%	5.4%	133	3.2%	5.1%
	Middle	63	45.0%	36.0%	6,213	41.2%	37.1%	41.8%	24	21.6%	1,893	19.4%	31.6%	12	17.6%	30.0%	706	12.6%	29.0%	12	27.9%	33.0%	1,187	28.5%	31.7%
	Upper	72	51.4%	58.6%	8,242	54.7%	58.3%	51.7%	80	72.1%	7,405	75.7%	61.3%	52	76.5%	64.3%	4,554	81.2%	65.9%	28	65.1%	60.8%	2,851	68.4%	62.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	1.8%	280	2.9%	1.3%	2	2.9%	1.9%	280	5.0%	2.2%	0	0.0%	0.4%	0	0.0%	0.3%
	Total	*140*	*100%*	*100%*	*15,068*	*100%*	*100%*	*100%*	*111*	*100%*	*9,781*	*100%*	*100%*	*68*	*100%*	*100%*	*5,610*	*100%*	*100%*	*43*	*100%*	*100%*	*4,171*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	1	0.7%	15	0.2%	0.5%	1	1.3%	0.9%	15	0.4%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	2.3%	5.9%	25	1.0%	4.2%	6.1%	5	3.6%	184	2.6%	5.3%	4	5.1%	6.8%	164	3.9%	6.1%	1	1.7%	4.4%	20	0.7%	3.1%
	Middle	20	46.5%	42.2%	871	34.7%	38.4%	41.8%	36	26.1%	1,607	22.6%	31.6%	11	13.9%	25.5%	475	11.2%	26.1%	25	42.4%	34.4%	1,132	39.7%	35.6%
	Upper	22	51.2%	51.9%	1,617	64.3%	57.4%	51.7%	95	68.8%	5,138	72.3%	61.3%	62	78.5%	65.5%	3,436	80.8%	65.3%	33	55.9%	61.1%	1,702	59.6%	61.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.7%	160	2.3%	1.3%	1	1.3%	1.4%	160	3.8%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*43*	*100%*	*100%*	*2,513*	*100%*	*100%*	*100%*	*138*	*100%*	*7,104*	*100%*	*100%*	*79*	*100%*	*100%*	*4,250*	*100%*	*100%*	*59*	*100%*	*100%*	*2,854*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	4.9%	0	0.0%	1.7%	2.0%	0	0.0%	0	0.0%	16.7%	0	0.0%	6.7%	0	0.0%	5.2%	0	0.0%	6.7%	0	0.0%	16.9%
	Moderate	0	0.0%	29.3%	0	0.0%	9.6%	37.2%	0	0.0%	0	0.0%	9.2%	0	0.0%	20.0%	0	0.0%	5.4%	0	0.0%	6.7%	0	0.0%	0.9%
	Middle	0	0.0%	22.0%	0	0.0%	11.3%	33.0%	0	0.0%	0	0.0%	19.4%	0	0.0%	26.7%	0	0.0%	19.0%	0	0.0%	33.3%	0	0.0%	21.7%
	Upper	0	0.0%	43.9%	0	0.0%	77.4%	27.8%	0	0.0%	0	0.0%	50.8%	0	0.0%	46.7%	0	0.0%	70.5%	0	0.0%	53.3%	0	0.0%	60.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.2%	0	0.0%	1.8%	6.1%	0	0.0%	0	0.0%	5.3%	0	0.0%	5.1%	0	0.0%	3.5%	0	0.0%	1.0%	0	0.0%	1.3%
	Middle	10	41.7%	31.3%	343	27.8%	19.5%	41.8%	16	32.0%	549	23.3%	31.6%	6	28.6%	24.6%	249	24.7%	25.3%	10	34.5%	42.9%	300	22.3%	36.2%
	Upper	14	58.3%	63.5%	890	72.2%	78.7%	51.7%	33	66.0%	1,769	75.0%	61.3%	15	71.4%	69.6%	761	75.3%	70.6%	18	62.1%	55.2%	1,008	74.8%	62.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	2.0%	40	1.7%	1.3%	0	0.0%	0.7%	0	0.0%	0.6%	1	3.4%	1.0%	40	3.0%	0.6%
	Total	*24*	*100%*	*100%*	*1,233*	*100%*	*100%*	*100%*	*50*	*100%*	*2,358*	*100%*	*100%*	*21*	*100%*	*100%*	*1,010*	*100%*	*100%*	*29*	*100%*	*100%*	*1,348*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: KY Southwest KY

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	8.5%	0	0.0%	11.4%	6.1%	1	4.2%	25	1.4%	5.3%	1	10.0%	2.4%	25	2.4%	0.7%	0	0.0%	2.6%	0	0.0%	3.1%
	Middle	0	0.0%	44.1%	0	0.0%	54.3%	41.8%	7	29.2%	867	50.1%	31.6%	2	20.0%	28.9%	552	53.3%	39.5%	5	35.7%	39.5%	315	45.3%	34.9%
	Upper	2	100.0%	47.5%	95	100.0%	34.4%	51.7%	15	62.5%	799	46.2%	61.3%	7	70.0%	66.3%	459	44.3%	58.5%	8	57.1%	55.3%	340	48.9%	59.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	4.2%	40	2.3%	1.3%	0	0.0%	2.4%	0	0.0%	1.4%	1	7.1%	2.6%	40	5.8%	3.0%
	Total	*2*	*100%*	*100%*	*95*	*100%*	*100%*	*100%*	*24*	*100%*	*1,731*	*100%*	*100%*	*10*	*100%*	*100%*	*1,036*	*100%*	*100%*	*14*	*100%*	*100%*	*695*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.8%	0	0.0%	0.9%	0.4%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.4%	0	0.0%	5.0%	6.1%	0	0.0%	0	0.0%	5.3%	0	0.0%	8.6%	0	0.0%	17.9%	0	0.0%	18.2%	0	0.0%	7.1%
	Middle	0	0.0%	46.4%	0	0.0%	38.3%	41.8%	0	0.0%	0	0.0%	31.6%	0	0.0%	42.9%	0	0.0%	35.5%	0	0.0%	36.4%	0	0.0%	42.6%
	Upper	0	0.0%	46.4%	0	0.0%	55.9%	51.7%	0	0.0%	0	0.0%	61.3%	0	0.0%	48.6%	0	0.0%	46.6%	0	0.0%	45.5%	0	0.0%	50.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.4%	0	0.0%	0.3%	0.4%	1	0.2%	15	0.0%	0.5%	1	0.4%	0.7%	15	0.1%	0.8%	0	0.0%	0.4%	0	0.0%	0.9%
	Moderate	14	4.9%	6.3%	1,646	5.2%	5.5%	6.1%	15	3.1%	991	2.0%	5.3%	9	3.4%	5.2%	471	1.7%	3.9%	6	2.9%	6.0%	520	2.4%	4.3%
	Middle	119	41.5%	37.8%	11,355	36.1%	35.2%	41.8%	130	27.2%	12,470	25.1%	31.6%	58	21.6%	31.4%	6,076	21.9%	29.0%	72	34.3%	33.4%	6,394	29.4%	30.4%
	Upper	154	53.7%	55.6%	18,419	58.6%	59.1%	51.7%	323	67.6%	34,347	69.3%	61.3%	194	72.4%	61.1%	20,280	72.9%	64.6%	129	61.4%	59.1%	14,067	64.6%	63.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	9	1.9%	1,768	3.6%	1.3%	6	2.2%	1.7%	964	3.5%	1.7%	3	1.4%	1.1%	804	3.7%	1.2%
	Total	*287*	*100%*	*100%*	*31,420*	*100%*	*100%*	*100%*	*478*	*100%*	*49,591*	*100%*	*100%*	*268*	*100%*	*100%*	*27,806*	*100%*	*100%*	*210*	*100%*	*100%*	*21,785*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: KY Southwest KY

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	2	3.0%	1.6%	6	0.1%	4.4%	1.0%	1	7.7%	13	0.4%	1.5%	0	0.0%	1.6%	0	0.0%	0.6%	1	12.5%	1.5%	13	1.0%	1.2%
	Moderate	7	10.4%	12.4%	337	6.6%	15.8%	13.7%	2	15.4%	68	2.2%	12.6%	0	0.0%	11.1%	0	0.0%	17.7%	2	25.0%	10.6%	68	5.3%	17.8%
	Middle	22	32.8%	37.3%	1,959	38.5%	37.9%	39.7%	3	23.1%	1,185	37.8%	28.1%	3	60.0%	29.1%	1,185	64.2%	27.1%	0	0.0%	28.4%	0	0.0%	26.3%
	Upper	36	53.7%	48.0%	2,785	54.7%	41.8%	45.6%	7	53.8%	1,869	59.6%	55.1%	2	40.0%	54.4%	660	35.8%	50.5%	5	62.5%	56.2%	1,209	93.7%	49.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.7%	0	0.0%	2.8%	0	0.0%	3.7%	0	0.0%	2.6%	0	0.0%	5.3%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.2%
	Total	*67*	*100%*	*100%*	*5,087*	*100%*	*100%*	*100%*	*13*	*100%*	*3,135*	*100%*	*100%*	*5*	*100%*	*100%*	*1,845*	*100%*	*100%*	*8*	*100%*	*100%*	*1,290*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: KY Southwest KY

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	9.0%	4.0%	627	5.0%	2.0%	16.6%	7	4.5%	412	1.4%	16.6%	6	6.7%	3.9%	377	2.4%	1.7%	1	1.5%	3.5%	35	0.3%	1.4%
	Moderate	23	29.5%	15.7%	2,672	21.4%	10.1%	14.1%	34	21.9%	4,522	15.8%	15.5%	23	25.6%	15.5%	3,023	19.0%	10.1%	11	16.9%	15.2%	1,499	11.8%	9.0%
	Middle	13	16.7%	19.5%	1,884	15.1%	16.5%	19.1%	51	32.9%	8,440	29.5%	18.0%	32	35.6%	23.9%	5,550	34.9%	20.9%	19	29.2%	22.8%	2,890	22.7%	18.2%
	Upper	35	44.9%	42.5%	7,328	58.6%	53.7%	50.1%	63	40.6%	15,243	53.3%	50.0%	29	32.2%	39.3%	6,950	43.7%	52.3%	34	52.3%	39.0%	8,293	65.2%	52.3%
	Unknown	0	0.0%	18.3%	0	0.0%	17.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.4%	0	0.0%	15.0%	0	0.0%	19.5%	0	0.0%	19.0%
	Total	*78*	*100%*	*100%*	*12,511*	*100%*	*100%*	*100%*	*155*	*100%*	*28,617*	*100%*	*100%*	*90*	*100%*	*100%*	*15,900*	*100%*	*100%*	*65*	*100%*	*100%*	*12,717*	*100%*	*100%*
REFINANCE	Low	12	8.6%	2.8%	585	3.9%	1.2%	16.6%	13	11.7%	570	5.8%	16.6%	8	11.8%	5.5%	335	6.0%	2.4%	5	11.6%	6.2%	235	5.6%	2.8%
	Moderate	21	15.0%	10.0%	1,440	9.6%	5.8%	14.1%	25	22.5%	1,810	18.5%	15.5%	16	23.5%	16.6%	1,100	19.6%	10.6%	9	20.9%	16.7%	710	17.0%	10.9%
	Middle	25	17.9%	16.3%	2,295	15.2%	11.5%	19.1%	27	24.3%	2,523	25.8%	18.0%	14	20.6%	21.5%	873	15.6%	17.6%	13	30.2%	23.9%	1,650	39.6%	21.8%
	Upper	82	58.6%	53.5%	10,748	71.3%	58.3%	50.1%	46	41.4%	4,878	49.9%	50.0%	30	44.1%	45.6%	3,302	58.9%	56.8%	16	37.2%	41.9%	1,576	37.8%	51.1%
	Unknown	0	0.0%	17.4%	0	0.0%	23.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.8%	0	0.0%	12.6%	0	0.0%	11.3%	0	0.0%	13.3%
	Total	*140*	*100%*	*100%*	*15,068*	*100%*	*100%*	*100%*	*111*	*100%*	*9,781*	*100%*	*100%*	*68*	*100%*	*100%*	*5,610*	*100%*	*100%*	*43*	*100%*	*100%*	*4,171*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	14.0%	8.1%	131	5.2%	3.9%	16.6%	16	11.6%	503	7.1%	16.6%	9	11.4%	6.8%	264	6.2%	3.0%	7	11.9%	6.7%	239	8.4%	4.7%
	Moderate	2	4.7%	8.9%	50	2.0%	7.2%	14.1%	28	20.3%	987	13.9%	15.5%	18	22.8%	16.4%	731	17.2%	11.9%	10	16.9%	15.0%	256	9.0%	9.1%
	Middle	8	18.6%	13.3%	438	17.4%	9.1%	19.1%	37	26.8%	1,775	25.0%	18.0%	19	24.1%	18.6%	1,107	26.0%	18.1%	18	30.5%	23.3%	668	23.4%	17.4%
	Upper	27	62.8%	61.5%	1,894	75.4%	68.5%	50.1%	57	41.3%	3,839	54.0%	50.0%	33	41.8%	52.3%	2,148	50.5%	61.5%	24	40.7%	47.8%	1,691	59.3%	59.4%
	Unknown	0	0.0%	8.1%	0	0.0%	11.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	5.5%	0	0.0%	7.2%	0	0.0%	9.4%
	Total	*43*	*100%*	*100%*	*2,513*	*100%*	*100%*	*100%*	*138*	*100%*	*7,104*	*100%*	*100%*	*79*	*100%*	*100%*	*4,250*	*100%*	*100%*	*59*	*100%*	*100%*	*2,854*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	16.6%	0	0.0%	0	0.0%	16.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.1%	0	0.0%	0	0.0%	15.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.1%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.7%	0	0.0%	0.9%
	Upper	0	0.0%	12.2%	0	0.0%	1.7%	50.1%	0	0.0%	0	0.0%	50.0%	0	0.0%	10.0%	0	0.0%	2.2%	0	0.0%	6.7%	0	0.0%	5.1%
	Unknown	0	0.0%	87.8%	0	0.0%	98.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	90.0%	0	0.0%	97.8%	0	0.0%	86.7%	0	0.0%	94.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	4.2%	3.5%	20	1.6%	0.8%	16.6%	5	10.0%	79	3.4%	16.6%	1	4.8%	3.6%	13	1.3%	2.0%	4	13.8%	6.7%	66	4.9%	2.9%
	Moderate	5	20.8%	15.7%	149	12.1%	7.8%	14.1%	11	22.0%	242	10.3%	15.5%	3	14.3%	14.5%	47	4.7%	10.9%	8	27.6%	14.3%	195	14.5%	6.6%
	Middle	6	25.0%	18.3%	295	23.9%	13.5%	19.1%	15	30.0%	798	33.8%	18.0%	6	28.6%	21.7%	231	22.9%	15.6%	9	31.0%	27.6%	567	42.1%	30.9%
	Upper	12	50.0%	62.6%	769	62.4%	77.9%	50.1%	19	38.0%	1,239	52.5%	50.0%	11	52.4%	59.4%	719	71.2%	70.8%	8	27.6%	49.5%	520	38.6%	58.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	1.9%	0	0.0%	1.4%
	Total	*24*	*100%*	*100%*	*1,233*	*100%*	*100%*	*100%*	*50*	*100%*	*2,358*	*100%*	*100%*	*21*	*100%*	*100%*	*1,010*	*100%*	*100%*	*29*	*100%*	*100%*	*1,348*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: KY Southwest KY

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.7%	0	0.0%	0.3%	16.6%	4	16.7%	122	7.0%	16.6%	0	0.0%	4.8%	0	0.0%	3.9%	4	28.6%	10.5%	122	17.6%	4.6%
	Moderate	0	0.0%	16.9%	0	0.0%	8.5%	14.1%	2	8.3%	83	4.8%	15.5%	1	10.0%	15.7%	12	1.2%	7.6%	1	7.1%	13.2%	71	10.2%	16.3%
	Middle	1	50.0%	11.9%	75	78.9%	12.6%	19.1%	5	20.8%	269	15.5%	18.0%	3	30.0%	21.7%	65	6.3%	14.4%	2	14.3%	25.0%	204	29.4%	34.4%
	Upper	1	50.0%	59.3%	20	21.1%	70.4%	50.1%	13	54.2%	1,257	72.6%	50.0%	6	60.0%	51.8%	959	92.6%	57.6%	7	50.0%	46.1%	298	42.9%	40.3%
	Unknown	0	0.0%	10.2%	0	0.0%	8.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.0%	0	0.0%	16.5%	0	0.0%	5.3%	0	0.0%	4.5%
	Total	*2*	*100%*	*100%*	*95*	*100%*	*100%*	*100%*	*24*	*100%*	*1,731*	*100%*	*100%*	*10*	*100%*	*100%*	*1,036*	*100%*	*100%*	*14*	*100%*	*100%*	*695*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.8%	0	0.0%	0.9%	16.6%	0	0.0%	0	0.0%	16.6%	0	0.0%	2.9%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.4%	0	0.0%	4.6%	14.1%	0	0.0%	0	0.0%	15.5%	0	0.0%	2.9%	0	0.0%	2.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	3.6%	0	0.0%	3.8%	19.1%	0	0.0%	0	0.0%	18.0%	0	0.0%	2.9%	0	0.0%	5.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	3.6%	0	0.0%	4.3%	50.1%	0	0.0%	0	0.0%	50.0%	0	0.0%	5.7%	0	0.0%	22.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	85.7%	0	0.0%	86.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	85.7%	0	0.0%	68.3%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	26	9.1%	3.5%	1,363	4.3%	1.5%	16.6%	45	9.4%	1,686	3.4%	16.6%	24	9.0%	4.5%	989	3.6%	1.8%	21	10.0%	4.5%	697	3.2%	1.7%
	Moderate	51	17.8%	12.6%	4,311	13.7%	7.3%	14.1%	100	20.9%	7,644	15.4%	15.5%	61	22.8%	15.6%	4,913	17.7%	9.5%	39	18.6%	15.2%	2,731	12.5%	9.1%
	Middle	53	18.5%	17.4%	4,987	15.9%	12.9%	19.1%	135	28.2%	13,805	27.8%	18.0%	74	27.6%	22.4%	7,826	28.1%	18.4%	61	29.0%	23.1%	5,979	27.4%	18.6%
	Upper	157	54.7%	48.2%	20,759	66.1%	52.3%	50.1%	198	41.4%	26,456	53.3%	50.0%	109	40.7%	42.2%	14,078	50.6%	50.4%	89	42.4%	40.4%	12,378	56.8%	50.8%
	Unknown	0	0.0%	18.3%	0	0.0%	26.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.3%	0	0.0%	19.9%	0	0.0%	16.9%	0	0.0%	19.8%
	Total	*287*	*100%*	*100%*	*31,420*	*100%*	*100%*	*100%*	*478*	*100%*	*49,591*	*100%*	*100%*	*268*	*100%*	*100%*	*27,806*	*100%*	*100%*	*210*	*100%*	*100%*	*21,785*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: KY Southwest KY

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023						Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses		Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%		#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	51	76.1%	58.9%	2,736	53.8%	40.8%	90.9%	5	38.5%	217	6.9%	91.2%		2	40.0%	61.9%	185	10.0%	40.5%	3	37.5%	62.7%	32	2.5%	41.7%
		Over $1 Million	11	16.4%		2,235	43.9%		7.8%	8	61.5%	2,918	93.1%	7.6%		3	60.0%		1,660	90.0%		5	62.5%		1,258	97.5%	
		Total Rev. available	62	92.5%		4,971	97.7%		98.8%	13	100.0%	3,135	100.0%	98.8%		5	100.0%		1,845	100.0%		8	100.0%		1,290	100.0%	
		Rev. Not Known	5	7.5%		116	2.3%		1.2%	0	0.0%	0	0.0%	1.2%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*67*	*100%*		*5,087*	*100%*		*100.0%*	*13*	*100%*	*3,135*	*100%*	*100%*		*5*	*100%*		*1,845*	*100%*		*8*	*100%*		*1,290*	*100%*	
	Loan Size	$100,000 or Less	55	82.1%	92.3%	1,397	27.5%	32.0%		8	61.5%	209	6.7%			2	40.0%	93.7%	19	1.0%	35.0%	6	75.0%	93.7%	190	14.7%	37.0%
		$100,001 - $250,000	8	11.9%	3.8%	1,210	23.8%	15.8%		1	7.7%	176	5.6%			1	20.0%	3.3%	176	9.5%	16.3%	0	0.0%	3.5%	0	0.0%	17.8%
		$250,001 - $1 Million	4	6.0%	4.0%	2,480	48.8%	52.2%		4	30.8%	2,750	87.7%			2	40.0%	3.0%	1,650	89.4%	48.6%	2	25.0%	2.8%	1,100	85.3%	45.2%
		Total	*67*	*100%*	*100.0%*	*5,087*	*100%*	*100.0%*		*13*	*100%*	*3,135*	*100%*			*5*	*100%*	*100%*	*1,845*	*100%*	*100%*	*8*	*100%*	*100%*	*1,290*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	45	88.2%		964	35.2%			4	80.0%	41	18.9%			1	50.0%		9	4.9%		3	100.0%		32	100.0%	
		$100,001 - $250,000	4	7.8%		637	23.3%			1	20.0%	176	81.1%			1	50.0%		176	95.1%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	2	3.9%		1,135	41.5%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*51*	*100%*		*2,736*	*100%*			*5*	*100%*	*217*	*100%*			*2*	*100%*		*185*	*100%*		*3*	*100%*		*32*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Waterloo

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: IA Waterloo

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar				Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %		#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.1%	0	0.0%	0.4%	3.1%	0	0.0%	0	0.0%	5.1%	0	0.0%	5.4%	0	0.0%	3.3%		0	0.0%	6.8%	0	0.0%	4.4%
	Moderate	0	0.0%	15.2%	0	0.0%	10.2%	16.7%	0	0.0%	0	0.0%	13.7%	0	0.0%	13.1%	0	0.0%	7.7%		0	0.0%	12.4%	0	0.0%	6.9%
	Middle	1	50.0%	56.1%	65	23.4%	50.3%	57.7%	4	100.0%	1,414	100.0%	58.5%	4	100.0%	61.5%	1,414	100.0%	57.8%		0	0.0%	58.1%	0	0.0%	54.4%
	Upper	1	50.0%	27.4%	213	76.6%	38.9%	22.3%	0	0.0%	0	0.0%	22.7%	0	0.0%	20.0%	0	0.0%	31.3%		0	0.0%	22.7%	0	0.0%	34.3%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*278*	*100%*	*100%*	*100%*	*4*	*100%*	*1,414*	*100%*	*100%*	*4*	*100%*	*100%*	*1,414*	*100%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
REFINANCE	Low	0	0.0%	1.0%	0	0.0%	0.5%	3.1%	3	20.0%	142	15.9%	5.1%	2	22.2%	4.5%	122	23.5%	2.4%		1	16.7%	5.6%	20	5.3%	2.7%
	Moderate	6	30.0%	10.6%	399	19.4%	7.8%	16.7%	4	26.7%	229	25.6%	13.7%	2	22.2%	12.0%	135	26.0%	8.4%		2	33.3%	14.9%	94	25.1%	8.6%
	Middle	12	60.0%	55.9%	1,231	59.8%	48.8%	57.7%	5	33.3%	375	42.0%	58.5%	3	33.3%	60.7%	190	36.6%	56.4%		2	33.3%	58.6%	185	49.5%	53.0%
	Upper	2	10.0%	32.3%	427	20.8%	42.7%	22.3%	3	20.0%	147	16.5%	22.7%	2	22.2%	22.7%	72	13.9%	32.8%		1	16.7%	20.9%	75	20.1%	35.8%
	Unknown	0	0.0%	0.3%	0	0.0%	0.2%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*20*	*100%*	*100%*	*2,057*	*100%*	*100%*	*100%*	*15*	*100%*	*893*	*100%*	*100%*	*9*	*100%*	*100%*	*519*	*100%*	*100%*		*6*	*100%*	*100%*	*374*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	14.3%	3.8%	60	14.9%	4.3%	3.1%	0	0.0%	0	0.0%	5.1%	0	0.0%	3.9%	0	0.0%	2.3%		0	0.0%	3.2%	0	0.0%	1.6%
	Moderate	0	0.0%	13.6%	0	0.0%	10.6%	16.7%	3	50.0%	58	42.6%	13.7%	2	50.0%	13.5%	33	37.5%	9.5%		1	50.0%	16.2%	25	52.1%	12.1%
	Middle	2	28.6%	55.0%	107	26.6%	52.7%	57.7%	3	50.0%	78	57.4%	58.5%	2	50.0%	58.3%	55	62.5%	55.3%		1	50.0%	59.9%	23	47.9%	59.5%
	Upper	4	57.1%	27.4%	235	58.5%	32.0%	22.3%	0	0.0%	0	0.0%	22.7%	0	0.0%	24.3%	0	0.0%	32.9%		0	0.0%	20.7%	0	0.0%	26.8%
	Unknown	0	0.0%	0.3%	0	0.0%	0.4%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*402*	*100%*	*100%*	*100%*	*6*	*100%*	*136*	*100%*	*100%*	*4*	*100%*	*100%*	*88*	*100%*	*100%*		*2*	*100%*	*100%*	*48*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	16.5%	0	0.0%	21.2%	7.2%	0	0.0%	0	0.0%	11.9%	0	0.0%	9.7%	0	0.0%	10.9%		0	0.0%	23.0%	0	0.0%	10.4%
	Moderate	0	0.0%	21.1%	0	0.0%	26.8%	19.1%	0	0.0%	0	0.0%	16.7%	0	0.0%	22.6%	0	0.0%	21.2%		0	0.0%	26.2%	0	0.0%	31.7%
	Middle	0	0.0%	47.7%	0	0.0%	36.6%	41.0%	0	0.0%	0	0.0%	51.3%	0	0.0%	54.8%	0	0.0%	58.4%		0	0.0%	42.6%	0	0.0%	28.2%
	Upper	0	0.0%	10.1%	0	0.0%	11.5%	30.8%	0	0.0%	0	0.0%	20.1%	0	0.0%	12.9%	0	0.0%	9.5%		0	0.0%	8.2%	0	0.0%	29.7%
	Unknown	0	0.0%	4.6%	0	0.0%	3.9%	1.9%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.6%	0	0.0%	0.3%	3.1%	0	0.0%	0	0.0%	5.1%	0	0.0%	3.9%	0	0.0%	3.6%		0	0.0%	4.9%	0	0.0%	3.5%
	Moderate	0	0.0%	9.5%	0	0.0%	8.8%	16.7%	0	0.0%	0	0.0%	13.7%	0	0.0%	11.3%	0	0.0%	7.0%		0	0.0%	11.1%	0	0.0%	6.4%
	Middle	3	100.0%	65.1%	104	100.0%	59.5%	57.7%	1	100.0%	50	100.0%	58.5%	1	100.0%	59.7%	50	100.0%	57.6%		0	0.0%	59.7%	0	0.0%	52.4%
	Upper	0	0.0%	24.9%	0	0.0%	31.4%	22.3%	0	0.0%	0	0.0%	22.7%	0	0.0%	25.1%	0	0.0%	31.9%		0	0.0%	24.3%	0	0.0%	37.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*104*	*100%*	*100%*	*100%*	*1*	*100%*	*50*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: IA Waterloo

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar				Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %		#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.5%	0	0.0%	0.4%	3.1%	0	0.0%	0	0.0%	5.1%	0	0.0%	3.4%	0	0.0%	1.8%		0	0.0%	4.1%	0	0.0%	4.5%
	Moderate	0	0.0%	16.9%	0	0.0%	8.7%	16.7%	0	0.0%	0	0.0%	13.7%	0	0.0%	13.6%	0	0.0%	9.4%		0	0.0%	13.3%	0	0.0%	12.1%
	Middle	0	0.0%	56.7%	0	0.0%	49.7%	57.7%	0	0.0%	0	0.0%	58.5%	0	0.0%	52.4%	0	0.0%	50.8%		0	0.0%	63.3%	0	0.0%	59.9%
	Upper	0	0.0%	25.9%	0	0.0%	41.1%	22.3%	0	0.0%	0	0.0%	22.7%	0	0.0%	30.6%	0	0.0%	37.9%		0	0.0%	19.4%	0	0.0%	23.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	9.1%	0	0.0%	8.7%	3.1%	0	0.0%	0	0.0%	5.1%	0	0.0%	18.2%	0	0.0%	11.4%		0	0.0%	21.4%	0	0.0%	4.9%
	Moderate	0	0.0%	33.3%	0	0.0%	27.7%	16.7%	0	0.0%	0	0.0%	13.7%	0	0.0%	40.9%	0	0.0%	39.5%		0	0.0%	14.3%	0	0.0%	4.7%
	Middle	0	0.0%	48.5%	0	0.0%	53.4%	57.7%	0	0.0%	0	0.0%	58.5%	0	0.0%	40.9%	0	0.0%	49.1%		0	0.0%	35.7%	0	0.0%	44.9%
	Upper	0	0.0%	9.1%	0	0.0%	10.2%	22.3%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	28.6%	0	0.0%	45.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	3.1%	1.4%	60	2.1%	2.0%	3.1%	3	11.5%	142	5.7%	5.1%	2	11.1%	5.0%	122	5.9%	4.0%		1	12.5%	6.3%	20	4.7%	4.4%
	Moderate	6	18.8%	13.1%	399	14.0%	10.2%	16.7%	7	26.9%	287	11.5%	13.7%	4	22.2%	13.1%	168	8.1%	9.7%		3	37.5%	13.4%	119	28.2%	8.9%
	Middle	18	56.3%	56.0%	1,507	53.0%	48.7%	57.7%	13	50.0%	1,917	76.9%	58.5%	10	55.6%	60.4%	1,709	82.5%	57.3%		3	37.5%	58.3%	208	49.3%	52.8%
	Upper	7	21.9%	29.2%	875	30.8%	38.6%	22.3%	3	11.5%	147	5.9%	22.7%	2	11.1%	21.5%	72	3.5%	29.0%		1	12.5%	22.0%	75	17.8%	33.9%
	Unknown	0	0.0%	0.3%	0	0.0%	0.5%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*32*	*100%*	*100%*	*2,841*	*100%*	*100%*	*100%*	*26*	*100%*	*2,493*	*100%*	*100%*	*18*	*100%*	*100%*	*2,071*	*100%*	*100%*		*8*	*100%*	*100%*	*422*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: IA Waterloo

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	1	8.3%	6.9%	54	13.2%	9.0%	7.5%	1	14.3%	153	28.7%	7.9%	1	25.0%	8.0%	153	39.4%	10.0%	0	0.0%	7.1%	0	0.0%	6.9%
	Moderate	1	8.3%	15.1%	53	13.0%	19.4%	17.2%	2	28.6%	110	20.6%	16.5%	0	0.0%	16.4%	0	0.0%	16.8%	2	66.7%	17.5%	110	75.3%	18.3%
	Middle	6	50.0%	46.1%	164	40.2%	42.0%	50.2%	4	57.1%	271	50.7%	55.1%	3	75.0%	54.3%	235	60.6%	56.6%	1	33.3%	52.5%	36	24.7%	57.7%
	Upper	4	33.3%	31.0%	137	33.6%	28.9%	24.5%	0	0.0%	0	0.0%	20.4%	0	0.0%	21.0%	0	0.0%	16.5%	0	0.0%	22.6%	0	0.0%	17.1%
	Unknown	0	0.0%	0.5%	0	0.0%	0.6%	0.6%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*408*	*100%*	*100%*	*100%*	*7*	*100%*	*534*	*100%*	*100%*	*4*	*100%*	*100%*	*388*	*100%*	*100%*	*3*	*100%*	*100%*	*146*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: IA Waterloo

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	14.6%	0	0.0%	7.9%	21.0%	0	0.0%	0	0.0%	23.3%	0	0.0%	21.2%	0	0.0%	12.2%	0	0.0%	13.0%	0	0.0%	7.1%
	Moderate	0	0.0%	25.2%	0	0.0%	19.4%	19.1%	2	50.0%	544	38.5%	18.0%	2	50.0%	27.4%	544	38.5%	22.6%	0	0.0%	26.2%	0	0.0%	18.5%
	Middle	0	0.0%	21.5%	0	0.0%	21.6%	23.3%	0	0.0%	0	0.0%	20.6%	0	0.0%	18.7%	0	0.0%	20.5%	0	0.0%	20.3%	0	0.0%	20.8%
	Upper	2	100.0%	23.1%	278	100.0%	32.9%	36.6%	2	50.0%	870	61.5%	38.1%	2	50.0%	20.2%	870	61.5%	32.4%	0	0.0%	20.5%	0	0.0%	32.2%
	Unknown	0	0.0%	15.6%	0	0.0%	18.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	12.4%	0	0.0%	20.1%	0	0.0%	21.3%
	Total	*2*	*100%*	*100%*	*278*	*100%*	*100%*	*100%*	*4*	*100%*	*1,414*	*100%*	*100%*	*4*	*100%*	*100%*	*1,414*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
REFINANCE	Low	5	25.0%	8.1%	359	17.5%	4.2%	21.0%	6	40.0%	267	29.9%	23.3%	4	44.4%	16.0%	189	36.4%	8.8%	2	33.3%	13.4%	78	20.9%	7.1%
	Moderate	6	30.0%	20.8%	438	21.3%	14.8%	19.1%	6	40.0%	290	32.5%	18.0%	3	33.3%	28.8%	154	29.7%	23.2%	3	50.0%	22.9%	136	36.4%	17.8%
	Middle	5	25.0%	22.3%	753	36.6%	20.3%	23.3%	1	6.7%	136	15.2%	20.6%	1	11.1%	20.1%	136	26.2%	19.8%	0	0.0%	22.5%	0	0.0%	19.1%
	Upper	4	20.0%	30.3%	507	24.6%	39.8%	36.6%	2	13.3%	200	22.4%	38.1%	1	11.1%	23.2%	40	7.7%	34.2%	1	16.7%	27.4%	160	42.8%	41.7%
	Unknown	0	0.0%	18.6%	0	0.0%	20.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.0%	0	0.0%	14.0%	0	0.0%	13.8%	0	0.0%	14.3%
	Total	*20*	*100%*	*100%*	*2,057*	*100%*	*100%*	*100%*	*15*	*100%*	*893*	*100%*	*100%*	*9*	*100%*	*100%*	*519*	*100%*	*100%*	*6*	*100%*	*100%*	*374*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	28.6%	13.1%	117	29.1%	9.3%	21.0%	3	50.0%	78	57.4%	23.3%	3	75.0%	17.8%	78	88.6%	11.5%	0	0.0%	13.9%	0	0.0%	9.0%
	Moderate	2	28.6%	27.6%	120	29.9%	25.1%	19.1%	2	33.3%	33	24.3%	18.0%	1	25.0%	26.4%	10	11.4%	21.4%	1	50.0%	26.6%	23	47.9%	20.6%
	Middle	0	0.0%	26.6%	0	0.0%	24.0%	23.3%	0	0.0%	0	0.0%	20.6%	0	0.0%	23.2%	0	0.0%	23.5%	0	0.0%	24.7%	0	0.0%	22.3%
	Upper	3	42.9%	27.9%	165	41.0%	35.2%	36.6%	1	16.7%	25	18.4%	38.1%	0	0.0%	27.8%	0	0.0%	36.9%	1	50.0%	31.4%	25	52.1%	40.8%
	Unknown	0	0.0%	4.8%	0	0.0%	6.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	6.7%	0	0.0%	3.4%	0	0.0%	7.3%
	Total	*7*	*100%*	*100%*	*402*	*100%*	*100%*	*100%*	*6*	*100%*	*136*	*100%*	*100%*	*4*	*100%*	*100%*	*88*	*100%*	*100%*	*2*	*100%*	*100%*	*48*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.0%	0	0.0%	0	0.0%	23.3%	0	0.0%	1.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.8%	0	0.0%	0.7%	19.1%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	23.3%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	0.3%
	Upper	0	0.0%	2.8%	0	0.0%	2.0%	36.6%	0	0.0%	0	0.0%	38.1%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	3.3%	0	0.0%	3.8%
	Unknown	0	0.0%	95.4%	0	0.0%	97.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.8%	0	0.0%	99.9%	0	0.0%	95.1%	0	0.0%	95.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	11.8%	0	0.0%	11.6%	21.0%	1	100.0%	50	100.0%	23.3%	1	100.0%	14.5%	50	100.0%	10.3%	0	0.0%	18.1%	0	0.0%	10.1%
	Moderate	1	33.3%	19.5%	50	48.1%	15.9%	19.1%	0	0.0%	0	0.0%	18.0%	0	0.0%	27.6%	0	0.0%	19.2%	0	0.0%	20.8%	0	0.0%	15.2%
	Middle	1	33.3%	29.6%	35	33.7%	25.2%	23.3%	0	0.0%	0	0.0%	20.6%	0	0.0%	23.3%	0	0.0%	22.8%	0	0.0%	23.0%	0	0.0%	23.7%
	Upper	1	33.3%	34.3%	19	18.3%	43.9%	36.6%	0	0.0%	0	0.0%	38.1%	0	0.0%	29.0%	0	0.0%	43.5%	0	0.0%	35.0%	0	0.0%	48.7%
	Unknown	0	0.0%	4.7%	0	0.0%	3.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.7%	0	0.0%	4.1%	0	0.0%	3.1%	0	0.0%	2.2%
	Total	*3*	*100%*	*100%*	*104*	*100%*	*100%*	*100%*	*1*	*100%*	*50*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IA Waterloo

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Count		Bank Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count		Bank Agg	Dollar		Agg	Count		Bank Agg	Dollar		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	Bank #	%	%	Bank $(000s)	$ %	$ %	Bank #	%	%	Bank $(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	15.4%	0	0.0%	7.1%	21.0%	0	0.0%	0	0.0%	23.3%	0	0.0%	19.0%	0	0.0%	12.2%	0	0.0%	19.4%	0	0.0%	13.1%
	Moderate	0	0.0%	34.3%	0	0.0%	24.1%	19.1%	0	0.0%	0	0.0%	18.0%	0	0.0%	29.3%	0	0.0%	23.6%	0	0.0%	24.5%	0	0.0%	21.6%
	Middle	0	0.0%	22.4%	0	0.0%	26.0%	23.3%	0	0.0%	0	0.0%	20.6%	0	0.0%	25.2%	0	0.0%	26.1%	0	0.0%	30.6%	0	0.0%	34.8%
	Upper	0	0.0%	27.4%	0	0.0%	42.1%	36.6%	0	0.0%	0	0.0%	38.1%	0	0.0%	23.8%	0	0.0%	34.9%	0	0.0%	22.4%	0	0.0%	27.0%
	Unknown	0	0.0%	0.5%	0	0.0%	0.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	3.1%	0	0.0%	3.1%	0	0.0%	3.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.0%	0	0.0%	0	0.0%	23.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.0%	0	0.0%	3.0%	19.1%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	23.3%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	3.0%	0	0.0%	7.2%	36.6%	0	0.0%	0	0.0%	38.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.9%	0	0.0%	89.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	7	21.9%	11.2%	476	16.8%	5.7%	21.0%	10	38.5%	395	15.8%	23.3%	8	44.4%	18.7%	317	15.3%	9.8%	2	25.0%	13.4%	78	18.5%	6.8%
	Moderate	9	28.1%	23.0%	608	21.4%	16.1%	19.1%	10	38.5%	867	34.8%	18.0%	6	33.3%	27.1%	708	34.2%	19.8%	4	50.0%	24.9%	159	37.7%	17.3%
	Middle	6	18.8%	21.9%	788	27.7%	19.6%	23.3%	1	3.8%	136	5.5%	20.6%	1	5.6%	19.5%	136	6.6%	18.0%	0	0.0%	21.2%	0	0.0%	19.5%
	Upper	10	31.3%	26.6%	969	34.1%	34.1%	36.6%	5	19.2%	1,095	43.9%	38.1%	3	16.7%	21.9%	910	43.9%	29.2%	2	25.0%	23.4%	185	43.8%	32.0%
	Unknown	0	0.0%	17.3%	0	0.0%	24.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.9%	0	0.0%	23.2%	0	0.0%	17.2%	0	0.0%	24.3%
	Total	*32*	*100%*	*100%*	*2,841*	*100%*	*100%*	*100%*	*26*	*100%*	*2,493*	*100%*	*100%*	*18*	*100%*	*100%*	*2,071*	*100%*	*100%*	*8*	*100%*	*100%*	*422*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IA Waterloo

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
			Count			Dollar			Total Businesses	Count		Dollar			Total Businesses	Count			Dollar				Count			Dollar			
			Bank		Agg	Bank		Agg		Bank		Bank				Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%		#	%	%	$ (000s)	$ %	$ %		#	%	%	$ (000s)	$ %	$ %	
SMALL BUSINESS	Revenue	$1 Million or Less	6	50.0%	52.7%	185	45.3%	38.3%	89.3%	6	85.7%	309	57.9%	89.6%		3	75.0%	53.7%	163	42.0%	38.3%		3	100.0%	55.5%	146	100.0%	34.8%	
		Over $1 Million	1	8.3%		32	7.8%		9.5%	1	14.3%	225	42.1%	9.2%		1	25.0%		225	58.0%			0	0.0%		0	0.0%		
		Total Rev. available	7	58.3%		217	53.2%		98.8%	7	100.0%	534	100.0%	98.8%		4	100.0%		388	100.0%			3	100.0%		146	100.0%		
		Rev. Not Known	5	41.7%		191	46.8%		1.2%	0	0.0%	0	0.0%	1.2%		0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total	*12*	*100%*		*408*	*100%*		*100.0%*	*7*	*100%*	*534*	*100%*	*100%*		*4*	*100%*		*388*	*100%*			*3*	*100%*		*146*	*100%*		
	Loan Size	$100,000 or Less	12	100.0%	88.8%	408	100.0%	27.0%		4	57.1%	51	9.6%			2	50.0%	90.5%	10	2.6%	27.9%		2	66.7%	89.9%	41	28.1%	28.8%	
		$100,001 - $250,000	0	0.0%	4.9%	0	0.0%	15.3%		3	42.9%	483	90.4%			2	50.0%	4.3%	378	97.4%	14.3%		1	33.3%	5.3%	105	71.9%	18.7%	
		$250,001 - $1 Million	0	0.0%	6.3%	0	0.0%	57.6%		0	0.0%	0	0.0%			0	0.0%	5.3%	0	0.0%	57.8%		0	0.0%	4.7%	0	0.0%	52.4%	
		Total	*12*	*100%*	*100.0%*	*408*	*100%*	*100.0%*		*7*	*100%*	*534*	*100%*			*4*	*100%*	*100%*	*388*	*100%*	*100%*		*3*	*100%*	*100%*	*146*	*100%*	*100%*	
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	6	100.0%		185	100.0%			4	66.7%	51	16.5%			2	66.7%		10	6.1%			2	66.7%		41	28.1%		
		$100,001 - $250,000	0	0.0%		0	0.0%			2	33.3%	258	83.5%			1	33.3%		153	93.9%			1	33.3%		105	71.9%		
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%			0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total	*6*	*100%*		*185*	*100%*			*6*	*100%*	*309*	*100%*			*3*	*100%*		*163*	*100%*			*3*	*100%*		*146*	*100%*		

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Multistate St. Louis

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi St. Louis

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	27	5.0%	2.7%	3,461	2.8%	1.3%	5.5%	32	4.2%	3,989	2.0%	4.7%	25	5.8%	3.4%	2,814	2.6%	1.8%	7	2.1%	3.9%	1,175	1.3%	1.9%
	Moderate	101	18.7%	16.2%	15,749	12.8%	9.8%	17.1%	120	15.6%	17,582	8.8%	16.3%	78	18.0%	16.6%	11,441	10.7%	9.5%	42	12.5%	17.4%	6,141	6.7%	9.9%
	Middle	222	41.1%	41.0%	39,319	31.9%	35.6%	38.9%	332	43.1%	70,594	35.4%	40.3%	174	40.2%	42.9%	37,033	34.6%	37.5%	158	46.9%	42.7%	33,561	36.4%	37.6%
	Upper	187	34.6%	39.9%	64,126	52.0%	53.1%	38.5%	280	36.4%	105,617	53.0%	38.5%	154	35.6%	36.9%	55,284	51.6%	51.0%	126	37.4%	35.8%	50,333	54.5%	50.3%
	Unknown	3	0.6%	0.2%	601	0.5%	0.2%	0.1%	6	0.8%	1,628	0.8%	0.3%	2	0.5%	0.2%	551	0.5%	0.2%	4	1.2%	0.3%	1,077	1.2%	0.3%
	Total	*540*	*100%*	*100%*	*123,256*	*100%*	*100%*	*100%*	*770*	*100%*	*199,410*	*100%*	*100%*	*433*	*100%*	*100%*	*107,123*	*100%*	*100%*	*337*	*100%*	*100%*	*92,287*	*100%*	*100%*
REFINANCE	Low	15	1.5%	1.0%	1,077	0.7%	0.5%	5.5%	14	2.3%	980	1.3%	4.7%	9	2.5%	2.5%	704	1.6%	1.4%	5	2.0%	3.2%	276	0.9%	1.9%
	Moderate	120	12.4%	9.7%	11,679	7.5%	6.0%	17.1%	100	16.3%	7,018	9.3%	16.3%	64	17.5%	13.6%	4,546	10.0%	7.9%	36	14.5%	16.3%	2,472	8.2%	10.6%
	Middle	400	41.2%	38.5%	48,101	30.8%	31.7%	38.9%	290	47.2%	29,971	39.8%	40.3%	167	45.8%	42.4%	16,925	37.4%	35.4%	123	49.4%	42.8%	13,046	43.4%	36.8%
	Upper	435	44.8%	50.8%	95,070	61.0%	61.7%	38.5%	207	33.7%	37,252	49.4%	38.5%	123	33.7%	41.3%	23,004	50.8%	55.1%	84	33.7%	37.5%	14,248	47.4%	50.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	3	0.5%	153	0.2%	0.3%	2	0.5%	0.2%	130	0.3%	0.2%	1	0.4%	0.2%	23	0.1%	0.2%
	Total	*970*	*100%*	*100%*	*155,927*	*100%*	*100%*	*100%*	*614*	*100%*	*75,374*	*100%*	*100%*	*365*	*100%*	*100%*	*45,309*	*100%*	*100%*	*249*	*100%*	*100%*	*30,065*	*100%*	*100%*
HOME IMPROVEMENT	Low	7	1.9%	1.8%	339	1.4%	1.4%	5.5%	19	2.7%	588	1.2%	4.7%	10	2.6%	1.5%	238	0.9%	0.8%	9	2.7%	1.9%	350	1.6%	1.3%
	Moderate	33	9.1%	9.7%	1,417	5.9%	6.4%	17.1%	83	11.6%	3,675	7.5%	16.3%	40	10.4%	8.8%	1,860	6.8%	6.1%	43	13.1%	9.6%	1,815	8.3%	7.3%
	Middle	168	46.5%	34.3%	9,865	41.0%	28.5%	38.9%	323	45.2%	21,348	43.3%	40.3%	181	46.9%	37.1%	12,119	44.4%	30.2%	142	43.3%	38.8%	9,229	42.0%	32.9%
	Upper	153	42.4%	54.2%	12,442	51.7%	63.8%	38.5%	288	40.3%	23,625	47.9%	38.5%	155	40.2%	52.4%	13,071	47.9%	62.8%	133	40.5%	49.4%	10,554	48.0%	58.3%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%	1	0.1%	40	0.1%	0.3%	0	0.0%	0.1%	0	0.0%	0.1%	1	0.3%	0.3%	40	0.2%	0.2%
	Total	*361*	*100%*	*100%*	*24,063*	*100%*	*100%*	*100%*	*714*	*100%*	*49,276*	*100%*	*100%*	*386*	*100%*	*100%*	*27,288*	*100%*	*100%*	*328*	*100%*	*100%*	*21,988*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	13.0%	0	0.0%	4.8%	13.5%	1	33.3%	2,303	32.9%	11.5%	1	100.0%	11.6%	2,303	100.0%	9.7%	0	0.0%	11.9%	0	0.0%	6.5%
	Moderate	0	0.0%	32.7%	0	0.0%	21.4%	20.5%	2	66.7%	4,700	67.1%	18.3%	0	0.0%	28.7%	0	0.0%	12.5%	2	100.0%	29.5%	4,700	100.0%	18.7%
	Middle	0	0.0%	38.2%	0	0.0%	30.1%	34.9%	0	0.0%	0	0.0%	40.0%	0	0.0%	38.1%	0	0.0%	46.8%	0	0.0%	38.9%	0	0.0%	42.6%
	Upper	0	0.0%	15.2%	0	0.0%	42.2%	30.1%	0	0.0%	0	0.0%	28.4%	0	0.0%	20.2%	0	0.0%	30.0%	0	0.0%	19.4%	0	0.0%	32.1%
	Unknown	0	0.0%	1.0%	0	0.0%	1.5%	0.9%	0	0.0%	0	0.0%	1.8%	0	0.0%	1.4%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*7,003*	*100%*	*100%*	*1*	*100%*	*100%*	*2,303*	*100%*	*100%*	*2*	*100%*	*100%*	*4,700*	*100%*	*100%*
OTHER PURPOSE LOC	Low	3	1.5%	1.8%	64	0.4%	0.7%	5.5%	9	2.4%	327	1.2%	4.7%	5	2.4%	1.2%	235	1.6%	0.8%	4	2.3%	1.0%	92	0.7%	0.6%
	Moderate	23	11.3%	8.3%	796	5.1%	4.9%	17.1%	52	13.7%	2,133	7.8%	16.3%	26	12.6%	7.1%	1,055	7.2%	3.9%	26	15.1%	7.9%	1,078	8.5%	4.7%
	Middle	84	41.2%	33.7%	6,421	41.4%	24.6%	38.9%	169	44.6%	11,485	42.0%	40.3%	95	45.9%	36.3%	6,015	41.0%	28.3%	74	43.0%	37.8%	5,470	43.2%	30.9%
	Upper	94	46.1%	56.2%	8,211	53.0%	69.7%	38.5%	149	39.3%	13,373	49.0%	38.5%	81	39.1%	55.3%	7,363	50.2%	67.0%	68	39.5%	53.3%	6,010	47.5%	63.8%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*204*	*100%*	*100%*	*15,492*	*100%*	*100%*	*100%*	*379*	*100%*	*27,318*	*100%*	*100%*	*207*	*100%*	*100%*	*14,668*	*100%*	*100%*	*172*	*100%*	*100%*	*12,650*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Multi St. Louis

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	5.0%	2.8%	59	2.1%	1.2%	5.5%	9	5.1%	280	2.4%	4.7%	1	1.8%	2.7%	28	0.7%	1.4%	8	6.6%	2.7%	252	3.3%	1.7%
	Moderate	8	20.0%	14.7%	440	16.0%	6.9%	17.1%	25	14.0%	1,493	12.6%	16.3%	9	16.1%	10.7%	485	11.6%	6.1%	16	13.1%	12.3%	1,008	13.2%	8.3%
	Middle	15	37.5%	38.9%	788	28.7%	27.0%	38.9%	84	47.2%	4,844	41.0%	40.3%	32	57.1%	41.9%	2,028	48.5%	29.6%	52	42.6%	41.5%	2,816	36.8%	30.3%
	Upper	15	37.5%	43.5%	1,460	53.1%	64.9%	38.5%	59	33.1%	5,153	43.6%	38.5%	13	23.2%	44.6%	1,585	37.9%	62.9%	46	37.7%	43.5%	3,568	46.7%	59.7%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%	1	0.6%	54	0.5%	0.3%	1	1.8%	0.1%	54	1.3%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	*40*	*100%*	*100%*	*2,747*	*100%*	*100%*	*100%*	*178*	*100%*	*11,824*	*100%*	*100%*	*56*	*100%*	*100%*	*4,180*	*100%*	*100%*	*122*	*100%*	*100%*	*7,644*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	7.9%	0	0.0%	5.7%	5.5%	0	0.0%	0	0.0%	4.7%	0	0.0%	8.1%	0	0.0%	4.4%	0	0.0%	5.0%	0	0.0%	2.4%
	Moderate	0	0.0%	25.1%	0	0.0%	18.3%	17.1%	0	0.0%	0	0.0%	16.3%	0	0.0%	32.1%	0	0.0%	24.2%	0	0.0%	29.1%	0	0.0%	16.3%
	Middle	0	0.0%	44.3%	0	0.0%	43.7%	38.9%	0	0.0%	0	0.0%	40.3%	0	0.0%	42.6%	0	0.0%	46.4%	0	0.0%	40.9%	0	0.0%	31.0%
	Upper	0	0.0%	22.7%	0	0.0%	32.2%	38.5%	0	0.0%	0	0.0%	38.5%	0	0.0%	16.8%	0	0.0%	24.7%	0	0.0%	24.4%	0	0.0%	50.1%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	54	2.6%	1.7%	5,000	1.6%	1.0%	5.5%	84	3.2%	8,467	2.3%	4.7%	51	3.5%	3.0%	6,322	3.1%	2.4%	33	2.7%	3.5%	2,145	1.3%	2.2%
	Moderate	285	13.5%	12.3%	30,081	9.4%	8.2%	17.1%	382	14.4%	36,601	9.9%	16.3%	217	15.0%	14.9%	19,387	9.7%	9.3%	165	13.6%	16.1%	17,214	10.2%	10.5%
	Middle	889	42.0%	39.3%	104,494	32.5%	33.1%	38.9%	1,198	45.1%	138,242	37.3%	40.3%	649	44.8%	42.0%	74,120	36.9%	37.5%	549	45.4%	42.1%	64,122	37.9%	37.5%
	Upper	884	41.8%	46.5%	181,309	56.4%	57.5%	38.5%	983	37.0%	185,020	50.0%	38.5%	526	36.3%	39.8%	100,307	49.9%	50.6%	457	37.8%	38.1%	84,713	50.0%	49.6%
	Unknown	3	0.1%	0.1%	601	0.2%	0.2%	0.1%	11	0.4%	1,875	0.5%	0.3%	5	0.3%	0.2%	735	0.4%	0.3%	6	0.5%	0.2%	1,140	0.7%	0.2%
	Total	*2,115*	*100%*	*100%*	*321,485*	*100%*	*100%*	*100%*	*2,658*	*100%*	*370,205*	*100%*	*100%*	*1,448*	*100%*	*100%*	*200,871*	*100%*	*100%*	*1,210*	*100%*	*100%*	*169,334*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: Multi St. Louis

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	101	8.9%	6.3%	9,710	11.8%	6.7%	6.8%	39	8.0%	4,129	6.1%	6.9%	18	9.8%	6.0%	2,848	8.9%	7.3%	21	6.9%	5.5%	1,281	3.6%	7.0%
	Moderate	217	19.2%	17.1%	13,255	16.1%	17.7%	18.2%	96	19.7%	11,618	17.1%	15.8%	35	19.1%	14.2%	5,375	16.9%	13.9%	61	20.1%	13.4%	6,243	17.3%	12.1%
	Middle	406	35.8%	33.8%	29,179	35.4%	31.9%	34.0%	194	39.8%	24,345	35.9%	36.7%	71	38.8%	36.7%	11,623	36.5%	34.6%	123	40.5%	36.1%	12,722	35.3%	34.9%
	Upper	402	35.5%	41.7%	29,232	35.5%	41.5%	40.1%	148	30.4%	26,806	39.5%	39.5%	54	29.5%	41.8%	11,659	36.6%	42.1%	94	30.9%	43.9%	15,147	42.1%	44.3%
	Unknown	7	0.6%	0.9%	982	1.2%	2.1%	0.9%	10	2.1%	962	1.4%	1.0%	5	2.7%	0.9%	349	1.1%	2.0%	5	1.6%	0.8%	613	1.7%	1.7%
	Tr Unknown	0	0.0%	0.2%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.0%
	Total	*1,133*	*100%*	*100%*	*82,358*	*100%*	*100%*	*100%*	*487*	*100%*	*67,860*	*100%*	*100%*	*183*	*100%*	*100%*	*31,854*	*100%*	*100%*	*304*	*100%*	*100%*	*36,006*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi St. Louis

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	111	20.6%	10.6%	12,444	10.1%	5.3%	21.4%	125	16.2%	13,217	6.6%	20.5%	79	18.2%	11.2%	8,338	7.8%	5.6%	46	13.6%	10.8%	4,879	5.3%	4.9%
	Moderate	149	27.6%	19.6%	24,303	19.7%	14.0%	16.9%	197	25.6%	34,386	17.2%	17.6%	120	27.7%	20.2%	20,885	19.5%	14.7%	77	22.8%	21.3%	13,501	14.6%	14.7%
	Middle	101	18.7%	18.3%	20,198	16.4%	17.5%	19.7%	163	21.2%	35,471	17.8%	20.8%	82	18.9%	18.7%	17,615	16.4%	18.1%	81	24.0%	19.1%	17,856	19.3%	18.0%
	Upper	179	33.1%	28.1%	66,311	53.8%	40.9%	41.9%	285	37.0%	116,336	58.3%	41.1%	152	35.1%	27.1%	60,285	56.3%	40.3%	133	39.5%	28.5%	56,051	60.7%	42.6%
	Unknown	0	0.0%	23.4%	0	0.0%	22.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.8%	0	0.0%	21.2%	0	0.0%	20.2%	0	0.0%	19.8%
	Total	*540*	*100%*	*100%*	*123,256*	*100%*	*100%*	*100%*	*770*	*100%*	*199,410*	*100%*	*100%*	*433*	*100%*	*100%*	*107,123*	*100%*	*100%*	*337*	*100%*	*100%*	*92,287*	*100%*	*100%*
REFINANCE	Low	159	16.4%	6.4%	11,923	7.6%	3.2%	21.4%	144	23.5%	9,757	12.9%	20.5%	89	24.4%	12.7%	5,825	12.9%	6.8%	55	22.1%	12.7%	3,932	13.1%	6.8%
	Moderate	217	22.4%	15.3%	24,150	15.5%	10.3%	16.9%	148	24.1%	15,679	20.8%	17.6%	90	24.7%	21.4%	9,877	21.8%	15.7%	58	23.3%	20.6%	5,802	19.3%	15.3%
	Middle	260	26.8%	20.0%	35,987	23.1%	16.8%	19.7%	162	26.4%	19,544	25.9%	20.8%	98	26.8%	21.1%	11,506	25.4%	19.3%	64	25.7%	20.6%	8,038	26.7%	17.9%
	Upper	334	34.4%	35.0%	83,867	53.8%	46.1%	41.9%	160	26.1%	30,394	40.3%	41.1%	88	24.1%	27.8%	18,101	40.0%	40.7%	72	28.9%	28.2%	12,293	40.9%	37.9%
	Unknown	0	0.0%	23.3%	0	0.0%	23.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.0%	0	0.0%	17.4%	0	0.0%	17.9%	0	0.0%	22.0%
	Total	*970*	*100%*	*100%*	*155,927*	*100%*	*100%*	*100%*	*614*	*100%*	*75,374*	*100%*	*100%*	*365*	*100%*	*100%*	*45,309*	*100%*	*100%*	*249*	*100%*	*100%*	*30,065*	*100%*	*100%*
HOME IMPROVEMENT	Low	70	19.4%	7.1%	2,578	10.7%	3.9%	21.4%	131	18.3%	4,767	9.7%	20.5%	87	22.5%	8.9%	3,230	11.8%	5.5%	44	13.4%	7.3%	1,537	7.0%	3.8%
	Moderate	79	21.9%	14.9%	4,293	17.8%	10.3%	16.9%	154	21.6%	8,141	16.5%	17.6%	75	19.4%	16.2%	4,441	16.3%	11.5%	79	24.1%	16.5%	3,700	16.8%	11.0%
	Middle	87	24.1%	22.0%	6,008	25.0%	18.6%	19.7%	161	22.5%	11,091	22.5%	20.8%	88	22.8%	22.8%	6,451	23.6%	18.8%	73	22.3%	22.6%	4,640	21.1%	18.1%
	Upper	125	34.6%	51.1%	11,184	46.5%	59.0%	41.9%	268	37.5%	25,277	51.3%	41.1%	136	35.2%	48.8%	13,166	48.2%	59.9%	132	40.2%	48.7%	12,111	55.1%	59.1%
	Unknown	0	0.0%	4.8%	0	0.0%	8.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.3%	0	0.0%	4.3%	0	0.0%	5.0%	0	0.0%	8.1%
	Total	*361*	*100%*	*100%*	*24,063*	*100%*	*100%*	*100%*	*714*	*100%*	*49,276*	*100%*	*100%*	*386*	*100%*	*100%*	*27,288*	*100%*	*100%*	*328*	*100%*	*100%*	*21,988*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.2%	0	0.0%	0.0%	21.4%	0	0.0%	0	0.0%	20.5%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.0%
	Moderate	0	0.0%	0.7%	0	0.0%	0.0%	16.9%	0	0.0%	0	0.0%	17.6%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.5%	0	0.0%	0.1%	19.7%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.1%
	Upper	0	0.0%	3.9%	0	0.0%	0.6%	41.9%	0	0.0%	0	0.0%	41.1%	0	0.0%	2.2%	0	0.0%	0.3%	0	0.0%	2.5%	0	0.0%	0.5%
	Unknown	0	0.0%	94.8%	0	0.0%	99.2%	0.0%	3	100.0%	7,003	100.0%	0.0%	1	100.0%	97.1%	2,303	100.0%	99.6%	2	100.0%	97.0%	4,700	100.0%	99.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*7,003*	*100%*	*100%*	*1*	*100%*	*100%*	*2,303*	*100%*	*100%*	*2*	*100%*	*100%*	*4,700*	*100%*	*100%*
OTHER PURPOSE LOC	Low	25	12.3%	6.2%	794	5.1%	2.9%	21.4%	66	17.4%	2,506	9.2%	20.5%	39	18.8%	9.0%	1,320	9.0%	5.1%	27	15.7%	7.0%	1,186	9.4%	4.0%
	Moderate	45	22.1%	14.8%	2,136	13.8%	8.1%	16.9%	68	17.9%	4,266	15.6%	17.6%	37	17.9%	16.0%	2,610	17.8%	10.5%	31	18.0%	16.7%	1,656	13.1%	11.3%
	Middle	49	24.0%	20.5%	3,141	20.3%	14.1%	19.7%	117	30.9%	8,330	30.5%	20.8%	63	30.4%	23.1%	4,527	30.9%	17.3%	54	31.4%	23.1%	3,803	30.1%	17.4%
	Upper	85	41.7%	53.9%	9,421	60.8%	71.9%	41.9%	128	33.8%	12,216	44.7%	41.1%	68	32.9%	47.8%	6,211	42.3%	63.0%	60	34.9%	48.5%	6,005	47.5%	63.6%
	Unknown	0	0.0%	4.6%	0	0.0%	3.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.1%	0	0.0%	4.2%	0	0.0%	4.7%	0	0.0%	3.7%
	Total	*204*	*100%*	*100%*	*15,492*	*100%*	*100%*	*100%*	*379*	*100%*	*27,318*	*100%*	*100%*	*207*	*100%*	*100%*	*14,668*	*100%*	*100%*	*172*	*100%*	*100%*	*12,650*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi St. Louis

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	9	22.5%	11.2%	350	12.7%	5.1%	21.4%	37	20.8%	1,721	14.6%	20.5%	16	28.6%	12.0%	901	21.6%	6.3%	21	17.2%	11.7%	820	10.7%	7.4%
	Moderate	9	22.5%	16.4%	423	15.4%	10.9%	16.9%	55	30.9%	3,633	30.7%	17.6%	19	33.9%	18.4%	1,220	29.2%	9.8%	36	29.5%	19.9%	2,413	31.6%	12.9%
	Middle	13	32.5%	22.5%	999	36.4%	14.0%	19.7%	36	20.2%	2,287	19.3%	20.8%	12	21.4%	23.0%	930	22.2%	15.4%	24	19.7%	23.6%	1,357	17.8%	18.3%
	Upper	9	22.5%	41.3%	975	35.5%	57.8%	41.9%	50	28.1%	4,183	35.4%	41.1%	9	16.1%	41.3%	1,129	27.0%	61.4%	41	33.6%	40.1%	3,054	40.0%	51.9%
	Unknown	0	0.0%	8.6%	0	0.0%	12.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	7.0%	0	0.0%	4.8%	0	0.0%	9.5%
	Total	*40*	*100%*	*100%*	*2,747*	*100%*	*100%*	*100%*	*178*	*100%*	*11,824*	*100%*	*100%*	*56*	*100%*	*100%*	*4,180*	*100%*	*100%*	*122*	*100%*	*100%*	*7,644*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.8%	0	0.0%	2.1%	21.4%	0	0.0%	0	0.0%	20.5%	0	0.0%	4.0%	0	0.0%	3.3%	0	0.0%	2.1%	0	0.0%	1.1%
	Moderate	0	0.0%	1.6%	0	0.0%	1.9%	16.9%	0	0.0%	0	0.0%	17.6%	0	0.0%	1.6%	0	0.0%	2.5%	0	0.0%	1.3%	0	0.0%	1.4%
	Middle	0	0.0%	0.9%	0	0.0%	1.4%	19.7%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.7%	0	0.0%	0.9%	41.9%	0	0.0%	0	0.0%	41.1%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	94.0%	0	0.0%	93.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	94.0%	0	0.0%	93.5%	0	0.0%	96.6%	0	0.0%	97.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	374	17.7%	7.9%	28,089	8.7%	3.9%	21.4%	503	18.9%	31,968	8.6%	20.5%	310	21.4%	11.2%	19,614	9.8%	5.4%	193	16.0%	10.6%	12,354	7.3%	4.7%
	Moderate	499	23.6%	16.8%	55,305	17.2%	11.3%	16.9%	622	23.4%	66,105	17.9%	17.6%	341	23.5%	19.8%	39,033	19.4%	13.4%	281	23.2%	20.3%	27,072	16.0%	13.5%
	Middle	510	24.1%	19.2%	66,333	20.6%	16.3%	19.7%	639	24.0%	76,723	20.7%	20.8%	343	23.7%	19.6%	41,029	20.4%	16.7%	296	24.5%	19.7%	35,694	21.1%	16.6%
	Upper	732	34.6%	32.8%	171,758	53.4%	42.3%	41.9%	891	33.5%	188,406	50.9%	41.1%	453	31.3%	29.6%	98,892	49.2%	37.7%	438	36.2%	31.2%	89,514	52.9%	39.8%
	Unknown	0	0.0%	23.3%	0	0.0%	26.1%	0.0%	3	0.1%	7,003	1.9%	0.0%	1	0.1%	19.7%	2,303	1.1%	26.9%	2	0.2%	18.3%	4,700	2.8%	25.4%
	Total	*2,115*	*100%*	*100%*	*321,485*	*100%*	*100%*	*100%*	*2,658*	*100%*	*370,205*	*100%*	*100%*	*1,448*	*100%*	*100%*	*200,871*	*100%*	*100%*	*1,210*	*100%*	*100%*	*169,334*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi St. Louis

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue: $1 Million or Less	843	74.4%	50.8%	27,189	33.0%	29.8%	90.1%	289	59.3%	19,657	29.0%	90.6%	112	61.2%	53.4%	9,652	30.3%	30.3%	177	58.2%	56.5%	10,005	27.8%	30.5%
	Revenue: Over $1 Million	205	18.1%		47,929	58.2%		8.9%	182	37.4%	40,002	58.9%	8.4%	61	33.3%		17,647	55.4%		121	39.8%		22,355	62.1%	
	Revenue: *Total Rev. available*	1,048	92.5%		75,118	91.2%		99.1%	471	96.7%	59,659	87.9%	99.0%	173	94.5%		27,299	85.7%		298	98.0%		32,360	89.9%	
	Revenue: Rev. Not Known	85	7.5%		7,240	8.8%		0.9%	16	3.3%	8,201	12.1%	1.0%	10	5.5%		4,555	14.3%		6	2.0%		3,646	10.1%	
	Revenue: *Total*	*1,133*	*100%*		*82,358*	*100%*		*100.0%*	*487*	*100%*	*67,860*	*100%*	*100%*	*183*	*100%*		*31,854*	*100%*		*304*	*100%*		*36,006*	*100%*	
	Loan Size: $100,000 or Less	944	83.3%	89.2%	22,341	27.1%	27.9%		332	68.2%	8,814	13.0%		115	62.8%	92.1%	2,682	8.4%	30.7%	217	71.4%	92.1%	6,132	17.0%	30.5%
	Loan Size: $100,001 - $250,000	108	9.5%	5.4%	16,135	19.6%	17.3%		75	15.4%	13,439	19.8%		28	15.3%	3.8%	5,291	16.6%	15.5%	47	15.5%	3.7%	8,148	22.6%	15.3%
	Loan Size: $250,001 - $1 Million	81	7.1%	5.4%	43,882	53.3%	54.8%		80	16.4%	45,607	67.2%		40	21.9%	4.1%	23,881	75.0%	53.8%	40	13.2%	4.2%	21,726	60.3%	54.2%
	Loan Size: *Total*	*1,133*	*100%*	*100.0%*	*82,358*	*100%*	*100.0%*		*487*	*100%*	*67,860*	*100%*		*183*	*100%*	*100%*	*31,854*	*100%*	*100%*	*304*	*100%*	*100%*	*36,006*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	801	95.0%		16,980	62.5%			245	84.8%	5,381	27.4%		93	83.0%		2,033	21.1%		152	85.9%		3,348	33.5%	
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	27	3.2%		4,101	15.1%			23	8.0%	3,893	19.8%		8	7.1%		1,372	14.2%		15	8.5%		2,521	25.2%	
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	15	1.8%		6,108	22.5%			21	7.3%	10,383	52.8%		11	9.8%		6,247	64.7%		10	5.6%		4,136	41.3%	
	Loan Size & Rev $1 Mill or Less: *Total*	*843*	*100%*		*27,189*	*100%*			*289*	*100%*	*19,657*	*100%*		*112*	*100%*		*9,652*	*100%*		*177*	*100%*		*10,005*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Multistate Memphis

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	12	3.9%	5.0%	1,359	1.7%	2.1%	10.2%	19	3.8%	2,683	1.9%	6.6%	10	3.7%	4.8%	1,287	1.7%	2.0%	9	3.8%	4.9%	1,396	2.1%	2.2%
	Moderate	30	9.7%	11.7%	4,399	5.4%	6.4%	16.9%	85	16.8%	14,753	10.4%	20.5%	49	18.3%	16.9%	8,644	11.7%	9.9%	36	15.1%	18.4%	6,109	9.0%	11.2%
	Middle	98	31.6%	26.2%	21,482	26.5%	21.8%	27.1%	151	29.8%	34,434	24.3%	29.7%	74	27.6%	29.9%	17,246	23.3%	26.0%	77	32.4%	29.8%	17,188	25.4%	26.1%
	Upper	170	54.8%	57.0%	53,928	66.4%	69.7%	45.7%	246	48.6%	88,539	62.6%	42.2%	132	49.3%	47.6%	46,011	62.2%	61.6%	114	47.9%	46.1%	42,528	63.0%	59.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	5	1.0%	1,072	0.8%	0.9%	3	1.1%	0.8%	750	1.0%	0.6%	2	0.8%	0.8%	322	0.5%	0.6%
	Total	*310*	*100%*	*100%*	*81,168*	*100%*	*100%*	*100%*	*506*	*100%*	*141,481*	*100%*	*100%*	*268*	*100%*	*100%*	*73,938*	*100%*	*100%*	*238*	*100%*	*100%*	*67,543*	*100%*	*100%*
REFINANCE	Low	33	4.7%	2.2%	1,746	1.6%	1.1%	10.2%	24	4.7%	1,603	2.3%	6.6%	17	5.4%	4.4%	1,176	2.6%	2.2%	7	3.6%	5.9%	427	1.7%	2.8%
	Moderate	75	10.8%	7.3%	6,948	6.3%	4.2%	16.9%	88	17.3%	7,086	10.1%	20.5%	51	16.2%	16.4%	4,479	10.0%	10.8%	37	19.1%	19.7%	2,607	10.4%	12.0%
	Middle	165	23.7%	23.2%	19,773	17.8%	18.3%	27.1%	162	31.9%	18,627	26.7%	29.7%	105	33.4%	31.4%	12,661	28.2%	26.6%	57	29.4%	31.0%	5,966	23.9%	25.0%
	Upper	423	60.8%	67.3%	82,636	74.4%	76.4%	45.7%	228	44.9%	41,967	60.0%	42.2%	139	44.3%	47.2%	26,371	58.7%	59.9%	89	45.9%	42.7%	15,596	62.4%	59.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	6	1.2%	605	0.9%	0.9%	2	0.6%	0.7%	210	0.5%	0.6%	4	2.1%	0.8%	395	1.6%	0.6%
	Total	*696*	*100%*	*100%*	*111,103*	*100%*	*100%*	*100%*	*508*	*100%*	*69,888*	*100%*	*100%*	*314*	*100%*	*100%*	*44,897*	*100%*	*100%*	*194*	*100%*	*100%*	*24,991*	*100%*	*100%*
HOME IMPROVEMENT	Low	17	6.6%	7.2%	629	3.3%	2.6%	10.2%	18	3.0%	654	1.6%	6.6%	12	3.5%	6.3%	498	1.9%	2.3%	6	2.4%	4.5%	156	1.0%	2.4%
	Moderate	37	14.4%	12.2%	1,895	10.1%	6.6%	16.9%	94	15.9%	4,522	11.0%	20.5%	60	17.5%	18.9%	2,926	11.3%	9.4%	34	13.7%	15.9%	1,596	10.4%	9.6%
	Middle	53	20.6%	21.5%	2,780	14.8%	17.6%	27.1%	177	29.9%	9,795	23.7%	29.7%	102	29.8%	27.7%	5,749	22.1%	21.8%	75	30.1%	26.2%	4,046	26.4%	22.1%
	Upper	150	58.4%	59.1%	13,488	71.8%	73.0%	45.7%	301	50.9%	26,212	63.5%	42.2%	168	49.1%	46.7%	16,804	64.7%	66.0%	133	53.4%	52.8%	9,408	61.5%	65.5%
	Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.1%	1	0.2%	96	0.2%	0.9%	0	0.0%	0.4%	0	0.0%	0.5%	1	0.4%	0.5%	96	0.6%	0.4%
	Total	*257*	*100%*	*100%*	*18,792*	*100%*	*100%*	*100%*	*591*	*100%*	*41,279*	*100%*	*100%*	*342*	*100%*	*100%*	*25,977*	*100%*	*100%*	*249*	*100%*	*100%*	*15,302*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	35.4%	0	0.0%	23.6%	29.7%	1	33.3%	20,495	77.3%	23.0%	1	33.3%	26.5%	20,495	77.3%	18.7%	0	0.0%	30.5%	0	0.0%	46.2%
	Moderate	0	0.0%	18.7%	0	0.0%	9.5%	21.5%	1	33.3%	3,480	13.1%	25.2%	1	33.3%	32.0%	3,480	13.1%	11.3%	0	0.0%	26.3%	0	0.0%	19.5%
	Middle	0	0.0%	26.3%	0	0.0%	33.7%	18.4%	1	33.3%	2,546	9.6%	24.1%	1	33.3%	22.4%	2,546	9.6%	36.0%	0	0.0%	27.4%	0	0.0%	13.9%
	Upper	0	0.0%	19.1%	0	0.0%	32.9%	29.8%	0	0.0%	0	0.0%	25.0%	0	0.0%	16.0%	0	0.0%	29.7%	0	0.0%	14.7%	0	0.0%	20.1%
	Unknown	0	0.0%	0.5%	0	0.0%	0.4%	0.5%	0	0.0%	0	0.0%	2.6%	0	0.0%	3.2%	0	0.0%	4.3%	0	0.0%	1.1%	0	0.0%	0.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*26,521*	*100%*	*100%*	*3*	*100%*	*100%*	*26,521*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	7	8.0%	2.4%	497	6.1%	1.2%	10.2%	7	3.3%	273	1.6%	6.6%	5	4.8%	4.3%	207	2.5%	1.8%	2	1.9%	2.3%	66	0.7%	1.0%
	Moderate	7	8.0%	5.6%	234	2.9%	2.7%	16.9%	26	12.4%	996	5.7%	20.5%	12	11.5%	15.4%	413	4.9%	8.2%	14	13.3%	11.4%	583	6.5%	6.2%
	Middle	14	16.1%	20.6%	743	9.2%	13.6%	27.1%	54	25.8%	3,063	17.6%	29.7%	24	23.1%	26.7%	1,249	14.8%	19.1%	30	28.6%	28.7%	1,814	20.3%	20.7%
	Upper	59	67.8%	71.4%	6,626	81.8%	82.6%	45.7%	122	58.4%	13,062	75.1%	42.2%	63	60.6%	53.4%	6,571	77.9%	70.6%	59	56.2%	57.1%	6,491	72.5%	71.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.3%
	Total	*87*	*100%*	*100%*	*8,100*	*100%*	*100%*	*100%*	*209*	*100%*	*17,394*	*100%*	*100%*	*104*	*100%*	*100%*	*8,440*	*100%*	*100%*	*105*	*100%*	*100%*	*8,954*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	4	8.9%	5.7%	221	5.6%	2.3%	10.2%	8	5.5%	266	2.3%	6.6%	5	8.5%	6.2%	176	3.5%	3.5%	3	3.5%	3.7%	90	1.3%	2.2%
	Moderate	6	13.3%	10.2%	442	11.2%	5.9%	16.9%	27	18.6%	1,483	12.6%	20.5%	17	28.8%	13.1%	1,200	24.0%	7.6%	10	11.6%	11.4%	283	4.2%	8.0%
	Middle	13	28.9%	27.6%	901	22.7%	20.3%	27.1%	37	25.5%	2,153	18.3%	29.7%	12	20.3%	27.4%	751	15.0%	20.5%	25	29.1%	31.3%	1,402	20.8%	22.2%
	Upper	22	48.9%	56.5%	2,399	60.5%	71.5%	45.7%	73	50.3%	7,849	66.8%	42.2%	25	42.4%	52.0%	2,876	57.5%	67.5%	48	55.8%	53.2%	4,973	73.7%	67.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.9%	0	0.0%	1.3%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.3%
	Total	*45*	*100%*	*100%*	*3,963*	*100%*	*100%*	*100%*	*145*	*100%*	*11,751*	*100%*	*100%*	*59*	*100%*	*100%*	*5,003*	*100%*	*100%*	*86*	*100%*	*100%*	*6,748*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	8.4%	0	0.0%	3.0%	10.2%	0	0.0%	0	0.0%	6.6%	0	0.0%	10.1%	0	0.0%	4.8%	0	0.0%	7.4%	0	0.0%	2.3%
	Moderate	0	0.0%	17.1%	0	0.0%	10.0%	16.9%	0	0.0%	0	0.0%	20.5%	0	0.0%	31.9%	0	0.0%	23.9%	0	0.0%	32.8%	0	0.0%	43.8%
	Middle	0	0.0%	32.6%	0	0.0%	30.2%	27.1%	0	0.0%	0	0.0%	29.7%	0	0.0%	32.8%	0	0.0%	32.3%	0	0.0%	32.4%	0	0.0%	24.4%
	Upper	0	0.0%	41.9%	0	0.0%	56.8%	45.7%	0	0.0%	0	0.0%	42.2%	0	0.0%	24.7%	0	0.0%	38.9%	0	0.0%	25.8%	0	0.0%	28.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	1.6%	0	0.0%	0.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	73	5.2%	3.8%	4,452	2.0%	3.1%	10.2%	77	3.9%	25,974	8.4%	6.6%	50	4.6%	5.0%	23,839	12.9%	4.4%	27	3.1%	5.0%	2,135	1.7%	5.4%
	Moderate	155	11.1%	9.4%	13,918	6.2%	5.6%	16.9%	321	16.4%	32,320	10.5%	20.5%	190	17.4%	17.0%	21,142	11.4%	10.3%	131	15.0%	18.2%	11,178	9.0%	11.9%
	Middle	343	24.6%	24.6%	45,679	20.5%	20.9%	27.1%	582	29.7%	70,618	22.9%	29.7%	318	29.2%	30.0%	40,202	21.8%	27.3%	264	30.3%	29.8%	30,416	24.6%	24.8%
	Upper	824	59.1%	62.2%	159,077	71.3%	70.4%	45.7%	970	49.4%	177,629	57.6%	42.2%	527	48.3%	47.3%	98,633	53.4%	56.9%	443	50.8%	46.2%	78,996	63.9%	57.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	12	0.6%	1,773	0.6%	0.9%	5	0.5%	0.7%	960	0.5%	1.1%	7	0.8%	0.8%	813	0.7%	0.6%
	Total	*1,395*	*100%*	*100%*	*223,126*	*100%*	*100%*	*100%*	*1,962*	*100%*	*308,314*	*100%*	*100%*	*1,090*	*100%*	*100%*	*184,776*	*100%*	*100%*	*872*	*100%*	*100%*	*123,538*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	220	16.6%	11.4%	10,673	14.9%	10.9%	12.9%	64	13.8%	8,537	15.6%	9.2%	21	10.6%	7.7%	2,204	8.9%	9.3%	43	16.2%	7.0%	6,333	21.2%	8.9%
	Moderate	220	16.6%	15.6%	12,543	17.5%	16.2%	16.3%	118	25.4%	17,051	31.1%	22.9%	59	29.8%	19.9%	7,708	31.0%	22.3%	59	22.2%	19.9%	9,343	31.2%	21.1%
	Middle	298	22.5%	23.3%	11,495	16.1%	21.0%	23.6%	102	22.0%	7,897	14.4%	25.6%	44	22.2%	24.7%	3,316	13.3%	20.6%	58	21.8%	23.8%	4,581	15.3%	20.3%
	Upper	578	43.6%	48.5%	35,805	50.1%	49.6%	46.4%	169	36.4%	19,035	34.7%	40.1%	69	34.8%	45.3%	10,317	41.4%	43.0%	100	37.6%	46.4%	8,718	29.1%	42.5%
	Unknown	9	0.7%	0.9%	1,002	1.4%	2.2%	0.8%	11	2.4%	2,322	4.2%	2.3%	5	2.5%	2.0%	1,358	5.5%	4.8%	6	2.3%	2.6%	964	3.2%	7.1%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*1,325*	*100%*	*100%*	*71,518*	*100%*	*100%*	*100%*	*464*	*100%*	*54,842*	*100%*	*100%*	*198*	*100%*	*100%*	*24,903*	*100%*	*100%*	*266*	*100%*	*100%*	*29,939*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Memphis

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	19	6.1%	3.3%	2,298	2.8%	1.5%	24.5%	29	5.7%	3,297	2.3%	23.5%	19	7.1%	3.7%	1,961	2.7%	1.6%	10	4.2%	2.8%	1,336	2.0%	1.2%
	Moderate	92	29.7%	13.8%	15,259	18.8%	9.2%	15.7%	120	23.7%	20,839	14.7%	16.1%	58	21.6%	13.2%	10,232	13.8%	8.6%	62	26.1%	14.3%	10,607	15.7%	8.7%
	Middle	68	21.9%	18.5%	14,661	18.1%	16.7%	17.5%	117	23.1%	27,063	19.1%	18.2%	60	22.4%	19.5%	13,890	18.8%	17.7%	57	23.9%	19.5%	13,173	19.5%	16.7%
	Upper	130	41.9%	40.2%	48,941	60.3%	49.0%	42.3%	237	46.8%	90,253	63.8%	42.2%	131	48.9%	39.0%	47,855	64.7%	48.3%	106	44.5%	39.6%	42,398	62.8%	50.1%
	Unknown	1	0.3%	24.2%	9	0.0%	23.7%	0.0%	3	0.6%	29	0.0%	0.0%	0	0.0%	24.5%	0	0.0%	23.9%	3	1.3%	23.8%	29	0.0%	23.3%
	Total	*310*	*100%*	*100%*	*81,168*	*100%*	*100%*	*100%*	*506*	*100%*	*141,481*	*100%*	*100%*	*268*	*100%*	*100%*	*73,938*	*100%*	*100%*	*238*	*100%*	*100%*	*67,543*	*100%*	*100%*
REFINANCE	Low	71	10.2%	3.6%	4,342	3.9%	1.7%	24.5%	62	12.2%	3,922	5.6%	23.5%	36	11.5%	7.3%	2,480	5.5%	3.7%	26	13.4%	7.4%	1,442	5.8%	3.2%
	Moderate	140	20.1%	10.6%	14,911	13.4%	7.0%	15.7%	136	26.8%	13,319	19.1%	16.1%	86	27.4%	16.2%	8,876	19.8%	11.6%	50	25.8%	15.9%	4,443	17.8%	9.9%
	Middle	201	28.9%	18.0%	26,463	23.8%	14.4%	17.5%	144	28.3%	19,164	27.4%	18.2%	84	26.8%	22.8%	11,525	25.7%	20.3%	60	30.9%	21.4%	7,639	30.6%	17.3%
	Upper	283	40.7%	43.8%	65,309	58.8%	51.3%	42.3%	165	32.5%	33,363	47.7%	42.2%	107	34.1%	38.4%	21,896	48.8%	48.4%	58	29.9%	35.9%	11,467	45.9%	41.0%
	Unknown	1	0.1%	24.1%	78	0.1%	25.6%	0.0%	1	0.2%	120	0.2%	0.0%	1	0.3%	15.2%	120	0.3%	16.0%	0	0.0%	19.4%	0	0.0%	28.5%
	Total	*696*	*100%*	*100%*	*111,103*	*100%*	*100%*	*100%*	*508*	*100%*	*69,888*	*100%*	*100%*	*314*	*100%*	*100%*	*44,897*	*100%*	*100%*	*194*	*100%*	*100%*	*24,991*	*100%*	*100%*
HOME IMPROVEMENT	Low	22	8.6%	5.4%	791	4.2%	2.5%	24.5%	73	12.4%	2,931	7.1%	23.5%	51	14.9%	9.4%	2,256	8.7%	4.1%	22	8.8%	6.0%	675	4.4%	2.3%
	Moderate	36	14.0%	12.0%	1,586	8.4%	7.6%	15.7%	107	18.1%	4,498	10.9%	16.1%	62	18.1%	17.2%	2,832	10.9%	9.0%	45	18.1%	15.5%	1,666	10.9%	8.2%
	Middle	70	27.2%	19.3%	4,613	24.5%	15.8%	17.5%	161	27.2%	9,417	22.8%	18.2%	96	28.1%	23.0%	6,022	23.2%	15.9%	65	26.1%	20.4%	3,395	22.2%	15.0%
	Upper	128	49.8%	58.5%	11,717	62.4%	69.8%	42.3%	250	42.3%	24,433	59.2%	42.2%	133	38.9%	45.7%	14,867	57.2%	66.5%	117	47.0%	52.8%	9,566	62.5%	68.8%
	Unknown	1	0.4%	4.8%	85	0.5%	4.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	4.5%	0	0.0%	5.3%	0	0.0%	5.7%
	Total	*257*	*100%*	*100%*	*18,792*	*100%*	*100%*	*100%*	*591*	*100%*	*41,279*	*100%*	*100%*	*342*	*100%*	*100%*	*25,977*	*100%*	*100%*	*249*	*100%*	*100%*	*15,302*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.5%	0	0.0%	0	0.0%	23.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.7%	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.5%	0	0.0%	0.0%	17.5%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	6.7%	0	0.0%	0.8%	42.3%	0	0.0%	0	0.0%	42.2%	0	0.0%	5.5%	0	0.0%	0.5%	0	0.0%	4.2%	0	0.0%	1.2%
	Unknown	0	0.0%	92.8%	0	0.0%	99.2%	0.0%	3	100.0%	26,521	100.0%	0.0%	3	100.0%	94.1%	26,521	100.0%	99.4%	0	0.0%	95.8%	0	0.0%	98.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*26,521*	*100%*	*100%*	*3*	*100%*	*100%*	*26,521*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	10	11.5%	3.8%	308	3.8%	1.5%	24.5%	18	8.6%	774	4.4%	23.5%	11	10.6%	5.8%	527	6.2%	2.6%	7	6.7%	5.2%	247	2.8%	2.5%
	Moderate	5	5.7%	8.4%	187	2.3%	4.4%	15.7%	41	19.6%	2,118	12.2%	16.1%	19	18.3%	13.7%	1,077	12.8%	7.2%	22	21.0%	12.9%	1,041	11.6%	7.2%
	Middle	21	24.1%	15.6%	1,460	18.0%	10.4%	17.5%	50	23.9%	3,041	17.5%	18.2%	22	21.2%	21.1%	1,686	20.0%	13.8%	28	26.7%	20.8%	1,355	15.1%	13.6%
	Upper	51	58.6%	68.8%	6,145	75.9%	80.5%	42.3%	100	47.8%	11,461	65.9%	42.2%	52	50.0%	56.0%	5,150	61.0%	73.2%	48	45.7%	56.6%	6,311	70.5%	72.6%
	Unknown	0	0.0%	3.4%	0	0.0%	3.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	3.2%	0	0.0%	4.6%	0	0.0%	4.1%
	Total	*87*	*100%*	*100%*	*8,100*	*100%*	*100%*	*100%*	*209*	*100%*	*17,394*	*100%*	*100%*	*104*	*100%*	*100%*	*8,440*	*100%*	*100%*	*105*	*100%*	*100%*	*8,954*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Memphis

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	4	8.9%	6.8%	271	6.8%	2.9%	24.5%	16	11.0%	803	6.8%	23.5%	7	11.9%	8.4%	430	8.6%	4.8%	9	10.5%	6.8%	373	5.5%	3.4%
	Moderate	13	28.9%	14.2%	1,094	27.6%	8.5%	15.7%	30	20.7%	1,559	13.3%	16.1%	17	28.8%	13.4%	1,124	22.5%	7.3%	13	15.1%	12.7%	435	6.4%	7.2%
	Middle	6	13.3%	20.2%	260	6.6%	17.4%	17.5%	41	28.3%	3,300	28.1%	18.2%	14	23.7%	20.8%	990	19.8%	15.2%	27	31.4%	22.6%	2,310	34.2%	16.2%
	Upper	22	48.9%	45.4%	2,338	59.0%	53.1%	42.3%	58	40.0%	6,089	51.8%	42.2%	21	35.6%	47.5%	2,459	49.2%	59.6%	37	43.0%	51.7%	3,630	53.8%	64.9%
	Unknown	0	0.0%	13.4%	0	0.0%	18.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.8%	0	0.0%	13.1%	0	0.0%	6.2%	0	0.0%	8.3%
	Total	*45*	*100%*	*100%*	*3,963*	*100%*	*100%*	*100%*	*145*	*100%*	*11,751*	*100%*	*100%*	*59*	*100%*	*100%*	*5,003*	*100%*	*100%*	*86*	*100%*	*100%*	*6,748*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.5%	0	0.0%	0.3%	24.5%	0	0.0%	0	0.0%	23.5%	0	0.0%	7.7%	0	0.0%	3.1%	0	0.0%	2.5%	0	0.0%	0.9%
	Moderate	0	0.0%	1.1%	0	0.0%	0.9%	15.7%	0	0.0%	0	0.0%	16.1%	0	0.0%	1.8%	0	0.0%	1.4%	0	0.0%	2.5%	0	0.0%	1.7%
	Middle	0	0.0%	0.5%	0	0.0%	0.7%	17.5%	0	0.0%	0	0.0%	18.2%	0	0.0%	1.1%	0	0.0%	1.4%	0	0.0%	0.8%	0	0.0%	1.8%
	Upper	0	0.0%	0.8%	0	0.0%	1.3%	42.3%	0	0.0%	0	0.0%	42.2%	0	0.0%	0.9%	0	0.0%	1.5%	0	0.0%	0.8%	0	0.0%	1.2%
	Unknown	0	0.0%	97.1%	0	0.0%	96.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	88.5%	0	0.0%	92.6%	0	0.0%	93.4%	0	0.0%	94.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	126	9.0%	3.5%	8,010	3.6%	1.5%	24.5%	198	10.1%	11,727	3.8%	23.5%	124	11.4%	5.3%	7,654	4.1%	1.9%	74	8.5%	4.2%	4,073	3.3%	1.5%
	Moderate	286	20.5%	11.8%	33,037	14.8%	7.5%	15.7%	434	22.1%	42,333	13.7%	16.1%	242	22.2%	14.2%	24,141	13.1%	8.1%	192	22.0%	14.5%	18,192	14.7%	8.2%
	Middle	366	26.2%	18.0%	47,457	21.3%	14.4%	17.5%	513	26.1%	61,985	20.1%	18.2%	276	25.3%	20.5%	34,113	18.5%	15.7%	237	27.2%	19.9%	27,872	22.6%	15.5%
	Upper	614	44.0%	42.4%	134,450	60.3%	47.1%	42.3%	810	41.3%	165,599	53.7%	42.2%	444	40.7%	39.5%	92,227	49.9%	42.3%	366	42.0%	40.3%	73,372	59.4%	45.7%
	Unknown	3	0.2%	24.4%	172	0.1%	29.6%	0.0%	7	0.4%	26,670	8.7%	0.0%	4	0.4%	20.5%	26,641	14.4%	32.0%	3	0.3%	21.2%	29	0.0%	29.0%
	Total	*1,395*	*100%*	*100%*	*223,126*	*100%*	*100%*	*100%*	*1,962*	*100%*	*308,314*	*100%*	*100%*	*1,090*	*100%*	*100%*	*184,776*	*100%*	*100%*	*872*	*100%*	*100%*	*123,538*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Memphis

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue: $1 Million or Less	1,078	81.4%	39.2%	30,453	42.6%	27.1%	91.1%	298	64.2%	13,628	24.8%	91.4%	131	66.2%	47.0%	6,525	26.2%	32.3%	167	62.8%	49.3%	7,103	23.7%	31.7%
	Revenue: Over $1 Million	166	12.5%		36,253	50.7%		8.1%	151	32.5%	37,902	69.1%	7.8%	57	28.8%		15,943	64.0%		94	35.3%		21,959	73.3%	
	Revenue: *Total Rev. available*	1,244	93.9%		66,706	93.3%		99.2%	449	96.8%	51,530	94.0%	99.3%	188	94.9%		22,468	90.2%		261	98.1%		29,062	97.1%	
	Revenue: Rev. Not Known	81	6.1%		4,812	6.7%		0.8%	15	3.2%	3,312	6.0%	0.7%	10	5.1%		2,435	9.8%		5	1.9%		877	2.9%	
	Revenue: *Total*	*1,325*	*100%*		*71,518*	*100%*		*100.0%*	*464*	*100%*	*54,842*	*100%*	*100%*	*198*	*100%*		*24,903*	*100%*		*266*	*100%*		*29,939*	*100%*	
	Loan Size: $100,000 or Less	1,181	89.1%	91.8%	24,938	34.9%	34.7%		328	70.7%	8,509	15.5%		138	69.7%	93.1%	3,581	14.4%	35.5%	190	71.4%	92.1%	4,928	16.5%	33.5%
	Loan Size: $100,001 - $250,000	82	6.2%	4.4%	12,901	18.0%	17.2%		70	15.1%	13,094	23.9%		25	12.6%	3.6%	4,860	19.5%	16.6%	45	16.9%	4.2%	8,234	27.5%	17.3%
	Loan Size: $250,001 - $1 Million	62	4.7%	3.9%	33,679	47.1%	48.2%		66	14.2%	33,239	60.6%		35	17.7%	3.2%	16,462	66.1%	47.9%	31	11.7%	3.7%	16,777	56.0%	49.2%
	Loan Size: *Total*	*1,325*	*100%*	*100.0%*	*71,518*	*100%*	*100.0%*		*464*	*100%*	*54,842*	*100%*		*198*	*100%*	*100%*	*24,903*	*100%*	*100%*	*266*	*100%*	*100%*	*29,939*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	1,044	96.8%		19,970	65.6%			265	88.9%	5,774	42.4%		116	88.5%		2,521	38.6%		149	89.2%		3,253	45.8%	
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	20	1.9%		3,119	10.2%			23	7.7%	3,858	28.3%		8	6.1%		1,388	21.3%		15	9.0%		2,470	34.8%	
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	14	1.3%		7,364	24.2%			10	3.4%	3,996	29.3%		7	5.3%		2,616	40.1%		3	1.8%		1,380	19.4%	
	Loan Size & Rev $1 Mill or Less: *Total*	*1,078*	*100%*		*30,453*	*100%*			*298*	*100%*	*13,628*	*100%*		*131*	*100%*		*6,525*	*100%*		*167*	*100%*		*7,103*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Multistate Chattanooga

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	0.6%	3.1%	81	0.2%	2.4%	3.0%	7	3.0%	1,107	1.7%	3.0%	3	2.0%	3.4%	464	1.1%	2.6%	4	4.8%	3.3%	643	2.7%	2.6%
	Moderate	18	11.3%	14.8%	2,893	6.3%	10.1%	17.0%	30	12.9%	6,153	9.2%	15.7%	18	12.1%	16.6%	3,798	8.8%	12.6%	12	14.3%	19.5%	2,355	9.9%	15.0%
	Middle	66	41.5%	39.3%	17,487	38.1%	36.3%	41.2%	114	48.9%	32,143	48.0%	48.3%	73	49.0%	44.0%	20,047	46.4%	40.2%	41	48.8%	44.3%	12,096	50.9%	41.2%
	Upper	74	46.5%	42.7%	25,476	55.5%	51.2%	38.8%	81	34.8%	27,388	40.9%	32.2%	54	36.2%	35.4%	18,730	43.4%	44.3%	27	32.1%	32.5%	8,658	36.5%	41.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.4%	136	0.2%	0.8%	1	0.7%	0.6%	136	0.3%	0.4%	0	0.0%	0.5%	0	0.0%	0.3%
	Total	*159*	*100%*	*100%*	*45,937*	*100%*	*100%*	*100%*	*233*	*100%*	*66,927*	*100%*	*100%*	*149*	*100%*	*100%*	*43,175*	*100%*	*100%*	*84*	*100%*	*100%*	*23,752*	*100%*	*100%*
REFINANCE	Low	9	2.0%	2.0%	1,462	2.1%	1.8%	3.0%	4	1.2%	246	0.6%	3.0%	2	0.9%	3.0%	88	0.3%	2.2%	2	1.8%	2.8%	158	1.2%	2.1%
	Moderate	66	14.6%	11.2%	7,217	10.6%	7.6%	17.0%	34	10.6%	2,831	6.8%	15.7%	18	8.5%	14.6%	1,760	6.0%	11.4%	16	14.5%	16.5%	1,071	8.4%	12.1%
	Middle	162	35.9%	39.2%	23,063	33.8%	34.9%	41.2%	144	44.7%	16,193	38.7%	48.3%	92	43.4%	46.8%	10,286	35.4%	42.8%	52	47.3%	49.4%	5,907	46.3%	47.7%
	Upper	214	47.5%	47.6%	36,539	53.5%	55.7%	38.8%	138	42.9%	22,497	53.8%	32.2%	98	46.2%	35.1%	16,888	58.0%	43.2%	40	36.4%	30.5%	5,609	44.0%	37.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	0.6%	72	0.2%	0.8%	2	0.9%	0.5%	72	0.2%	0.3%	0	0.0%	0.8%	0	0.0%	0.7%
	Total	*451*	*100%*	*100%*	*68,281*	*100%*	*100%*	*100%*	*322*	*100%*	*41,839*	*100%*	*100%*	*212*	*100%*	*100%*	*29,094*	*100%*	*100%*	*110*	*100%*	*100%*	*12,745*	*100%*	*100%*
HOME IMPROVEMENT	Low	10	5.2%	2.1%	699	5.1%	1.5%	3.0%	3	0.6%	111	0.3%	3.0%	0	0.0%	2.4%	0	0.0%	2.3%	3	1.5%	2.1%	111	0.7%	2.6%
	Moderate	18	9.4%	10.4%	1,003	7.3%	8.2%	17.0%	53	10.9%	3,354	8.2%	15.7%	29	9.9%	12.3%	1,911	7.8%	10.6%	24	12.2%	12.0%	1,443	8.7%	9.4%
	Middle	71	37.2%	37.6%	5,009	36.3%	36.5%	41.2%	220	45.1%	16,321	39.8%	48.3%	130	44.5%	42.0%	9,670	39.6%	37.0%	90	45.9%	43.0%	6,651	39.9%	37.4%
	Upper	92	48.2%	49.9%	7,098	51.4%	53.8%	38.8%	206	42.2%	20,866	50.8%	32.2%	131	44.9%	42.6%	12,718	52.1%	49.7%	75	38.3%	42.2%	8,148	48.9%	49.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	6	1.2%	403	1.0%	0.8%	2	0.7%	0.7%	107	0.4%	0.5%	4	2.0%	0.7%	296	1.8%	0.6%
	Total	*191*	*100%*	*100%*	*13,809*	*100%*	*100%*	*100%*	*488*	*100%*	*41,055*	*100%*	*100%*	*292*	*100%*	*100%*	*24,406*	*100%*	*100%*	*196*	*100%*	*100%*	*16,649*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	15.8%	0	0.0%	12.4%	14.4%	0	0.0%	0	0.0%	12.7%	0	0.0%	5.1%	0	0.0%	0.8%	0	0.0%	15.3%	0	0.0%	29.0%
	Moderate	0	0.0%	21.7%	0	0.0%	10.2%	18.6%	0	0.0%	0	0.0%	14.9%	0	0.0%	29.9%	0	0.0%	9.7%	0	0.0%	26.4%	0	0.0%	24.6%
	Middle	0	0.0%	40.8%	0	0.0%	45.2%	36.7%	1	100.0%	6,908	100.0%	41.3%	0	0.0%	42.7%	0	0.0%	18.8%	1	100.0%	33.3%	6,908	100.0%	14.9%
	Upper	0	0.0%	21.7%	0	0.0%	32.2%	30.3%	0	0.0%	0	0.0%	30.6%	0	0.0%	22.2%	0	0.0%	70.7%	0	0.0%	25.0%	0	0.0%	31.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*6,908*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*6,908*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	1.4%	1.6%	25	0.4%	1.5%	3.0%	1	0.5%	10	0.1%	3.0%	1	0.9%	1.7%	10	0.1%	1.2%	0	0.0%	1.7%	0	0.0%	1.2%
	Moderate	5	6.8%	8.3%	197	2.8%	6.8%	17.0%	17	9.1%	1,153	7.2%	15.7%	11	10.0%	10.5%	1,027	10.3%	7.3%	6	7.9%	9.5%	126	2.1%	5.9%
	Middle	23	31.1%	34.0%	2,304	32.8%	30.2%	41.2%	83	44.6%	6,311	39.3%	48.3%	49	44.5%	44.0%	3,923	39.3%	39.0%	34	44.7%	42.9%	2,388	39.4%	38.1%
	Upper	45	60.8%	56.0%	4,496	64.0%	61.5%	38.8%	84	45.2%	8,530	53.2%	32.2%	49	44.5%	43.4%	5,024	50.3%	52.3%	35	46.1%	45.4%	3,506	57.9%	54.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.5%	35	0.2%	0.8%	0	0.0%	0.4%	0	0.0%	0.2%	1	1.3%	0.6%	35	0.6%	0.2%
	Total	*74*	*100%*	*100%*	*7,022*	*100%*	*100%*	*100%*	*186*	*100%*	*16,039*	*100%*	*100%*	*110*	*100%*	*100%*	*9,984*	*100%*	*100%*	*76*	*100%*	*100%*	*6,055*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.6%	0	0.0%	1.9%	3.0%	0	0.0%	0	0.0%	3.0%	0	0.0%	3.0%	0	0.0%	3.4%	0	0.0%	1.8%	0	0.0%	1.9%
	Moderate	4	21.1%	13.9%	235	16.9%	8.9%	17.0%	8	11.1%	505	10.6%	15.7%	4	14.3%	10.8%	189	14.1%	7.4%	4	9.1%	13.4%	316	9.2%	10.7%
	Middle	8	42.1%	41.6%	698	50.3%	37.8%	41.2%	39	54.2%	2,408	50.5%	48.3%	16	57.1%	47.7%	745	55.6%	43.1%	23	52.3%	49.1%	1,663	48.6%	44.0%
	Upper	7	36.8%	40.9%	454	32.7%	51.4%	38.8%	25	34.7%	1,851	38.9%	32.2%	8	28.6%	37.8%	405	30.2%	45.8%	17	38.6%	35.8%	1,446	42.2%	43.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*19*	*100%*	*100%*	*1,387*	*100%*	*100%*	*100%*	*72*	*100%*	*4,764*	*100%*	*100%*	*28*	*100%*	*100%*	*1,339*	*100%*	*100%*	*44*	*100%*	*100%*	*3,425*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	8.8%	0	0.0%	7.0%	3.0%	0	0.0%	0	0.0%	3.0%	0	0.0%	4.1%	0	0.0%	3.2%	0	0.0%	1.0%	0	0.0%	1.0%
	Moderate	0	0.0%	22.5%	0	0.0%	16.2%	17.0%	0	0.0%	0	0.0%	15.7%	0	0.0%	14.5%	0	0.0%	13.9%	0	0.0%	25.8%	0	0.0%	23.6%
	Middle	0	0.0%	40.6%	0	0.0%	38.0%	41.2%	0	0.0%	0	0.0%	48.3%	0	0.0%	61.4%	0	0.0%	53.3%	0	0.0%	58.8%	0	0.0%	49.2%
	Upper	0	0.0%	28.1%	0	0.0%	38.8%	38.8%	0	0.0%	0	0.0%	32.2%	0	0.0%	18.6%	0	0.0%	28.6%	0	0.0%	13.4%	0	0.0%	24.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.4%	0	0.0%	1.1%	0	0.0%	1.0%	0	0.0%	1.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	21	2.3%	2.6%	2,267	1.7%	2.9%	3.0%	15	1.2%	1,474	0.8%	3.0%	6	0.8%	3.1%	562	0.5%	2.2%	9	1.8%	3.0%	912	1.3%	4.2%
	Moderate	111	12.4%	12.8%	11,545	8.5%	9.0%	17.0%	142	10.9%	13,996	7.9%	15.7%	80	10.1%	15.2%	8,685	8.0%	11.6%	62	12.1%	17.6%	5,311	7.6%	14.7%
	Middle	330	36.9%	39.1%	48,561	35.6%	36.4%	41.2%	601	46.2%	80,284	45.2%	48.3%	360	45.5%	45.0%	44,671	41.4%	37.7%	241	47.2%	45.3%	35,613	51.2%	40.4%
	Upper	432	48.3%	45.5%	74,063	54.3%	51.7%	38.8%	534	41.0%	81,132	45.7%	32.2%	340	43.0%	36.1%	53,765	49.8%	48.1%	194	38.0%	33.6%	27,367	39.4%	40.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	10	0.8%	646	0.4%	0.8%	5	0.6%	0.5%	315	0.3%	0.3%	5	1.0%	0.6%	331	0.5%	0.4%
	Total	*894*	*100%*	*100%*	*136,436*	*100%*	*100%*	*100%*	*1,302*	*100%*	*177,532*	*100%*	*100%*	*791*	*100%*	*100%*	*107,998*	*100%*	*100%*	*511*	*100%*	*100%*	*69,534*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	30	6.7%	8.1%	2,844	8.1%	14.0%	6.9%	9	7.5%	2,550	15.2%	6.5%	6	10.5%	6.6%	2,095	19.8%	11.1%	3	4.8%	6.4%	455	7.3%	10.5%
	Moderate	86	19.2%	15.2%	10,598	30.1%	16.4%	16.9%	24	20.0%	4,413	26.3%	19.7%	10	17.5%	18.7%	2,876	27.2%	23.5%	14	22.2%	18.0%	1,537	24.7%	24.1%
	Middle	150	33.6%	37.7%	7,518	21.4%	36.7%	39.3%	44	36.7%	5,009	29.9%	38.5%	17	29.8%	36.0%	2,504	23.7%	28.0%	27	42.9%	36.4%	2,505	40.3%	26.3%
	Upper	181	40.5%	38.5%	14,192	40.4%	32.6%	36.7%	43	35.8%	4,800	28.6%	34.5%	24	42.1%	37.8%	3,086	29.2%	36.9%	19	30.2%	38.3%	1,714	27.6%	38.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.2%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.8%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*447*	*100%*	*100%*	*35,152*	*100%*	*100%*	*100%*	*120*	*100%*	*16,772*	*100%*	*100%*	*57*	*100%*	*100%*	*10,561*	*100%*	*100%*	*63*	*100%*	*100%*	*6,211*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	10	6.3%	5.5%	1,241	2.7%	2.9%	20.8%	14	6.0%	1,153	1.7%	20.0%	6	4.0%	3.5%	423	1.0%	1.6%	8	9.5%	5.3%	730	3.1%	2.6%
	Moderate	34	21.4%	19.7%	5,589	12.2%	14.3%	17.2%	41	17.6%	6,400	9.6%	17.7%	24	16.1%	15.9%	3,826	8.9%	10.6%	17	20.2%	18.4%	2,574	10.8%	12.6%
	Middle	33	20.8%	20.3%	7,980	17.4%	18.5%	20.3%	51	21.9%	12,327	18.4%	20.2%	33	22.1%	20.3%	7,744	17.9%	17.6%	18	21.4%	21.8%	4,583	19.3%	20.2%
	Upper	82	51.6%	37.7%	31,127	67.8%	48.1%	41.8%	127	54.5%	47,047	70.3%	42.2%	86	57.7%	43.2%	31,182	72.2%	54.1%	41	48.8%	34.6%	15,865	66.8%	45.7%
	Unknown	0	0.0%	16.8%	0	0.0%	16.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.2%	0	0.0%	16.1%	0	0.0%	19.9%	0	0.0%	19.0%
	Total	*159*	*100%*	*100%*	*45,937*	*100%*	*100%*	*100%*	*233*	*100%*	*66,927*	*100%*	*100%*	*149*	*100%*	*100%*	*43,175*	*100%*	*100%*	*84*	*100%*	*100%*	*23,752*	*100%*	*100%*
REFINANCE	Low	57	12.6%	5.5%	3,797	5.6%	3.0%	20.8%	49	15.2%	3,191	7.6%	20.0%	28	13.2%	9.2%	1,795	6.2%	5.0%	21	19.1%	12.5%	1,396	11.0%	7.0%
	Moderate	107	23.7%	16.4%	11,385	16.7%	11.5%	17.2%	81	25.2%	8,468	20.2%	17.7%	49	23.1%	19.7%	5,372	18.5%	14.6%	32	29.1%	21.7%	3,096	24.3%	16.0%
	Middle	96	21.3%	19.0%	13,723	20.1%	16.6%	20.3%	78	24.2%	9,520	22.8%	20.2%	55	25.9%	21.4%	7,256	24.9%	19.5%	23	20.9%	21.5%	2,264	17.8%	20.7%
	Upper	191	42.4%	35.0%	39,376	57.7%	44.9%	41.8%	114	35.4%	20,660	49.4%	42.2%	80	37.7%	33.8%	14,671	50.4%	44.5%	34	30.9%	28.4%	5,989	47.0%	37.6%
	Unknown	0	0.0%	24.2%	0	0.0%	23.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.8%	0	0.0%	16.4%	0	0.0%	15.8%	0	0.0%	18.7%
	Total	*451*	*100%*	*100%*	*68,281*	*100%*	*100%*	*100%*	*322*	*100%*	*41,839*	*100%*	*100%*	*212*	*100%*	*100%*	*29,094*	*100%*	*100%*	*110*	*100%*	*100%*	*12,745*	*100%*	*100%*
HOME IMPROVEMENT	Low	26	13.6%	9.6%	945	6.8%	4.8%	20.8%	58	11.9%	2,272	5.5%	20.0%	34	11.6%	8.2%	1,369	5.6%	3.9%	24	12.2%	8.5%	903	5.4%	4.5%
	Moderate	40	20.9%	17.3%	2,315	16.8%	13.3%	17.2%	105	21.5%	5,881	14.3%	17.7%	54	18.5%	15.1%	3,159	12.9%	9.9%	51	26.0%	18.0%	2,722	16.3%	10.7%
	Middle	38	19.9%	20.3%	2,364	17.1%	18.0%	20.3%	99	20.3%	7,032	17.1%	20.2%	71	24.3%	21.5%	5,156	21.1%	16.8%	28	14.3%	21.2%	1,876	11.3%	15.9%
	Upper	87	45.5%	49.7%	8,185	59.3%	60.6%	41.8%	226	46.3%	25,870	63.0%	42.2%	133	45.5%	52.3%	14,722	60.3%	65.3%	93	47.4%	46.4%	11,148	67.0%	60.6%
	Unknown	0	0.0%	3.1%	0	0.0%	3.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.0%	0	0.0%	4.2%	0	0.0%	5.8%	0	0.0%	8.3%
	Total	*191*	*100%*	*100%*	*13,809*	*100%*	*100%*	*100%*	*488*	*100%*	*41,055*	*100%*	*100%*	*292*	*100%*	*100%*	*24,406*	*100%*	*100%*	*196*	*100%*	*100%*	*16,649*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	20.0%	0	0.0%	0.9%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.2%	0	0.0%	0	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.7%	0	0.0%	0.0%	20.3%	0	0.0%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	0.1%
	Upper	0	0.0%	11.2%	0	0.0%	1.8%	41.8%	0	0.0%	0	0.0%	42.2%	0	0.0%	5.1%	0	0.0%	0.6%	0	0.0%	6.9%	0	0.0%	1.0%
	Unknown	0	0.0%	88.2%	0	0.0%	98.2%	0.0%	1	100.0%	6,908	100.0%	0.0%	0	0.0%	94.0%	0	0.0%	99.3%	1	100.0%	91.7%	6,908	100.0%	98.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*6,908*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*6,908*	*100%*	*100%*
OTHER PURPOSE LOC	Low	8	10.8%	5.6%	289	4.1%	2.2%	20.8%	20	10.8%	799	5.0%	20.0%	12	10.9%	5.5%	574	5.7%	2.7%	8	10.5%	5.4%	225	3.7%	2.3%
	Moderate	9	12.2%	14.8%	351	5.0%	7.5%	17.2%	32	17.2%	1,931	12.0%	17.7%	16	14.5%	12.9%	809	8.1%	6.6%	16	21.1%	18.2%	1,122	18.5%	9.8%
	Middle	16	21.6%	19.9%	1,143	16.3%	13.8%	20.3%	46	24.7%	3,455	21.5%	20.2%	21	19.1%	22.9%	1,460	14.6%	15.7%	25	32.9%	23.8%	1,995	32.9%	15.3%
	Upper	41	55.4%	57.0%	5,239	74.6%	74.1%	41.8%	88	47.3%	9,854	61.4%	42.2%	61	55.5%	56.3%	7,141	71.5%	73.3%	27	35.5%	45.4%	2,713	44.8%	66.5%
	Unknown	0	0.0%	2.7%	0	0.0%	2.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	1.6%	0	0.0%	7.3%	0	0.0%	6.2%
	Total	*74*	*100%*	*100%*	*7,022*	*100%*	*100%*	*100%*	*186*	*100%*	*16,039*	*100%*	*100%*	*110*	*100%*	*100%*	*9,984*	*100%*	*100%*	*76*	*100%*	*100%*	*6,055*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count		Dollar				Count			Dollar		
		Bank #	Bank %	%	$ (000s)	$ %	$ %	%	Bank #	Bank %	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	10.5%	11.4%	166	12.0%	5.4%	20.8%	10	13.9%	489	10.3%	20.0%	6	21.4%	10.5%	287	21.4%	5.9%	4	9.1%	8.1%	202	5.9%	4.7%
	Moderate	7	36.8%	19.6%	341	24.6%	11.9%	17.2%	19	26.4%	1,093	22.9%	17.7%	7	25.0%	19.4%	249	18.6%	10.9%	12	27.3%	19.6%	844	24.6%	11.8%
	Middle	3	15.8%	19.2%	407	29.3%	14.9%	20.3%	15	20.8%	1,129	23.7%	20.2%	4	14.3%	16.8%	377	28.2%	11.6%	11	25.0%	24.2%	752	22.0%	16.1%
	Upper	7	36.8%	37.4%	473	34.1%	51.9%	41.8%	28	38.9%	2,053	43.1%	42.2%	11	39.3%	47.5%	426	31.8%	66.2%	17	38.6%	44.3%	1,627	47.5%	64.3%
	Unknown	0	0.0%	12.5%	0	0.0%	16.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.8%	0	0.0%	5.4%	0	0.0%	3.8%	0	0.0%	3.1%
	Total	*19*	*100%*	*100%*	*1,387*	*100%*	*100%*	*100%*	*72*	*100%*	*4,764*	*100%*	*100%*	*28*	*100%*	*100%*	*1,339*	*100%*	*100%*	*44*	*100%*	*100%*	*3,425*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.1%	0	0.0%	1.9%	20.8%	0	0.0%	0	0.0%	20.0%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.5%	0	0.0%	1.9%	17.2%	0	0.0%	0	0.0%	17.7%	0	0.0%	1.4%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.3%	0	0.0%	1.3%	20.3%	0	0.0%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.8%	0	0.0%	0	0.0%	42.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.1%	0	0.0%	94.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.9%	0	0.0%	98.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	103	11.5%	5.6%	6,438	4.7%	2.7%	20.8%	151	11.6%	7,904	4.5%	20.0%	86	10.9%	5.9%	4,448	4.1%	2.3%	65	12.7%	7.0%	3,456	5.0%	3.2%
	Moderate	197	22.0%	17.6%	19,981	14.6%	11.8%	17.2%	278	21.4%	23,773	13.4%	17.7%	150	19.0%	16.7%	13,415	12.4%	9.9%	128	25.0%	18.8%	10,358	14.9%	12.1%
	Middle	186	20.8%	19.4%	25,617	18.8%	16.1%	20.3%	289	22.2%	33,463	18.8%	20.2%	184	23.3%	20.5%	21,993	20.4%	15.4%	105	20.5%	21.6%	11,470	16.5%	18.6%
	Upper	408	45.6%	36.7%	84,400	61.9%	43.2%	41.8%	583	44.8%	105,484	59.4%	42.2%	371	46.9%	41.1%	68,142	63.1%	44.9%	212	41.5%	34.9%	37,342	53.7%	42.7%
	Unknown	0	0.0%	20.7%	0	0.0%	26.2%	0.0%	1	0.1%	6,908	3.9%	0.0%	0	0.0%	15.9%	0	0.0%	27.5%	1	0.2%	17.6%	6,908	9.9%	23.4%
	Total	*894*	*100%*	*100%*	*136,436*	*100%*	*100%*	*100%*	*1,302*	*100%*	*177,532*	*100%*	*100%*	*791*	*100%*	*100%*	*107,998*	*100%*	*100%*	*511*	*100%*	*100%*	*69,534*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Chattanooga

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar				Count			Dollar		
		Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Total Businesses %	Bank #	Bank %	Bank $ (000s)	Bank $ %	Total Businesses %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %
SMALL BUSINESS	Revenue: $1 Million or Less	328	73.4%	45.9%	13,519	38.5%	31.4%	91.8%	64	53.3%	2,956	17.6%	91.7%	31	54.4%	50.9%	2,207	20.9%	37.6%	33	52.4%	52.0%	749	12.1%	33.3%
	Revenue: Over $1 Million	94	21.0%		21,017	59.8%		7.5%	50	41.7%	11,161	66.5%	7.6%	23	40.4%		6,524	61.8%		27	42.9%		4,637	74.7%	
	Revenue: *Total Rev. available*	422	94.4%		34,536	98.2%		99.3%	114	95.0%	14,117	84.2%	99.3%	54	94.7%		8,731	82.7%		60	95.2%		5,386	86.7%	
	Revenue: Rev. Not Known	25	5.6%		616	1.8%		0.7%	6	5.0%	2,655	15.8%	0.7%	3	5.3%		1,830	17.3%		3	4.8%		825	13.3%	
	Revenue: *Total*	*447*	*100%*		*35,152*	*100%*		*100.0%*	*120*	*100%*	*16,772*	*100%*	*100%*	*57*	*100%*		*10,561*	*100%*		*63*	*100%*		*6,211*	*100%*	
	Loan Size: $100,000 or Less	361	80.8%	86.1%	8,001	22.8%	22.7%		81	67.5%	2,622	15.6%		37	64.9%	89.6%	1,351	12.8%	26.2%	44	69.8%	90.4%	1,271	20.5%	29.1%
	Loan Size: $100,001 - $250,000	49	11.0%	7.0%	8,434	24.0%	18.9%		19	15.8%	3,585	21.4%		8	14.0%	4.8%	1,518	14.4%	16.1%	11	17.5%	4.8%	2,067	33.3%	17.3%
	Loan Size: $250,001 - $1 Million	37	8.3%	6.9%	18,717	53.2%	58.4%		20	16.7%	10,565	63.0%		12	21.1%	5.6%	7,692	72.8%	57.8%	8	12.7%	4.8%	2,873	46.3%	53.6%
	Loan Size: *Total*	*447*	*100%*	*100.0%*	*35,152*	*100%*	*100.0%*		*120*	*100%*	*16,772*	*100%*		*57*	*100%*	*100%*	*10,561*	*100%*	*100%*	*63*	*100%*	*100%*	*6,211*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	304	92.7%		5,711	42.2%			59	92.2%	1,517	51.3%		26	83.9%		768	34.8%		33	100.0%		749	100.0%	
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	13	4.0%		2,187	16.2%			3	4.7%	446	15.1%		3	9.7%		446	20.2%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	11	3.4%		5,621	41.6%			2	3.1%	993	33.6%		2	6.5%		993	45.0%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: *Total*	*328*	*100%*		*13,519*	*100%*			*64*	*100%*	*2,956*	*100%*		*31*	*100%*		*2,207*	*100%*		*33*	*100%*		*749*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Multistate Augusta

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Augusta

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.6%	0	0.0%	0.9%	3.9%	7	3.3%	670	1.2%	3.9%	4	3.0%	2.5%	355	1.0%	1.3%	3	3.7%	2.9%	315	1.6%	1.4%
	Moderate	10	7.4%	14.6%	1,714	5.0%	10.4%	22.3%	33	15.3%	6,340	11.8%	18.4%	19	14.2%	13.1%	3,416	10.0%	9.3%	14	17.3%	13.9%	2,924	15.0%	9.8%
	Middle	58	42.6%	39.7%	13,026	38.2%	37.3%	39.7%	99	46.0%	21,553	40.2%	43.5%	67	50.0%	43.1%	15,043	44.2%	40.0%	32	39.5%	42.7%	6,510	33.3%	39.9%
	Upper	68	50.0%	44.2%	19,317	56.7%	51.5%	34.1%	75	34.9%	24,922	46.5%	33.4%	43	32.1%	40.5%	15,115	44.4%	48.9%	32	39.5%	39.6%	9,807	50.1%	48.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.5%	136	0.3%	0.9%	1	0.7%	0.9%	136	0.4%	0.6%	0	0.0%	0.8%	0	0.0%	0.6%
	Total	*136*	*100%*	*100%*	*34,057*	*100%*	*100%*	*100%*	*215*	*100%*	*53,621*	*100%*	*100%*	*134*	*100%*	*100%*	*34,065*	*100%*	*100%*	*81*	*100%*	*100%*	*19,556*	*100%*	*100%*
REFINANCE	Low	2	0.9%	1.3%	120	0.3%	0.8%	3.9%	0	0.0%	0	0.0%	3.9%	0	0.0%	2.3%	0	0.0%	1.3%	0	0.0%	3.1%	0	0.0%	1.6%
	Moderate	29	12.7%	9.8%	3,845	10.5%	6.9%	22.3%	22	18.0%	2,186	12.7%	18.4%	15	19.5%	13.1%	1,810	14.8%	9.0%	7	15.6%	14.2%	376	7.5%	10.7%
	Middle	100	43.9%	37.9%	14,260	39.0%	33.9%	39.7%	48	39.3%	5,749	33.3%	43.5%	27	35.1%	46.9%	3,528	28.8%	43.5%	21	46.7%	47.7%	2,221	44.2%	46.4%
	Upper	97	42.5%	51.0%	18,342	50.2%	58.4%	34.1%	49	40.2%	8,999	52.1%	33.4%	34	44.2%	36.6%	6,727	55.0%	45.2%	15	33.3%	34.1%	2,272	45.2%	40.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	2.5%	332	1.9%	0.9%	1	1.3%	1.1%	172	1.4%	0.9%	2	4.4%	0.8%	160	3.2%	0.7%
	Total	*228*	*100%*	*100%*	*36,567*	*100%*	*100%*	*100%*	*122*	*100%*	*17,266*	*100%*	*100%*	*77*	*100%*	*100%*	*12,237*	*100%*	*100%*	*45*	*100%*	*100%*	*5,029*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	3.4%	0	0.0%	2.3%	3.9%	1	0.7%	40	0.4%	3.9%	0	0.0%	1.5%	0	0.0%	0.9%	1	1.3%	1.6%	40	0.8%	1.3%
	Moderate	12	20.3%	13.8%	609	13.7%	11.4%	22.3%	9	5.9%	464	4.3%	18.4%	5	6.8%	11.5%	269	4.7%	9.0%	4	5.1%	9.9%	195	4.0%	8.3%
	Middle	22	37.3%	32.0%	1,828	41.1%	30.5%	39.7%	71	46.7%	4,672	43.6%	43.5%	38	52.1%	40.1%	2,921	50.6%	38.2%	33	41.8%	42.0%	1,751	35.5%	35.8%
	Upper	25	42.4%	50.8%	2,012	45.2%	55.8%	34.1%	70	46.1%	5,524	51.6%	33.4%	29	39.7%	46.4%	2,574	44.6%	51.5%	41	51.9%	45.4%	2,950	59.8%	53.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.7%	12	0.1%	0.9%	1	1.4%	0.6%	12	0.2%	0.4%	0	0.0%	1.0%	0	0.0%	1.3%
	Total	*59*	*100%*	*100%*	*4,449*	*100%*	*100%*	*100%*	*152*	*100%*	*10,712*	*100%*	*100%*	*73*	*100%*	*100%*	*5,776*	*100%*	*100%*	*79*	*100%*	*100%*	*4,936*	*100%*	*100%*
							Multi-Family Units																		
MULTI FAMILY	Low	0	0.0%	11.0%	0	0.0%	6.9%	16.1%	1	33.3%	16,467	77.0%	12.4%	1	50.0%	7.7%	16,467	84.2%	21.1%	0	0.0%	20.4%	0	0.0%	31.6%
	Moderate	0	0.0%	52.1%	0	0.0%	30.2%	26.5%	1	33.3%	1,812	8.5%	29.1%	0	0.0%	35.2%	0	0.0%	17.4%	1	100.0%	28.6%	1,812	100.0%	27.6%
	Middle	0	0.0%	23.3%	0	0.0%	22.3%	29.6%	1	33.3%	3,100	14.5%	34.6%	1	50.0%	35.2%	3,100	15.8%	27.8%	0	0.0%	24.5%	0	0.0%	13.4%
	Upper	0	0.0%	13.7%	0	0.0%	40.5%	27.8%	0	0.0%	0	0.0%	12.1%	0	0.0%	14.3%	0	0.0%	15.4%	0	0.0%	20.4%	0	0.0%	8.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	11.8%	0	0.0%	7.7%	0	0.0%	18.3%	0	0.0%	6.1%	0	0.0%	18.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*21,379*	*100%*	*100%*	*2*	*100%*	*100%*	*19,567*	*100%*	*100%*	*1*	*100%*	*100%*	*1,812*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.6%	0	0.0%	1.2%	3.9%	0	0.0%	0	0.0%	3.9%	0	0.0%	1.2%	0	0.0%	0.5%	0	0.0%	1.0%	0	0.0%	0.7%
	Moderate	5	19.2%	10.1%	259	13.0%	6.8%	22.3%	5	10.9%	333	10.7%	18.4%	4	16.0%	12.7%	302	15.8%	10.7%	1	4.8%	9.3%	31	2.6%	6.4%
	Middle	7	26.9%	29.8%	498	25.0%	25.1%	39.7%	18	39.1%	961	30.8%	43.5%	9	36.0%	38.8%	401	20.9%	34.3%	9	42.9%	40.7%	560	46.6%	35.1%
	Upper	14	53.8%	57.5%	1,237	62.0%	67.0%	34.1%	22	47.8%	1,724	55.3%	33.4%	12	48.0%	46.7%	1,212	63.3%	54.3%	10	47.6%	47.9%	512	42.6%	56.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	2.2%	100	3.2%	0.9%	0	0.0%	0.6%	0	0.0%	0.3%	1	4.8%	1.0%	100	8.3%	0.9%
	Total	*26*	*100%*	*100%*	*1,994*	*100%*	*100%*	*100%*	*46*	*100%*	*3,118*	*100%*	*100%*	*25*	*100%*	*100%*	*1,915*	*100%*	*100%*	*21*	*100%*	*100%*	*1,203*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Multi Augusta

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.3%	0	0.0%	0.8%	3.9%	0	0.0%	0	0.0%	3.9%	0	0.0%	1.2%	0	0.0%	0.5%	0	0.0%	2.0%	0	0.0%	1.8%
	Moderate	2	40.0%	19.8%	306	48.6%	13.9%	22.3%	6	13.0%	565	12.8%	18.4%	1	7.7%	12.5%	204	20.3%	12.3%	5	15.2%	12.3%	361	10.6%	12.6%
	Middle	1	20.0%	32.1%	189	30.0%	28.2%	39.7%	26	56.5%	1,547	35.2%	43.5%	8	61.5%	46.1%	370	36.9%	44.3%	18	54.5%	44.1%	1,177	34.7%	41.7%
	Upper	2	40.0%	45.8%	135	21.4%	57.1%	34.1%	14	30.4%	2,285	52.0%	33.4%	4	30.8%	39.0%	430	42.8%	42.1%	10	30.3%	40.8%	1,855	54.7%	42.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	1.2%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	1.1%
	Total	*5*	*100%*	*100%*	*630*	*100%*	*100%*	*100%*	*46*	*100%*	*4,397*	*100%*	*100%*	*13*	*100%*	*100%*	*1,004*	*100%*	*100%*	*33*	*100%*	*100%*	*3,393*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.7%	0	0.0%	1.6%	3.9%	0	0.0%	0	0.0%	3.9%	0	0.0%	5.6%	0	0.0%	2.7%	0	0.0%	4.3%	0	0.0%	2.5%
	Moderate	0	0.0%	20.7%	0	0.0%	14.9%	22.3%	0	0.0%	0	0.0%	18.4%	0	0.0%	15.5%	0	0.0%	10.0%	0	0.0%	22.0%	0	0.0%	16.5%
	Middle	0	0.0%	46.7%	0	0.0%	45.9%	39.7%	0	0.0%	0	0.0%	43.5%	0	0.0%	54.3%	0	0.0%	55.7%	0	0.0%	46.8%	0	0.0%	44.4%
	Upper	0	0.0%	29.9%	0	0.0%	37.6%	34.1%	0	0.0%	0	0.0%	33.4%	0	0.0%	24.1%	0	0.0%	31.4%	0	0.0%	26.2%	0	0.0%	35.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	0.4%	1.5%	120	0.2%	1.1%	3.9%	9	1.5%	17,177	15.5%	3.9%	5	1.5%	2.4%	16,822	22.6%	2.6%	4	1.5%	2.8%	355	1.0%	2.5%
	Moderate	58	12.8%	12.6%	6,733	8.7%	9.6%	22.3%	76	13.0%	11,700	10.6%	18.4%	44	13.6%	13.1%	6,001	8.0%	9.8%	32	12.3%	13.7%	5,699	15.9%	10.5%
	Middle	188	41.4%	38.7%	29,801	38.4%	35.4%	39.7%	263	45.0%	37,582	34.0%	43.5%	150	46.3%	44.0%	25,363	34.0%	40.0%	113	43.5%	43.6%	12,219	34.0%	39.9%
	Upper	206	45.4%	47.1%	41,043	52.8%	53.9%	34.1%	230	39.4%	43,454	39.3%	33.4%	122	37.7%	39.5%	26,058	34.9%	45.9%	108	41.5%	39.1%	17,396	48.4%	45.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	6	1.0%	580	0.5%	0.9%	3	0.9%	0.9%	320	0.4%	1.8%	3	1.2%	0.9%	260	0.7%	1.3%
	Total	*454*	*100%*	*100%*	*77,697*	*100%*	*100%*	*100%*	*584*	*100%*	*110,493*	*100%*	*100%*	*324*	*100%*	*100%*	*74,564*	*100%*	*100%*	*260*	*100%*	*100%*	*35,929*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Augusta

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	10	5.9%	5.7%	463	3.7%	9.2%	7.2%	4	3.8%	89	0.7%	7.5%	4	9.3%	5.3%	89	1.2%	7.7%	0	0.0%	5.4%	0	0.0%	7.4%
	Moderate	33	19.5%	18.5%	2,019	16.1%	16.3%	21.8%	21	20.0%	3,638	26.6%	18.5%	6	14.0%	16.3%	1,916	26.9%	14.0%	15	24.2%	15.6%	1,722	26.4%	15.7%
	Middle	55	32.5%	34.6%	5,819	46.5%	32.1%	34.1%	40	38.1%	3,729	27.3%	40.9%	18	41.9%	41.0%	2,092	29.3%	41.2%	22	35.5%	41.3%	1,637	25.1%	39.6%
	Upper	71	42.0%	40.3%	4,212	33.7%	42.0%	36.9%	29	27.6%	5,169	37.8%	26.9%	9	20.9%	32.5%	2,495	35.0%	29.4%	20	32.3%	33.1%	2,674	40.9%	29.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.2%	0.0%	11	10.5%	1,034	7.6%	6.2%	6	14.0%	4.2%	537	7.5%	7.6%	5	8.1%	4.1%	497	7.6%	8.0%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*169*	*100%*	*100%*	*12,513*	*100%*	*100%*	*100%*	*105*	*100%*	*13,659*	*100%*	*100%*	*43*	*100%*	*100%*	*7,129*	*100%*	*100%*	*62*	*100%*	*100%*	*6,530*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Multi Augusta

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	6	4.4%	4.7%	673	2.0%	2.4%	23.8%	9	4.2%	903	1.7%	22.5%	9	6.7%	3.8%	903	2.7%	1.8%	0	0.0%	3.1%	0	0.0%	1.3%
	Moderate	29	21.3%	16.8%	4,962	14.6%	12.1%	16.0%	56	26.0%	8,470	15.8%	16.3%	33	24.6%	15.9%	4,876	14.3%	10.7%	23	28.4%	14.4%	3,594	18.4%	9.3%
	Middle	31	22.8%	23.0%	6,083	17.9%	21.4%	18.1%	56	26.0%	12,324	23.0%	19.6%	34	25.4%	23.2%	7,106	20.9%	21.0%	22	27.2%	22.8%	5,218	26.7%	20.1%
	Upper	70	51.5%	35.9%	22,339	65.6%	44.4%	42.0%	94	43.7%	31,924	59.5%	41.5%	58	43.3%	36.8%	21,180	62.2%	45.9%	36	44.4%	38.0%	10,744	54.9%	48.3%
	Unknown	0	0.0%	19.6%	0	0.0%	19.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.3%	0	0.0%	20.6%	0	0.0%	21.7%	0	0.0%	21.1%
	Total	*136*	*100%*	*100%*	*34,057*	*100%*	*100%*	*100%*	*215*	*100%*	*53,621*	*100%*	*100%*	*134*	*100%*	*100%*	*34,065*	*100%*	*100%*	*81*	*100%*	*100%*	*19,556*	*100%*	*100%*
REFINANCE	Low	19	8.3%	3.8%	1,576	4.3%	1.8%	23.8%	20	16.4%	1,504	8.7%	22.5%	11	14.3%	7.4%	965	7.9%	3.8%	9	20.0%	6.5%	539	10.7%	3.2%
	Moderate	46	20.2%	10.7%	5,606	15.3%	7.2%	16.0%	30	24.6%	3,359	19.5%	16.3%	21	27.3%	17.0%	2,404	19.6%	12.0%	9	20.0%	15.8%	955	19.0%	11.5%
	Middle	67	29.4%	16.6%	10,302	28.2%	13.4%	18.1%	32	26.2%	4,322	25.0%	19.6%	21	27.3%	22.9%	3,176	26.0%	20.6%	11	24.4%	23.6%	1,146	22.8%	21.9%
	Upper	96	42.1%	33.3%	19,083	52.2%	39.4%	42.0%	40	32.8%	8,081	46.8%	41.5%	24	31.2%	36.0%	5,692	46.5%	46.0%	16	35.6%	34.0%	2,389	47.5%	40.4%
	Unknown	0	0.0%	35.6%	0	0.0%	38.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	17.6%	0	0.0%	20.1%	0	0.0%	23.0%
	Total	*228*	*100%*	*100%*	*36,567*	*100%*	*100%*	*100%*	*122*	*100%*	*17,266*	*100%*	*100%*	*77*	*100%*	*100%*	*12,237*	*100%*	*100%*	*45*	*100%*	*100%*	*5,029*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	10.2%	6.0%	382	8.6%	3.3%	23.8%	12	7.9%	351	3.3%	22.5%	6	8.2%	5.4%	211	3.7%	3.9%	6	7.6%	4.6%	140	2.8%	2.6%
	Moderate	6	10.2%	10.5%	270	6.1%	7.3%	16.0%	23	15.1%	1,072	10.0%	16.3%	9	12.3%	12.3%	540	9.3%	8.5%	14	17.7%	12.9%	532	10.8%	8.1%
	Middle	17	28.8%	22.6%	1,414	31.8%	18.8%	18.1%	43	28.3%	2,146	20.0%	19.6%	21	28.8%	21.5%	1,193	20.7%	16.5%	22	27.8%	24.6%	953	19.3%	18.9%
	Upper	30	50.8%	54.4%	2,383	53.6%	63.3%	42.0%	74	48.7%	7,143	66.7%	41.5%	37	50.7%	56.2%	3,832	66.3%	66.4%	37	46.8%	54.3%	3,311	67.1%	65.8%
	Unknown	0	0.0%	6.5%	0	0.0%	7.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.6%	0	0.0%	4.7%	0	0.0%	3.5%	0	0.0%	4.5%
	Total	*59*	*100%*	*100%*	*4,449*	*100%*	*100%*	*100%*	*152*	*100%*	*10,712*	*100%*	*100%*	*73*	*100%*	*100%*	*5,776*	*100%*	*100%*	*79*	*100%*	*100%*	*4,936*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.8%	0	0.0%	0	0.0%	22.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.4%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	16.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.1%	0	0.0%	0	0.0%	19.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	4.1%	0	0.0%	0.7%	42.0%	0	0.0%	0	0.0%	41.5%	0	0.0%	5.5%	0	0.0%	0.4%	0	0.0%	12.2%	0	0.0%	1.7%
	Unknown	0	0.0%	94.5%	0	0.0%	99.3%	0.0%	3	100.0%	21,379	100.0%	0.0%	2	100.0%	94.5%	19,567	100.0%	99.6%	1	100.0%	87.8%	1,812	100.0%	98.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*21,379*	*100%*	*100%*	*2*	*100%*	*100%*	*19,567*	*100%*	*100%*	*1*	*100%*	*100%*	*1,812*	*100%*	*100%*
OTHER PURPOSE LOC	Low	2	7.7%	4.4%	65	3.3%	1.8%	23.8%	5	10.9%	129	4.1%	22.5%	2	8.0%	4.8%	63	3.3%	3.0%	3	14.3%	7.2%	66	5.5%	3.8%
	Moderate	5	19.2%	12.7%	254	12.7%	7.2%	16.0%	7	15.2%	280	9.0%	16.3%	5	20.0%	14.5%	200	10.4%	9.5%	2	9.5%	13.7%	80	6.7%	8.6%
	Middle	6	23.1%	19.3%	391	19.6%	13.1%	18.1%	8	17.4%	350	11.2%	19.6%	4	16.0%	18.5%	116	6.1%	14.4%	4	19.0%	19.8%	234	19.5%	17.2%
	Upper	13	50.0%	59.6%	1,284	64.4%	74.8%	42.0%	26	56.5%	2,359	75.7%	41.5%	14	56.0%	55.8%	1,536	80.2%	67.7%	12	57.1%	52.6%	823	68.4%	62.2%
	Unknown	0	0.0%	3.9%	0	0.0%	3.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.4%	0	0.0%	5.3%	0	0.0%	6.7%	0	0.0%	8.2%
	Total	*26*	*100%*	*100%*	*1,994*	*100%*	*100%*	*100%*	*46*	*100%*	*3,118*	*100%*	*100%*	*25*	*100%*	*100%*	*1,915*	*100%*	*100%*	*21*	*100%*	*100%*	*1,203*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Augusta

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count			Dollar			Count			Dollar		
		Bank			Bank				Bank					Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	13.7%	0	0.0%	7.7%	23.8%	4	8.7%	85	1.9%	22.5%	2	15.4%	5.6%	45	4.5%	3.7%	2	6.1%	7.3%	40	1.2%	5.2%
	Moderate	1	20.0%	14.5%	120	19.0%	9.3%	16.0%	10	21.7%	887	20.2%	16.3%	2	15.4%	15.5%	109	10.9%	11.4%	8	24.2%	16.7%	778	22.9%	14.7%
	Middle	3	60.0%	22.1%	324	51.4%	15.7%	18.1%	15	32.6%	1,074	24.4%	19.6%	6	46.2%	23.1%	614	61.2%	19.4%	9	27.3%	25.4%	460	13.6%	20.3%
	Upper	1	20.0%	38.9%	186	29.5%	54.0%	42.0%	17	37.0%	2,351	53.5%	41.5%	3	23.1%	50.9%	236	23.5%	57.5%	14	42.4%	44.6%	2,115	62.3%	52.2%
	Unknown	0	0.0%	10.7%	0	0.0%	13.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	8.1%	0	0.0%	6.0%	0	0.0%	7.6%
	Total	*5*	*100%*	*100%*	*630*	*100%*	*100%*	*100%*	*46*	*100%*	*4,397*	*100%*	*100%*	*13*	*100%*	*100%*	*1,004*	*100%*	*100%*	*33*	*100%*	*100%*	*3,393*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.8%	0	0.0%	0.9%	23.8%	0	0.0%	0	0.0%	22.5%	0	0.0%	3.0%	0	0.0%	2.4%	0	0.0%	2.8%	0	0.0%	3.3%
	Moderate	0	0.0%	2.0%	0	0.0%	2.0%	16.0%	0	0.0%	0	0.0%	16.3%	0	0.0%	3.4%	0	0.0%	4.3%	0	0.0%	1.4%	0	0.0%	2.1%
	Middle	0	0.0%	1.1%	0	0.0%	1.2%	18.1%	0	0.0%	0	0.0%	19.6%	0	0.0%	0.9%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.1%	0	0.0%	1.2%	42.0%	0	0.0%	0	0.0%	41.5%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.9%	0	0.0%	94.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	92.2%	0	0.0%	91.1%	0	0.0%	95.7%	0	0.0%	94.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	33	7.3%	4.3%	2,696	3.5%	2.1%	23.8%	50	8.6%	2,972	2.7%	22.5%	30	9.3%	4.8%	2,187	2.9%	2.1%	20	7.7%	4.1%	785	2.2%	1.6%
	Moderate	87	19.2%	13.7%	11,212	14.4%	9.6%	16.0%	126	21.6%	14,068	12.7%	16.3%	70	21.6%	15.8%	8,129	10.9%	10.2%	56	21.5%	14.4%	5,939	16.5%	9.3%
	Middle	124	27.3%	19.8%	18,514	23.8%	17.3%	18.1%	154	26.4%	20,216	18.3%	19.6%	86	26.5%	22.6%	12,205	16.4%	19.3%	68	26.2%	22.7%	8,011	22.3%	19.5%
	Upper	210	46.3%	34.6%	45,275	58.3%	40.9%	42.0%	251	43.0%	51,858	46.9%	41.5%	136	42.0%	37.4%	32,476	43.6%	43.2%	115	44.2%	38.4%	19,382	53.9%	45.9%
	Unknown	0	0.0%	27.6%	0	0.0%	30.0%	0.0%	3	0.5%	21,379	19.3%	0.0%	2	0.6%	19.5%	19,567	26.2%	25.1%	1	0.4%	20.3%	1,812	5.0%	23.6%
	Total	*454*	*100%*	*100%*	*77,697*	*100%*	*100%*	*100%*	*584*	*100%*	*110,493*	*100%*	*100%*	*324*	*100%*	*100%*	*74,564*	*100%*	*100%*	*260*	*100%*	*100%*	*35,929*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Augusta

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	$1 Million or Less	131	77.5%	44.8%	4,680	37.4%	29.1%	93.3%	64	61.0%	2,798	20.5%	93.7%	26	60.5%	51.5%	1,303	18.3%	38.1%	38	61.3%	54.1%	1,495	22.9%	34.3%
Revenue	Over $1 Million	32	18.9%		6,523	52.1%		5.7%	40	38.1%	10,561	77.3%	5.4%	17	39.5%		5,826	81.7%		23	37.1%		4,735	72.5%	
	Total Rev. available	163	96.4%		11,203	89.5%		99.1%	104	99.0%	13,359	97.8%	99.0%	43	100.0%		7,129	100.0%		61	98.4%		6,230	95.4%	
	Rev. Not Known	6	3.6%		1,310	10.5%		0.9%	1	1.0%	300	2.2%	1.0%	0	0.0%		0	0.0%		1	1.6%		300	4.6%	
	Total	*169*	*100%*		*12,513*	*100%*		*100.0%*	*105*	*100%*	*13,659*	*100%*	*100%*	*43*	*100%*		*7,129*	*100%*		*62*	*100%*		*6,530*	*100%*	
Loan Size	$100,000 or Less	139	82.2%	93.3%	3,412	27.3%	38.3%		75	71.4%	2,016	14.8%		29	67.4%	93.4%	760	10.7%	36.7%	46	74.2%	94.3%	1,256	19.2%	40.8%
	$100,001 - $250,000	18	10.7%	3.9%	2,742	21.9%	19.0%		14	13.3%	2,444	17.9%		5	11.6%	3.5%	850	11.9%	17.4%	9	14.5%	3.1%	1,594	24.4%	17.0%
	$250,001 - $1 Million	12	7.1%	2.8%	6,359	50.8%	42.8%		16	15.2%	9,199	67.3%		9	20.9%	3.0%	5,519	77.4%	45.9%	7	11.3%	2.6%	3,680	56.4%	42.2%
	Total	*169*	*100%*	*100.0%*	*12,513*	*100%*	*100.0%*		*105*	*100%*	*13,659*	*100%*		*43*	*100%*	*100%*	*7,129*	*100%*	*100%*	*62*	*100%*	*100%*	*6,530*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	125	95.4%		2,777	59.3%			58	90.6%	1,360	48.6%		24	92.3%		603	46.3%		34	89.5%		757	50.6%	
	$100,001 - $250,000	4	3.1%		681	14.6%			4	6.3%	619	22.1%		1	3.8%		150	11.5%		3	7.9%		469	31.4%	
	$250,001 - $1 Million	2	1.5%		1,222	26.1%			2	3.1%	819	29.3%		1	3.8%		550	42.2%		1	2.6%		269	18.0%	
	Total	*131*	*100%*		*4,680*	*100%*			*64*	*100%*	*2,798*	*100%*		*26*	*100%*		*1,303*	*100%*		*38*	*100%*		*1,495*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Multistate Texarkana

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Texarkana

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.2%	0	0.0%	0.2%	0.8%	1	3.6%	59	1.2%	2.8%	0	0.0%	1.0%	0	0.0%	0.6%	1	8.3%	1.6%	59	2.4%	0.7%
	Moderate	4	14.8%	11.8%	434	9.7%	7.0%	13.2%	2	7.1%	236	4.7%	12.4%	1	6.3%	14.1%	147	5.7%	10.9%	1	8.3%	13.8%	89	3.6%	10.4%
	Middle	16	59.3%	58.8%	2,270	50.9%	52.6%	61.8%	14	50.0%	2,113	42.0%	55.7%	10	62.5%	50.1%	1,380	53.5%	42.7%	4	33.3%	53.3%	733	29.9%	46.8%
	Upper	7	25.9%	29.0%	1,755	39.4%	40.1%	24.2%	11	39.3%	2,624	52.1%	29.1%	5	31.3%	34.7%	1,052	40.8%	45.7%	6	50.0%	31.2%	1,572	64.1%	42.1%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*27*	*100%*	*100%*	*4,459*	*100%*	*100%*	*100%*	*28*	*100%*	*5,032*	*100%*	*100%*	*16*	*100%*	*100%*	*2,579*	*100%*	*100%*	*12*	*100%*	*100%*	*2,453*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.1%	0	0.0%	0.2%	0.8%	0	0.0%	0	0.0%	2.8%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	2.1%	0	0.0%	1.6%
	Moderate	6	15.8%	6.7%	272	7.8%	4.5%	13.2%	2	6.7%	173	7.1%	12.4%	0	0.0%	13.0%	0	0.0%	9.1%	2	11.8%	11.5%	173	15.3%	10.7%
	Middle	21	55.3%	58.7%	1,852	53.0%	50.9%	61.8%	19	63.3%	1,406	57.5%	55.7%	7	53.8%	52.6%	671	50.9%	47.6%	12	70.6%	59.3%	735	65.1%	53.9%
	Upper	11	28.9%	34.4%	1,371	39.2%	44.4%	24.2%	9	30.0%	867	35.4%	29.1%	6	46.2%	33.6%	646	49.1%	42.8%	3	17.6%	27.2%	221	19.6%	33.8%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*38*	*100%*	*100%*	*3,495*	*100%*	*100%*	*100%*	*30*	*100%*	*2,446*	*100%*	*100%*	*13*	*100%*	*100%*	*1,317*	*100%*	*100%*	*17*	*100%*	*100%*	*1,129*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.6%	0	0.0%	0.7%	0.8%	0	0.0%	0	0.0%	2.8%	0	0.0%	4.3%	0	0.0%	3.7%	0	0.0%	4.7%	0	0.0%	2.8%
	Moderate	2	16.7%	12.5%	35	5.5%	7.6%	13.2%	4	15.4%	86	5.2%	12.4%	2	13.3%	10.0%	35	3.2%	5.4%	2	18.2%	12.8%	51	8.9%	10.3%
	Middle	6	50.0%	62.5%	332	52.3%	63.8%	61.8%	11	42.3%	791	47.5%	55.7%	5	33.3%	42.9%	399	36.5%	35.0%	6	54.5%	53.5%	392	68.2%	52.2%
	Upper	4	33.3%	23.4%	268	42.2%	27.9%	24.2%	11	42.3%	790	47.4%	29.1%	8	53.3%	42.9%	658	60.3%	55.8%	3	27.3%	29.1%	132	23.0%	34.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*635*	*100%*	*100%*	*100%*	*26*	*100%*	*1,667*	*100%*	*100%*	*15*	*100%*	*100%*	*1,092*	*100%*	*100%*	*11*	*100%*	*100%*	*575*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	2.2%	0	0.0%	0.1%	5.5%	0	0.0%	0	0.0%	17.2%	0	0.0%	6.7%	0	0.0%	3.6%	0	0.0%	28.0%	0	0.0%	6.0%
	Moderate	0	0.0%	23.9%	0	0.0%	3.1%	29.2%	0	0.0%	0	0.0%	18.3%	0	0.0%	20.0%	0	0.0%	19.0%	0	0.0%	20.0%	0	0.0%	12.4%
	Middle	0	0.0%	60.9%	0	0.0%	90.5%	49.1%	0	0.0%	0	0.0%	43.0%	0	0.0%	60.0%	0	0.0%	62.7%	0	0.0%	24.0%	0	0.0%	27.7%
	Upper	0	0.0%	13.0%	0	0.0%	6.3%	16.2%	0	0.0%	0	0.0%	21.5%	0	0.0%	13.3%	0	0.0%	14.8%	0	0.0%	28.0%	0	0.0%	53.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.8%	0	0.0%	0	0.0%	2.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	12.5%	0	0.0%	7.2%	13.2%	1	14.3%	65	32.8%	12.4%	1	33.3%	8.3%	65	68.4%	5.4%	0	0.0%	7.4%	0	0.0%	7.3%
	Middle	0	0.0%	37.5%	0	0.0%	44.6%	61.8%	4	57.1%	73	36.9%	55.7%	2	66.7%	41.7%	30	31.6%	18.2%	2	50.0%	48.1%	43	41.7%	31.0%
	Upper	2	100.0%	50.0%	35	100.0%	48.3%	24.2%	2	28.6%	60	30.3%	29.1%	0	0.0%	50.0%	0	0.0%	76.5%	2	50.0%	44.4%	60	58.3%	61.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*35*	*100%*	*100%*	*100%*	*7*	*100%*	*198*	*100%*	*100%*	*3*	*100%*	*100%*	*95*	*100%*	*100%*	*4*	*100%*	*100%*	*103*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Multi Texarkana

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.8%	0	0.0%	0	0.0%	2.8%	0	0.0%	2.0%	0	0.0%	0.6%	0	0.0%	1.4%	0	0.0%	1.3%
	Moderate	1	33.3%	23.5%	50	13.1%	9.4%	13.2%	1	9.1%	29	3.7%	12.4%	0	0.0%	12.2%	0	0.0%	6.2%	1	11.1%	11.4%	29	4.1%	7.3%
	Middle	2	66.7%	41.2%	331	86.9%	40.5%	61.8%	6	54.5%	216	27.5%	55.7%	1	50.0%	46.9%	35	43.2%	45.4%	5	55.6%	45.7%	181	25.7%	40.0%
	Upper	0	0.0%	35.3%	0	0.0%	50.1%	24.2%	4	36.4%	541	68.8%	29.1%	1	50.0%	38.8%	46	56.8%	47.8%	3	33.3%	41.4%	495	70.2%	51.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*381*	*100%*	*100%*	*100%*	*11*	*100%*	*786*	*100%*	*100%*	*2*	*100%*	*100%*	*81*	*100%*	*100%*	*9*	*100%*	*100%*	*705*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.8%	0	0.0%	0	0.0%	2.8%	0	0.0%	4.4%	0	0.0%	2.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	20.6%	0	0.0%	13.6%	13.2%	0	0.0%	0	0.0%	12.4%	0	0.0%	26.7%	0	0.0%	18.7%	0	0.0%	9.1%	0	0.0%	2.4%
	Middle	0	0.0%	61.9%	0	0.0%	61.2%	61.8%	0	0.0%	0	0.0%	55.7%	0	0.0%	48.9%	0	0.0%	43.7%	0	0.0%	54.5%	0	0.0%	46.6%
	Upper	0	0.0%	17.5%	0	0.0%	25.2%	24.2%	0	0.0%	0	0.0%	29.1%	0	0.0%	20.0%	0	0.0%	35.0%	0	0.0%	36.4%	0	0.0%	51.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.2%	0	0.0%	0.2%	0.8%	1	1.0%	59	0.6%	2.8%	0	0.0%	1.1%	0	0.0%	0.7%	1	1.9%	2.1%	59	1.2%	1.2%
	Moderate	13	15.9%	10.1%	791	8.8%	5.5%	13.2%	10	9.8%	589	5.8%	12.4%	4	8.2%	13.9%	247	4.8%	10.6%	6	11.3%	13.3%	342	6.9%	10.5%
	Middle	45	54.9%	58.8%	4,785	53.1%	58.5%	61.8%	54	52.9%	4,599	45.4%	55.7%	25	51.0%	50.6%	2,515	48.7%	44.3%	29	54.7%	53.8%	2,084	42.0%	46.6%
	Upper	24	29.3%	30.8%	3,429	38.1%	35.7%	24.2%	37	36.3%	4,882	48.2%	29.1%	20	40.8%	34.4%	2,402	46.5%	44.3%	17	32.1%	30.9%	2,480	49.9%	41.7%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*82*	*100%*	*100%*	*9,005*	*100%*	*100%*	*100%*	*102*	*100%*	*10,129*	*100%*	*100%*	*49*	*100%*	*100%*	*5,164*	*100%*	*100%*	*53*	*100%*	*100%*	*4,965*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: Multi Texarkana

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.4%	0	0.0%	0.3%	0.5%	2	5.4%	66	0.8%	9.3%	2	14.3%	6.4%	66	1.8%	5.5%	0	0.0%	7.3%	0	0.0%	6.8%
	Moderate	12	27.3%	18.0%	392	9.5%	18.7%	24.5%	7	18.9%	1,331	17.0%	15.8%	3	21.4%	15.7%	959	26.6%	17.7%	4	17.4%	15.5%	372	8.8%	17.1%
	Middle	22	50.0%	52.7%	2,949	71.1%	49.2%	50.5%	18	48.6%	4,648	59.5%	45.6%	7	50.0%	42.9%	2,513	69.8%	42.8%	11	47.8%	43.6%	2,135	50.7%	41.9%
	Upper	10	22.7%	28.3%	806	19.4%	31.4%	24.4%	10	27.0%	1,771	22.7%	29.0%	2	14.3%	34.2%	63	1.7%	33.1%	8	34.8%	32.6%	1,708	40.5%	33.0%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.1%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	1.1%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.8%	0	0.0%	0.2%
	Total	*44*	*100%*	*100%*	*4,147*	*100%*	*100%*	*100%*	*37*	*100%*	*7,816*	*100%*	*100%*	*14*	*100%*	*100%*	*3,601*	*100%*	*100%*	*23*	*100%*	*100%*	*4,215*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Texarkana

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	14.8%	3.3%	426	9.6%	1.5%	23.0%	2	7.1%	152	3.0%	22.0%	1	6.3%	3.6%	93	3.6%	1.6%	1	8.3%	3.6%	59	2.4%	1.6%
	Moderate	12	44.4%	13.1%	1,266	28.4%	8.2%	16.1%	9	32.1%	1,235	24.5%	17.3%	6	37.5%	15.0%	860	33.3%	9.3%	3	25.0%	12.6%	375	15.3%	7.9%
	Middle	4	14.8%	22.1%	654	14.7%	19.8%	19.5%	9	32.1%	1,756	34.9%	19.7%	6	37.5%	21.6%	1,054	40.9%	17.8%	3	25.0%	20.3%	702	28.6%	17.2%
	Upper	7	25.9%	38.1%	2,113	47.4%	46.8%	41.4%	8	28.6%	1,889	37.5%	41.0%	3	18.8%	38.3%	572	22.2%	50.1%	5	41.7%	35.8%	1,317	53.7%	46.3%
	Unknown	0	0.0%	23.5%	0	0.0%	23.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.5%	0	0.0%	21.2%	0	0.0%	27.6%	0	0.0%	26.9%
	Total	*27*	*100%*	*100%*	*4,459*	*100%*	*100%*	*100%*	*28*	*100%*	*5,032*	*100%*	*100%*	*16*	*100%*	*100%*	*2,579*	*100%*	*100%*	*12*	*100%*	*100%*	*2,453*	*100%*	*100%*
REFINANCE	Low	2	5.3%	2.8%	47	1.3%	1.2%	23.0%	6	20.0%	417	17.0%	22.0%	2	15.4%	6.2%	215	16.3%	3.4%	4	23.5%	6.1%	202	17.9%	2.5%
	Moderate	7	18.4%	7.4%	558	16.0%	4.2%	16.1%	7	23.3%	437	17.9%	17.3%	3	23.1%	16.1%	210	15.9%	10.1%	4	23.5%	15.9%	227	20.1%	9.5%
	Middle	16	42.1%	16.4%	1,308	37.4%	12.1%	19.5%	7	23.3%	801	32.7%	19.7%	4	30.8%	19.8%	589	44.7%	15.5%	3	17.6%	22.0%	212	18.8%	17.2%
	Upper	13	34.2%	45.5%	1,582	45.3%	53.2%	41.4%	10	33.3%	791	32.3%	41.0%	4	30.8%	41.0%	303	23.0%	51.2%	6	35.3%	40.7%	488	43.2%	52.3%
	Unknown	0	0.0%	27.9%	0	0.0%	29.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.9%	0	0.0%	19.7%	0	0.0%	15.2%	0	0.0%	18.5%
	Total	*38*	*100%*	*100%*	*3,495*	*100%*	*100%*	*100%*	*30*	*100%*	*2,446*	*100%*	*100%*	*13*	*100%*	*100%*	*1,317*	*100%*	*100%*	*17*	*100%*	*100%*	*1,129*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	8.3%	4.7%	25	3.9%	1.9%	23.0%	0	0.0%	0	0.0%	22.0%	0	0.0%	1.4%	0	0.0%	0.8%	0	0.0%	8.1%	0	0.0%	4.9%
	Moderate	2	16.7%	12.5%	95	15.0%	9.5%	16.1%	8	30.8%	463	27.8%	17.3%	5	33.3%	14.3%	304	27.8%	7.9%	3	27.3%	19.8%	159	27.7%	12.6%
	Middle	2	16.7%	21.9%	170	26.8%	18.4%	19.5%	7	26.9%	418	25.1%	19.7%	4	26.7%	17.1%	258	23.6%	9.9%	3	27.3%	14.0%	160	27.8%	8.6%
	Upper	7	58.3%	48.4%	345	54.3%	47.1%	41.4%	11	42.3%	786	47.2%	41.0%	6	40.0%	55.7%	530	48.5%	65.8%	5	45.5%	48.8%	256	44.5%	60.4%
	Unknown	0	0.0%	12.5%	0	0.0%	23.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.4%	0	0.0%	15.7%	0	0.0%	9.3%	0	0.0%	13.5%
	Total	*12*	*100%*	*100%*	*635*	*100%*	*100%*	*100%*	*26*	*100%*	*1,667*	*100%*	*100%*	*15*	*100%*	*100%*	*1,092*	*100%*	*100%*	*11*	*100%*	*100%*	*575*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.0%	0	0.0%	0	0.0%	22.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.1%	0	0.0%	0	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.5%	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	6.5%	0	0.0%	0.6%	41.4%	0	0.0%	0	0.0%	41.0%	0	0.0%	10.0%	0	0.0%	4.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.5%	0	0.0%	99.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	90.0%	0	0.0%	95.2%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.0%	0	0.0%	0	0.0%	22.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	3.1%
	Moderate	1	50.0%	12.5%	22	62.9%	4.5%	16.1%	1	14.3%	20	10.1%	17.3%	0	0.0%	8.3%	0	0.0%	10.2%	1	25.0%	7.4%	20	19.4%	3.7%
	Middle	0	0.0%	25.0%	0	0.0%	14.5%	19.5%	1	14.3%	65	32.8%	19.7%	1	33.3%	8.3%	65	68.4%	5.4%	0	0.0%	18.5%	0	0.0%	13.3%
	Upper	1	50.0%	50.0%	13	37.1%	62.8%	41.4%	5	71.4%	113	57.1%	41.0%	2	66.7%	75.0%	30	31.6%	81.1%	3	75.0%	63.0%	83	80.6%	76.5%
	Unknown	0	0.0%	12.5%	0	0.0%	18.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.3%	0	0.0%	3.3%	0	0.0%	7.4%	0	0.0%	3.4%
	Total	*2*	*100%*	*100%*	*35*	*100%*	*100%*	*100%*	*7*	*100%*	*198*	*100%*	*100%*	*3*	*100%*	*100%*	*95*	*100%*	*100%*	*4*	*100%*	*100%*	*103*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Texarkana

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count		Dollar				Count			Dollar		
		Bank			Bank				Bank		Bank			Bank		Bank				Bank			Bank		
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	11.8%	0	0.0%	3.8%	23.0%	3	27.3%	75	9.5%	22.0%	1	50.0%	10.2%	35	43.2%	7.9%	2	22.2%	14.3%	40	5.7%	7.3%
	Moderate	1	33.3%	17.6%	50	13.1%	8.7%	16.1%	0	0.0%	0	0.0%	17.3%	0	0.0%	18.4%	0	0.0%	17.1%	0	0.0%	15.7%	0	0.0%	13.9%
	Middle	1	33.3%	11.8%	286	75.1%	21.1%	19.5%	0	0.0%	0	0.0%	19.7%	0	0.0%	24.5%	0	0.0%	20.0%	0	0.0%	17.1%	0	0.0%	13.0%
	Upper	1	33.3%	58.8%	45	11.8%	66.4%	41.4%	8	72.7%	711	90.5%	41.0%	1	50.0%	42.9%	46	56.8%	52.4%	7	77.8%	50.0%	665	94.3%	62.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.1%	0	0.0%	2.6%	0	0.0%	2.9%	0	0.0%	2.9%
	Total	*3*	*100%*	*100%*	*381*	*100%*	*100%*	*100%*	*11*	*100%*	*786*	*100%*	*100%*	*2*	*100%*	*100%*	*81*	*100%*	*100%*	*9*	*100%*	*100%*	*705*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.0%	0	0.0%	0	0.0%	22.0%	0	0.0%	2.2%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.1%	0	0.0%	0	0.0%	17.3%	0	0.0%	2.2%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.5%	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.6%	0	0.0%	2.3%	41.4%	0	0.0%	0	0.0%	41.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.4%	0	0.0%	97.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.6%	0	0.0%	97.6%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	7	8.5%	3.0%	498	5.5%	1.1%	23.0%	11	10.8%	644	6.4%	22.0%	4	8.2%	4.3%	343	6.6%	2.0%	7	13.2%	4.5%	301	6.1%	1.8%
	Moderate	23	28.0%	10.4%	1,991	22.1%	5.4%	16.1%	25	24.5%	2,155	21.3%	17.3%	14	28.6%	15.0%	1,374	26.6%	9.3%	11	20.8%	13.3%	781	15.7%	7.8%
	Middle	23	28.0%	19.2%	2,418	26.9%	13.6%	19.5%	24	23.5%	3,040	30.0%	19.7%	15	30.6%	20.6%	1,966	38.1%	16.6%	9	17.0%	20.0%	1,074	21.6%	15.9%
	Upper	29	35.4%	40.5%	4,098	45.5%	41.0%	41.4%	42	41.2%	4,290	42.4%	41.0%	16	32.7%	38.8%	1,481	28.7%	49.2%	26	49.1%	37.3%	2,809	56.6%	44.9%
	Unknown	0	0.0%	26.8%	0	0.0%	38.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.4%	0	0.0%	23.0%	0	0.0%	24.9%	0	0.0%	29.6%
	Total	*82*	*100%*	*100%*	*9,005*	*100%*	*100%*	*100%*	*102*	*100%*	*10,129*	*100%*	*100%*	*49*	*100%*	*100%*	*5,164*	*100%*	*100%*	*53*	*100%*	*100%*	*4,965*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Texarkana

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar				Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	$1 Million or Less	30	68.2%	45.6%	1,212	29.2%	40.5%	91.0%	15	40.5%	1,007	12.9%	91.0%	7	50.0%	53.5%	567	15.7%	43.7%	8	34.8%	54.8%	440	10.4%	43.1%
Revenue	Over $1 Million	9	20.5%		2,505	60.4%		7.4%	19	51.4%	5,324	68.1%	7.4%	6	42.9%		2,134	59.3%		13	56.5%		3,190	75.7%	
	Total Rev. available	39	88.6%		3,717	89.6%		98.4%	34	91.9%	6,331	81.0%	98.4%	13	92.9%		2,701	75.0%		21	91.3%		3,630	86.1%	
	Rev. Not Known	5	11.4%		430	10.4%		1.6%	3	8.1%	1,485	19.0%	1.6%	1	7.1%		900	25.0%		2	8.7%		585	13.9%	
	Total	*44*	*100%*		*4,147*	*100%*		*100.0%*	*37*	*100%*	*7,816*	*100%*	*100%*	*14*	*100%*		*3,601*	*100%*		*23*	*100%*		*4,215*	*100%*	
Loan Size	$100,000 or Less	35	79.5%	87.6%	1,207	29.1%	32.2%		22	59.5%	768	9.8%		9	64.3%	88.5%	309	8.6%	31.9%	13	56.5%	86.4%	459	10.9%	28.6%
	$100,001 - $250,000	4	9.1%	7.4%	602	14.5%	22.7%		4	10.8%	780	10.0%		0	0.0%	6.9%	0	0.0%	22.5%	4	17.4%	9.2%	780	18.5%	28.9%
	$250,001 - $1 Million	5	11.4%	4.9%	2,338	56.4%	45.0%		11	29.7%	6,268	80.2%		5	35.7%	4.6%	3,292	91.4%	45.6%	6	26.1%	4.3%	2,976	70.6%	42.5%
	Total	*44*	*100%*	*100.0%*	*4,147*	*100%*	*100.0%*		*37*	*100%*	*7,816*	*100%*		*14*	*100%*	*100%*	*3,601*	*100%*	*100%*	*23*	*100%*	*100%*	*4,215*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	28	93.3%		860	71.0%			13	86.7%	265	26.3%		6	85.7%		125	22.0%		7	87.5%		140	31.8%	
	$100,001 - $250,000	2	6.7%		352	29.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	$250,001 - $1 Million	0	0.0%		0	0.0%			2	13.3%	742	73.7%		1	14.3%		442	78.0%		1	12.5%		300	68.2%	
	Total	*30*	*100%*		*1,212*	*100%*			*15*	*100%*	*1,007*	*100%*		*7*	*100%*		*567*	*100%*		*8*	*100%*		*440*	*100%*	

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Multistate Columbus

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.3%	0	0.0%	1.3%	3.7%	0	0.0%	0	0.0%	4.8%	0	0.0%	1.7%	0	0.0%	0.8%	0	0.0%	2.9%	0	0.0%	1.6%
	Moderate	7	50.0%	17.9%	795	43.8%	12.3%	27.9%	1	7.1%	89	2.4%	27.1%	0	0.0%	19.0%	0	0.0%	12.5%	1	20.0%	21.2%	89	5.9%	14.4%
	Middle	2	14.3%	28.2%	180	9.9%	23.4%	31.0%	6	42.9%	823	22.3%	36.4%	3	33.3%	38.3%	399	18.4%	34.8%	3	60.0%	37.7%	424	28.0%	34.5%
	Upper	5	35.7%	51.6%	841	46.3%	63.0%	37.4%	7	50.0%	2,771	75.2%	31.6%	6	66.7%	40.9%	1,771	81.6%	51.9%	1	20.0%	38.2%	1,000	66.1%	49.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*14*	*100%*	*100%*	*1,816*	*100%*	*100%*	*100%*	*14*	*100%*	*3,683*	*100%*	*100%*	*9*	*100%*	*100%*	*2,170*	*100%*	*100%*	*5*	*100%*	*100%*	*1,513*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.6%	0	0.0%	0.3%	3.7%	1	5.9%	53	2.1%	4.8%	1	12.5%	2.3%	53	3.2%	1.2%	0	0.0%	4.6%	0	0.0%	2.5%
	Moderate	5	26.3%	14.8%	505	18.4%	9.7%	27.9%	4	23.5%	246	9.7%	27.1%	1	12.5%	18.1%	66	4.0%	12.1%	3	33.3%	22.6%	180	19.8%	15.0%
	Middle	7	36.8%	26.0%	913	33.3%	21.1%	31.0%	5	29.4%	535	21.0%	36.4%	1	12.5%	40.6%	106	6.5%	37.9%	4	44.4%	38.3%	429	47.2%	38.2%
	Upper	7	36.8%	58.6%	1,327	48.3%	68.9%	37.4%	7	41.2%	1,710	67.2%	31.6%	5	62.5%	38.7%	1,410	86.2%	48.7%	2	22.2%	34.3%	300	33.0%	44.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*19*	*100%*	*100%*	*2,745*	*100%*	*100%*	*100%*	*17*	*100%*	*2,544*	*100%*	*100%*	*8*	*100%*	*100%*	*1,635*	*100%*	*100%*	*9*	*100%*	*100%*	*909*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	4.4%	0	0.0%	2.3%	3.7%	0	0.0%	0	0.0%	4.8%	0	0.0%	4.2%	0	0.0%	2.7%	0	0.0%	4.2%	0	0.0%	3.8%
	Moderate	4	30.8%	14.0%	113	12.2%	6.6%	27.9%	10	41.7%	425	38.4%	27.1%	4	28.6%	17.0%	188	26.5%	13.7%	6	60.0%	16.7%	237	59.7%	12.1%
	Middle	3	23.1%	30.7%	250	27.1%	27.6%	31.0%	8	33.3%	227	20.5%	36.4%	6	42.9%	26.7%	172	24.2%	17.4%	2	20.0%	34.4%	55	13.9%	33.5%
	Upper	6	46.2%	50.9%	560	60.7%	63.5%	37.4%	6	25.0%	455	41.1%	31.6%	4	28.6%	52.1%	350	49.3%	66.2%	2	20.0%	44.8%	105	26.4%	50.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*13*	*100%*	*100%*	*923*	*100%*	*100%*	*100%*	*24*	*100%*	*1,107*	*100%*	*100%*	*14*	*100%*	*100%*	*710*	*100%*	*100%*	*10*	*100%*	*100%*	*397*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	16.7%	0	0.0%	17.8%	20.8%	0	0.0%	0	0.0%	17.4%	0	0.0%	13.7%	0	0.0%	2.9%	0	0.0%	23.5%	0	0.0%	13.3%
	Moderate	0	0.0%	36.4%	0	0.0%	30.9%	24.0%	0	0.0%	0	0.0%	25.5%	0	0.0%	33.3%	0	0.0%	28.8%	0	0.0%	29.4%	0	0.0%	16.4%
	Middle	0	0.0%	25.8%	0	0.0%	30.5%	30.9%	0	0.0%	0	0.0%	24.1%	0	0.0%	27.5%	0	0.0%	16.1%	0	0.0%	14.7%	0	0.0%	18.6%
	Upper	0	0.0%	21.2%	0	0.0%	20.8%	24.1%	0	0.0%	0	0.0%	28.6%	0	0.0%	23.5%	0	0.0%	29.1%	0	0.0%	29.4%	0	0.0%	50.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	4.4%	0	0.0%	2.0%	0	0.0%	23.1%	0	0.0%	2.9%	0	0.0%	1.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.8%	0	0.0%	0.3%	3.7%	0	0.0%	0	0.0%	4.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.2%
	Moderate	0	0.0%	8.2%	0	0.0%	4.8%	27.9%	0	0.0%	0	0.0%	27.1%	0	0.0%	10.3%	0	0.0%	6.9%	0	0.0%	12.3%	0	0.0%	8.5%
	Middle	1	100.0%	18.0%	57	100.0%	17.6%	31.0%	6	75.0%	352	82.8%	36.4%	4	100.0%	26.9%	200	100.0%	27.7%	2	50.0%	27.0%	152	67.6%	21.3%
	Upper	0	0.0%	73.0%	0	0.0%	77.2%	37.4%	2	25.0%	73	17.2%	31.6%	0	0.0%	62.8%	0	0.0%	65.4%	2	50.0%	59.8%	73	32.4%	69.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*57*	*100%*	*100%*	*100%*	*8*	*100%*	*425*	*100%*	*100%*	*4*	*100%*	*100%*	*200*	*100%*	*100%*	*4*	*100%*	*100%*	*225*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.7%	1	11.1%	36	5.9%	4.8%	0	0.0%	4.3%	0	0.0%	2.8%	1	16.7%	4.4%	36	9.3%	2.8%
	Moderate	0	0.0%	8.1%	0	0.0%	4.4%	27.9%	2	22.2%	122	20.1%	27.1%	1	33.3%	13.0%	32	14.5%	18.8%	1	16.7%	15.0%	90	23.3%	10.4%
	Middle	1	100.0%	51.4%	275	100.0%	34.5%	31.0%	4	44.4%	273	45.0%	36.4%	2	66.7%	40.6%	188	85.5%	21.4%	2	33.3%	37.2%	85	22.0%	26.7%
	Upper	0	0.0%	40.5%	0	0.0%	61.1%	37.4%	2	22.2%	175	28.9%	31.6%	0	0.0%	39.1%	0	0.0%	56.2%	2	33.3%	43.4%	175	45.3%	60.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	2.9%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*275*	*100%*	*100%*	*100%*	*9*	*100%*	*606*	*100%*	*100%*	*3*	*100%*	*100%*	*220*	*100%*	*100%*	*6*	*100%*	*100%*	*386*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.6%	0	0.0%	0.1%	3.7%	0	0.0%	0	0.0%	4.8%	0	0.0%	2.5%	0	0.0%	1.7%	0	0.0%	1.8%	0	0.0%	0.5%
	Moderate	0	0.0%	22.7%	0	0.0%	18.2%	27.9%	0	0.0%	0	0.0%	27.1%	0	0.0%	29.4%	0	0.0%	18.3%	0	0.0%	32.1%	0	0.0%	27.8%
	Middle	0	0.0%	41.4%	0	0.0%	36.0%	31.0%	0	0.0%	0	0.0%	36.4%	0	0.0%	42.0%	0	0.0%	46.7%	0	0.0%	44.6%	0	0.0%	44.0%
	Upper	0	0.0%	35.4%	0	0.0%	45.7%	37.4%	0	0.0%	0	0.0%	31.6%	0	0.0%	26.1%	0	0.0%	33.3%	0	0.0%	21.4%	0	0.0%	27.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	1.6%	0	0.0%	2.4%	3.7%	2	2.8%	89	1.1%	4.8%	1	2.6%	2.0%	53	1.1%	1.2%	1	2.9%	3.3%	36	1.0%	2.2%
	Moderate	16	33.3%	16.5%	1,413	24.3%	13.0%	27.9%	17	23.6%	882	10.5%	27.1%	6	15.8%	18.8%	286	5.8%	14.2%	11	32.4%	21.1%	596	17.4%	14.5%
	Middle	14	29.2%	27.5%	1,675	28.8%	23.3%	31.0%	29	40.3%	2,210	26.4%	36.4%	16	42.1%	38.3%	1,065	21.6%	33.2%	13	38.2%	37.3%	1,145	33.4%	34.3%
	Upper	18	37.5%	54.4%	2,728	46.9%	61.4%	37.4%	24	33.3%	5,184	62.0%	31.6%	15	39.5%	40.7%	3,531	71.6%	49.0%	9	26.5%	38.1%	1,653	48.2%	48.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	2.5%	0	0.0%	0.1%	0	0.0%	0.1%
	Total	*48*	*100%*	*100%*	*5,816*	*100%*	*100%*	*100%*	*72*	*100%*	*8,365*	*100%*	*100%*	*38*	*100%*	*100%*	*4,935*	*100%*	*100%*	*34*	*100%*	*100%*	*3,430*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	6	9.4%	7.4%	242	8.8%	9.9%	9.4%	5	22.7%	373	22.2%	8.6%	1	20.0%	7.1%	10	1.5%	10.0%	4	23.5%	6.5%	363	36.4%	11.4%
	Moderate	17	26.6%	22.7%	368	13.4%	19.3%	23.3%	3	13.6%	761	45.2%	24.5%	1	20.0%	20.9%	500	73.1%	21.4%	2	11.8%	20.9%	261	26.2%	17.6%
	Middle	25	39.1%	34.6%	1,467	53.3%	34.1%	36.2%	4	18.2%	130	7.7%	28.8%	1	20.0%	29.4%	50	7.3%	24.2%	3	17.6%	27.1%	80	8.0%	22.3%
	Upper	16	25.0%	34.6%	675	24.5%	36.6%	31.0%	8	36.4%	256	15.2%	37.3%	2	40.0%	41.3%	124	18.1%	43.1%	6	35.3%	43.8%	132	13.2%	46.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	2	9.1%	162	9.6%	0.9%	0	0.0%	0.9%	0	0.0%	1.0%	2	11.8%	1.1%	162	16.2%	1.8%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.3%
	Total	*64*	*100%*	*100%*	*2,752*	*100%*	*100%*	*100%*	*22*	*100%*	*1,682*	*100%*	*100%*	*5*	*100%*	*100%*	*684*	*100%*	*100%*	*17*	*100%*	*100%*	*998*	*100%*	*100%*

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Multi Columbus

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	5	35.7%	4.1%	416	22.9%	2.1%	23.8%	1	7.1%	89	2.4%	25.6%	0	0.0%	4.3%	0	0.0%	1.9%	1	20.0%	3.3%	89	5.9%	1.4%
	Moderate	4	28.6%	15.4%	607	33.4%	10.8%	18.3%	4	28.6%	589	16.0%	16.1%	3	33.3%	13.2%	477	22.0%	8.7%	1	20.0%	12.9%	112	7.4%	8.0%
	Middle	3	21.4%	23.7%	536	29.5%	22.6%	17.9%	3	21.4%	587	15.9%	19.1%	1	11.1%	24.4%	275	12.7%	22.8%	2	40.0%	22.2%	312	20.6%	20.5%
	Upper	2	14.3%	34.5%	257	14.2%	42.2%	40.0%	6	42.9%	2,418	65.7%	39.1%	5	55.6%	33.9%	1,418	65.3%	41.9%	1	20.0%	33.8%	1,000	66.1%	41.6%
	Unknown	0	0.0%	22.3%	0	0.0%	22.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	24.3%	0	0.0%	24.7%	0	0.0%	27.8%	0	0.0%	28.5%
	Total	*14*	*100%*	*100%*	*1,816*	*100%*	*100%*	*100%*	*14*	*100%*	*3,683*	*100%*	*100%*	*9*	*100%*	*100%*	*2,170*	*100%*	*100%*	*5*	*100%*	*100%*	*1,513*	*100%*	*100%*
REFINANCE	Low	4	21.1%	3.2%	267	9.7%	1.5%	23.8%	7	41.2%	379	14.9%	25.6%	2	25.0%	6.3%	134	8.2%	3.1%	5	55.6%	6.8%	245	27.0%	3.0%
	Moderate	3	15.8%	8.6%	319	11.6%	5.7%	18.3%	3	17.6%	332	13.1%	16.1%	2	25.0%	14.8%	119	7.3%	10.5%	1	11.1%	11.9%	213	23.4%	8.1%
	Middle	1	5.3%	12.5%	188	6.8%	10.1%	17.9%	2	11.8%	141	5.5%	19.1%	2	25.0%	22.1%	141	8.6%	19.7%	0	0.0%	22.5%	0	0.0%	20.9%
	Upper	11	57.9%	28.9%	1,971	71.8%	34.6%	40.0%	5	29.4%	1,692	66.5%	39.1%	2	25.0%	35.9%	1,241	75.9%	43.5%	3	33.3%	34.7%	451	49.6%	43.8%
	Unknown	0	0.0%	46.7%	0	0.0%	48.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.0%	0	0.0%	23.2%	0	0.0%	24.2%	0	0.0%	24.2%
	Total	*19*	*100%*	*100%*	*2,745*	*100%*	*100%*	*100%*	*17*	*100%*	*2,544*	*100%*	*100%*	*8*	*100%*	*100%*	*1,635*	*100%*	*100%*	*9*	*100%*	*100%*	*909*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	15.4%	7.9%	80	8.7%	2.7%	23.8%	3	12.5%	134	12.1%	25.6%	2	14.3%	8.5%	79	11.1%	4.8%	1	10.0%	4.2%	55	13.9%	3.5%
	Moderate	2	15.4%	10.5%	45	4.9%	8.9%	18.3%	7	29.2%	250	22.6%	16.1%	4	28.6%	13.9%	160	22.5%	9.5%	3	30.0%	15.6%	90	22.7%	12.4%
	Middle	1	7.7%	15.8%	25	2.7%	12.4%	17.9%	5	20.8%	247	22.3%	19.1%	3	21.4%	26.1%	142	20.0%	25.1%	2	20.0%	22.4%	105	26.4%	19.7%
	Upper	8	61.5%	60.5%	773	83.7%	71.6%	40.0%	9	37.5%	476	43.0%	39.1%	5	35.7%	45.5%	329	46.3%	55.3%	4	40.0%	50.5%	147	37.0%	55.8%
	Unknown	0	0.0%	5.3%	0	0.0%	4.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.1%	0	0.0%	5.4%	0	0.0%	7.3%	0	0.0%	8.5%
	Total	*13*	*100%*	*100%*	*923*	*100%*	*100%*	*100%*	*24*	*100%*	*1,107*	*100%*	*100%*	*14*	*100%*	*100%*	*710*	*100%*	*100%*	*10*	*100%*	*100%*	*397*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.8%	0	0.0%	0	0.0%	25.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.3%	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.5%	0	0.0%	0.1%	40.0%	0	0.0%	0	0.0%	39.1%	0	0.0%	7.8%	0	0.0%	0.8%	0	0.0%	5.9%	0	0.0%	1.1%
	Unknown	0	0.0%	98.5%	0	0.0%	99.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	92.2%	0	0.0%	99.2%	0	0.0%	94.1%	0	0.0%	98.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	6.6%	0	0.0%	4.1%	23.8%	1	12.5%	40	9.4%	25.6%	1	25.0%	4.8%	40	20.0%	1.9%	0	0.0%	4.1%	0	0.0%	2.0%
	Moderate	1	100.0%	11.5%	57	100.0%	7.8%	18.3%	2	25.0%	47	11.1%	16.1%	0	0.0%	4.8%	0	0.0%	5.0%	2	50.0%	8.2%	47	20.9%	5.3%
	Middle	0	0.0%	15.6%	0	0.0%	12.0%	17.9%	1	12.5%	48	11.3%	19.1%	0	0.0%	15.2%	0	0.0%	11.2%	1	25.0%	22.1%	48	21.3%	13.6%
	Upper	0	0.0%	59.8%	0	0.0%	67.7%	40.0%	4	50.0%	290	68.2%	39.1%	3	75.0%	60.7%	160	80.0%	71.7%	1	25.0%	51.6%	130	57.8%	68.9%
	Unknown	0	0.0%	6.6%	0	0.0%	8.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.5%	0	0.0%	10.3%	0	0.0%	13.9%	0	0.0%	10.3%
	Total	*1*	*100%*	*100%*	*57*	*100%*	*100%*	*100%*	*8*	*100%*	*425*	*100%*	*100%*	*4*	*100%*	*100%*	*200*	*100%*	*100%*	*4*	*100%*	*100%*	*225*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX F – FULL SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Multi Columbus

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Count		Dollar				Count		Dollar			
		Bank			Bank				Bank		Bank			Bank		Bank				Bank		Bank			
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	13.5%	0	0.0%	5.1%	23.8%	1	11.1%	36	5.9%	25.6%	0	0.0%	5.8%	0	0.0%	2.9%	1	16.7%	8.8%	36	9.3%	4.4%
	Moderate	0	0.0%	29.7%	0	0.0%	28.7%	18.3%	2	22.2%	120	19.8%	16.1%	1	33.3%	20.3%	30	13.6%	9.7%	1	16.7%	12.4%	90	23.3%	10.9%
	Middle	1	100.0%	16.2%	275	100.0%	19.4%	17.9%	3	33.3%	220	36.3%	19.1%	0	0.0%	17.4%	0	0.0%	12.0%	3	50.0%	25.7%	220	57.0%	19.6%
	Upper	0	0.0%	27.0%	0	0.0%	33.9%	40.0%	3	33.3%	230	38.0%	39.1%	2	66.7%	46.4%	190	86.4%	58.5%	1	16.7%	45.1%	40	10.4%	57.7%
	Unknown	0	0.0%	13.5%	0	0.0%	12.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.1%	0	0.0%	16.9%	0	0.0%	8.0%	0	0.0%	7.4%
	Total	*1*	*100%*	*100%*	*275*	*100%*	*100%*	*100%*	*9*	*100%*	*606*	*100%*	*100%*	*3*	*100%*	*100%*	*220*	*100%*	*100%*	*6*	*100%*	*100%*	*386*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.7%	0	0.0%	0.9%	23.8%	0	0.0%	0	0.0%	25.6%	0	0.0%	6.7%	0	0.0%	3.1%	0	0.0%	1.8%	0	0.0%	1.2%
	Moderate	0	0.0%	2.2%	0	0.0%	1.6%	18.3%	0	0.0%	0	0.0%	16.1%	0	0.0%	1.7%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.1%	0	0.0%	1.5%	17.9%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	2.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.0%	0	0.0%	0	0.0%	39.1%	0	0.0%	0.8%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.0%	0	0.0%	96.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	90.8%	0	0.0%	93.1%	0	0.0%	96.4%	0	0.0%	96.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	11	22.9%	3.8%	763	13.1%	1.7%	23.8%	13	18.1%	678	8.1%	25.6%	5	13.2%	4.9%	253	5.1%	2.0%	8	23.5%	4.1%	425	12.4%	1.6%
	Moderate	10	20.8%	12.0%	1,028	17.7%	7.8%	18.3%	18	25.0%	1,338	16.0%	16.1%	10	26.3%	13.1%	786	15.9%	8.0%	8	23.5%	12.4%	552	16.1%	7.8%
	Middle	6	12.5%	18.0%	1,024	17.6%	15.3%	17.9%	14	19.4%	1,243	14.9%	19.1%	6	15.8%	22.9%	558	11.3%	19.5%	8	23.5%	22.0%	685	20.0%	19.6%
	Upper	21	43.8%	31.8%	3,001	51.6%	35.3%	40.0%	27	37.5%	5,106	61.0%	39.1%	17	44.7%	34.6%	3,338	67.6%	38.0%	10	29.4%	34.7%	1,768	51.5%	40.9%
	Unknown	0	0.0%	34.4%	0	0.0%	40.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	24.5%	0	0.0%	32.5%	0	0.0%	26.8%	0	0.0%	30.2%
	Total	*48*	*100%*	*100%*	*5,816*	*100%*	*100%*	*100%*	*72*	*100%*	*8,365*	*100%*	*100%*	*38*	*100%*	*100%*	*4,935*	*100%*	*100%*	*34*	*100%*	*100%*	*3,430*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Columbus

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar				Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS Revenue	$1 Million or Less	55	85.9%	42.5%	1,799	65.4%	40.9%	92.2%	13	59.1%	633	37.6%	92.5%	3	60.0%	46.9%	84	12.3%	39.4%	10	58.8%	48.4%	549	55.0%	40.7%
	Over $1 Million	8	12.5%		932	33.9%		7.0%	9	40.9%	1,049	62.4%	6.7%	2	40.0%		600	87.7%		7	41.2%		449	45.0%	
	Total Rev. available	63	98.4%		2,731	99.2%		99.2%	22	100.0%	1,682	100.0%	99.2%	5	100.0%		684	100.0%		17	100.0%		998	100.0%	
	Rev. Not Known	1	1.6%		21	0.8%		0.8%	0	0.0%	0	0.0%	0.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Total	*64*	*100%*		*2,752*	*100%*		*100.0%*	*22*	*100%*	*1,682*	*100%*	*100%*	*5*	*100%*		*684*	*100%*		*17*	*100%*		*998*	*100%*	
Loan Size	$100,000 or Less	57	89.1%	90.6%	1,253	45.5%	32.8%		17	77.3%	437	26.0%		4	80.0%	91.7%	184	26.9%	30.2%	13	76.5%	91.2%	253	25.4%	32.5%
	$100,001 - $250,000	6	9.4%	5.4%	809	29.4%	20.4%		3	13.6%	490	29.1%		0	0.0%	4.2%	0	0.0%	17.6%	3	17.6%	4.9%	490	49.1%	20.8%
	$250,001 - $1 Million	1	1.6%	3.9%	690	25.1%	46.7%		2	9.1%	755	44.9%		1	20.0%	4.2%	500	73.1%	52.2%	1	5.9%	3.9%	255	25.6%	46.8%
	Total	*64*	*100%*	*100.0%*	*2,752*	*100%*	*100.0%*		*22*	*100%*	*1,682*	*100%*		*5*	*100%*	*100%*	*684*	*100%*	*100%*	*17*	*100%*	*100%*	*998*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	53	96.4%		1,007	56.0%			11	84.6%	210	33.2%		3	100.0%		84	100.0%		8	80.0%		126	23.0%	
	$100,001 - $250,000	1	1.8%		102	5.7%			1	7.7%	168	26.5%		0	0.0%		0	0.0%		1	10.0%		168	30.6%	
	$250,001 - $1 Million	1	1.8%		690	38.4%			1	7.7%	255	40.3%		0	0.0%		0	0.0%		1	10.0%		255	46.4%	
	Total	*55*	*100%*		*1,799*	*100%*			*13*	*100%*	*633*	*100%*		*3*	*100%*		*84*	*100%*		*10*	*100%*		*549*	*100%*	

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES

Combined Demographics Report - 2021

Assessment Area: FL Daytona

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	3.5%	1,950	1.6%	1,030	52.8%	24,505	19.9%
Moderate-income	23	20.2%	19,855	16.1%	3,912	19.7%	23,630	19.2%
Middle-income	61	53.5%	71,927	58.5%	8,042	11.2%	25,075	20.4%
Upper-income	25	21.9%	29,322	23.8%	1,596	5.4%	49,844	40.5%
Unknown-income	1	0.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**114**	**100.0%**	**123,054**	**100.0%**	**14,580**	**11.8%**	**123,054**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,206	1,267	0.9%	24.3%	2,688	51.6%	1,251	24.0%
Moderate-income	49,519	19,929	14.2%	40.2%	18,472	37.3%	11,118	22.5%
Middle-income	142,363	83,957	59.9%	59.0%	30,557	21.5%	27,849	19.6%
Upper-income	58,349	35,050	25.0%	60.1%	8,260	14.2%	15,039	25.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**255,437**	**140,203**	**100.0%**	**54.9%**	**59,977**	**23.5%**	**55,257**	**21.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	864	2.4%	773	2.2%	76	5.1%	15	5.9%
Moderate-income	7,729	21.2%	7,190	20.7%	480	32.0%	59	23.1%
Middle-income	19,518	53.5%	18,749	54.0%	658	43.9%	111	43.5%
Upper-income	8,367	22.9%	8,013	23.1%	284	19.0%	70	27.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**36,478**	**100.0%**	**34,725**	**100.0%**	**1,498**	**100.0%**	**255**	**100.0%**
	Percentage of Total Businesses:			**95.2%**		**4.1%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3%	1	0.3%	0	0.0%	0	0.0%
Moderate-income	44	13.8%	40	12.9%	4	44.4%	0	0.0%
Middle-income	177	55.3%	173	55.6%	4	44.4%	0	0.0%
Upper-income	98	30.6%	97	31.2%	1	11.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**320**	**100.0%**	**311**	**100.0%**	**9**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.2%**		**2.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Daytona

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	4.6%	3,442	2.5%	1,172	34.0%	26,349	19.3%
Moderate-income	24	18.5%	20,427	15.0%	2,802	13.7%	25,879	19.0%
Middle-income	73	56.2%	77,119	56.5%	5,901	7.7%	29,758	21.8%
Upper-income	26	20.0%	35,522	26.0%	1,303	3.7%	54,524	39.9%
Unknown-income	1	0.8%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**130**	**100.0%**	**136,510**	**100.0%**	**11,178**	**8.2%**	**136,510**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,034	2,784	1.8%	34.7%	3,872	48.2%	1,378	17.2%
Moderate-income	42,669	18,850	12.0%	44.2%	16,983	39.8%	6,836	16.0%
Middle-income	149,160	91,384	58.2%	61.3%	35,193	23.6%	22,583	15.1%
Upper-income	62,575	43,950	28.0%	70.2%	7,370	11.8%	11,255	18.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**262,438**	**156,968**	**100.0%**	**59.8%**	**63,418**	**24.2%**	**42,052**	**16.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,259	3.6%	1,168	3.6%	77	5.3%	14	5.1%
Moderate-income	5,971	17.3%	5,540	16.9%	384	26.3%	47	17.0%
Middle-income	18,406	53.3%	17,557	53.6%	715	48.9%	134	48.6%
Upper-income	8,885	25.7%	8,518	26.0%	286	19.6%	81	29.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**34,521**	**100.0%**	**32,783**	**100.0%**	**1,462**	**100.0%**	**276**	**100.0%**
	Percentage of Total Businesses:			**95.0%**		**4.2%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.0%	3	1.0%	0	0.0%	0	0.0%
Moderate-income	29	9.4%	28	9.4%	1	11.1%	0	0.0%
Middle-income	158	51.5%	151	50.7%	7	77.8%	0	0.0%
Upper-income	117	38.1%	116	38.9%	1	11.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**307**	**100.0%**	**298**	**100.0%**	**9**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.1%**		**2.9%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Ft. Lauderdale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	5.5%	19,068	4.5%	6,624	34.7%	94,737	22.3%
Moderate-income	106	29.3%	115,664	27.2%	20,670	17.9%	73,759	17.3%
Middle-income	117	32.3%	138,876	32.6%	13,610	9.8%	79,701	18.7%
Upper-income	117	32.3%	152,072	35.7%	6,813	4.5%	177,483	41.7%
Unknown-income	2	0.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**362**	**100.0%**	**425,680**	**100.0%**	**47,717**	**11.2%**	**425,680**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	44,386	11,885	2.8%	26.8%	22,918	51.6%	9,583	21.6%
Moderate-income	233,847	105,780	24.8%	45.2%	84,517	36.1%	43,550	18.6%
Middle-income	270,180	144,701	34.0%	53.6%	81,157	30.0%	44,322	16.4%
Upper-income	266,041	163,325	38.4%	61.4%	56,001	21.0%	46,715	17.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**814,454**	**425,691**	**100.0%**	**52.3%**	**244,593**	**30.0%**	**144,170**	**17.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9,264	5.4%	8,229	5.1%	942	10.9%	93	5.0%
Moderate-income	43,000	25.0%	40,082	24.8%	2,572	29.7%	346	18.5%
Middle-income	52,814	30.7%	50,049	31.0%	2,292	26.5%	473	25.3%
Upper-income	66,940	38.9%	63,138	39.1%	2,843	32.9%	959	51.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**172,018**	**100.0%**	**161,498**	**100.0%**	**8,649**	**100.0%**	**1,871**	**100.0%**
	Percentage of Total Businesses:			**93.9%**		**5.0%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	25	4.1%	25	4.2%	0	0.0%	0	0.0%
Moderate-income	129	21.2%	123	20.6%	6	46.2%	0	0.0%
Middle-income	157	25.8%	154	25.8%	3	23.1%	0	0.0%
Upper-income	298	48.9%	294	49.3%	4	30.8%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**609**	**100.0%**	**596**	**100.0%**	**13**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.9%**		**2.1%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Ft. Lauderdale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	4.8%	16,428	3.7%	4,749	28.9%	97,567	21.8%
Moderate-income	120	28.8%	129,009	28.8%	19,287	15.0%	81,935	18.3%
Middle-income	125	30.0%	128,312	28.7%	10,621	8.3%	80,864	18.1%
Upper-income	144	34.5%	169,353	37.8%	7,433	4.4%	187,087	41.8%
Unknown-income	8	1.9%	4,351	1.0%	1,148	26.4%	0	0.0%
Total Assessment Area	**417**	**100.0%**	**447,453**	**100.0%**	**43,238**	**9.7%**	**447,453**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	37,517	15,738	3.6%	41.9%	15,945	42.5%	5,834	15.6%
Moderate-income	249,756	111,948	25.3%	44.8%	100,377	40.2%	37,431	15.0%
Middle-income	240,961	127,013	28.7%	52.7%	81,819	34.0%	32,129	13.3%
Upper-income	287,847	183,606	41.5%	63.8%	60,509	21.0%	43,732	15.2%
Unknown-income	10,301	4,328	1.0%	42.0%	3,659	35.5%	2,314	22.5%
Total Assessment Area	**826,382**	**442,633**	**100.0%**	**53.6%**	**262,309**	**31.7%**	**121,440**	**14.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,263	2.6%	3,844	2.5%	385	4.6%	34	1.8%
Moderate-income	43,107	26.6%	39,828	26.2%	2,867	34.0%	412	21.6%
Middle-income	47,166	29.1%	44,402	29.2%	2,304	27.3%	460	24.1%
Upper-income	65,883	40.6%	62,148	40.9%	2,767	32.8%	968	50.8%
Unknown-income	1,771	1.1%	1,620	1.1%	119	1.4%	32	1.7%
Total Assessment Area	**162,190**	**100.0%**	**151,842**	**100.0%**	**8,442**	**100.0%**	**1,906**	**100.0%**
	Percentage of Total Businesses:			**93.6%**		**5.2%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1.3%	7	1.3%	0	0.0%	0	0.0%
Moderate-income	110	20.0%	106	19.8%	4	30.8%	0	0.0%
Middle-income	143	26.0%	139	25.9%	4	30.8%	0	0.0%
Upper-income	284	51.7%	280	52.2%	4	30.8%	0	0.0%
Unknown-income	5	0.9%	4	0.7%	1	7.7%	0	0.0%
Total Assessment Area	**549**	**100.0%**	**536**	**100.0%**	**13**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.6%**		**2.4%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Ft. Myers

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	4.2%	5,910	3.6%	1,945	32.9%	34,371	20.8%
Moderate-income	42	25.1%	37,663	22.7%	7,613	20.2%	30,610	18.5%
Middle-income	60	35.9%	71,586	43.2%	6,820	9.5%	32,556	19.7%
Upper-income	56	33.5%	50,476	30.5%	2,045	4.1%	68,098	41.1%
Unknown-income	2	1.2%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**167**	**100.0%**	**165,635**	**100.0%**	**18,423**	**11.1%**	**165,635**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,065	3,624	2.1%	27.7%	6,678	51.1%	2,763	21.1%
Moderate-income	79,613	32,377	18.6%	40.7%	25,723	32.3%	21,513	27.0%
Middle-income	153,042	76,990	44.2%	50.3%	29,699	19.4%	46,353	30.3%
Upper-income	128,613	61,171	35.1%	47.6%	16,025	12.5%	51,417	40.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**374,333**	**174,162**	**100.0%**	**46.5%**	**78,125**	**20.9%**	**122,046**	**32.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,632	2.9%	1,537	2.9%	79	3.2%	16	3.3%
Moderate-income	12,694	22.4%	11,968	22.3%	649	26.1%	77	16.0%
Middle-income	23,134	40.8%	22,170	41.3%	777	31.2%	187	39.0%
Upper-income	19,134	33.8%	17,958	33.5%	976	39.2%	200	41.7%
Unknown-income	42	0.1%	36	0.1%	6	0.2%	0	0.0%
Total Assessment Area	**56,636**	**100.0%**	**53,669**	**100.0%**	**2,487**	**100.0%**	**480**	**100.0%**
	Percentage of Total Businesses:			**94.8%**		**4.4%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.8%	2	0.6%	1	9.1%	0	0.0%
Moderate-income	69	19.5%	65	19.0%	4	36.4%	0	0.0%
Middle-income	167	47.3%	165	48.2%	2	18.2%	0	0.0%
Upper-income	114	32.3%	110	32.2%	4	36.4%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**353**	**100.0%**	**342**	**100.0%**	**11**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.9%**		**3.1%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Ft. Myers

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	2.2%	3,564	1.9%	933	26.2%	36,213	19.3%
Moderate-income	48	21.5%	40,161	21.4%	6,018	15.0%	35,613	19.0%
Middle-income	99	44.4%	87,762	46.7%	5,877	6.7%	39,162	20.8%
Upper-income	66	29.6%	55,937	29.8%	2,072	3.7%	76,889	40.9%
Unknown-income	5	2.2%	453	0.2%	26	5.7%	0	0.0%
Total Assessment Area	**223**	**100.0%**	**187,877**	**100.0%**	**14,926**	**7.9%**	**187,877**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,889	2,001	1.0%	29.0%	3,676	53.4%	1,212	17.6%
Moderate-income	81,494	35,911	17.1%	44.1%	28,874	35.4%	16,709	20.5%
Middle-income	180,253	104,100	49.6%	57.8%	31,852	17.7%	44,301	24.6%
Upper-income	129,183	67,395	32.1%	52.2%	14,325	11.1%	47,463	36.7%
Unknown-income	3,433	498	0.2%	14.5%	284	8.3%	2,651	77.2%
Total Assessment Area	**401,252**	**209,905**	**100.0%**	**52.3%**	**79,011**	**19.7%**	**112,336**	**28.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,148	2.2%	1,066	2.2%	71	3.0%	11	2.2%
Moderate-income	10,879	21.0%	10,179	20.8%	612	25.5%	88	18.0%
Middle-income	24,044	46.4%	22,931	46.8%	914	38.1%	199	40.7%
Upper-income	15,413	29.7%	14,463	29.5%	761	31.7%	189	38.7%
Unknown-income	385	0.7%	342	0.7%	41	1.7%	2	0.4%
Total Assessment Area	**51,869**	**100.0%**	**48,981**	**100.0%**	**2,399**	**100.0%**	**489**	**100.0%**
	Percentage of Total Businesses:			**94.4%**		**4.6%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.2%	4	1.2%	0	0.0%	0	0.0%
Moderate-income	48	14.4%	46	14.3%	2	16.7%	0	0.0%
Middle-income	140	42.0%	136	42.4%	4	33.3%	0	0.0%
Upper-income	141	42.3%	135	42.1%	6	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**333**	**100.0%**	**321**	**100.0%**	**12**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.4%**		**3.6%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Ft. Walton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	13,124	20.3%
Moderate-income	9	16.4%	8,404	13.0%	1,602	19.1%	11,557	17.9%
Middle-income	31	56.4%	40,733	62.9%	4,530	11.1%	13,944	21.5%
Upper-income	12	21.8%	15,580	24.1%	613	3.9%	26,092	40.3%
Unknown-income	3	5.5%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**55**	**100.0%**	**64,717**	**100.0%**	**6,745**	**10.4%**	**64,717**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	17,753	7,884	12.2%	44.4%	5,893	33.2%	3,976	22.4%
Middle-income	75,551	40,130	62.3%	53.1%	21,482	28.4%	13,939	18.4%
Upper-income	47,852	16,405	25.5%	34.3%	6,580	13.8%	24,867	52.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**141,156**	**64,419**	**100.0%**	**45.6%**	**33,955**	**24.1%**	**42,782**	**30.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2,263	10.8%	2,141	10.8%	100	12.1%	22	12.4%
Middle-income	11,491	54.9%	10,969	55.1%	430	52.2%	92	51.7%
Upper-income	7,162	34.2%	6,804	34.2%	294	35.7%	64	36.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**20,916**	**100.0%**	**19,914**	**100.0%**	**824**	**100.0%**	**178**	**100.0%**
	Percentage of Total Businesses:			**95.2%**		**3.9%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	48	25.8%	48	26.1%	0	0.0%	0	0.0%
Middle-income	100	53.8%	99	53.8%	1	50.0%	0	0.0%
Upper-income	38	20.4%	37	20.1%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**186**	**100.0%**	**184**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.9%**		**1.1%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Ft. Walton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	5.7%	2,458	3.4%	494	20.1%	14,101	19.7%
Moderate-income	13	18.6%	14,073	19.6%	1,857	13.2%	13,423	18.7%
Middle-income	30	42.9%	32,067	44.7%	2,142	6.7%	15,454	21.5%
Upper-income	20	28.6%	23,155	32.3%	741	3.2%	28,775	40.1%
Unknown-income	3	4.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**70**	**100.0%**	**71,753**	**100.0%**	**5,234**	**7.3%**	**71,753**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,145	1,892	2.6%	36.8%	2,596	50.5%	657	12.8%
Moderate-income	25,128	13,468	18.2%	53.6%	9,284	36.9%	2,376	9.5%
Middle-income	60,018	34,542	46.6%	57.6%	13,229	22.0%	12,247	20.4%
Upper-income	61,148	24,145	32.6%	39.5%	8,714	14.3%	28,289	46.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**151,439**	**74,047**	**100.0%**	**48.9%**	**33,823**	**22.3%**	**43,569**	**28.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,000	5.5%	941	5.4%	54	6.9%	5	2.9%
Moderate-income	2,834	15.5%	2,677	15.4%	126	16.1%	31	18.1%
Middle-income	7,507	41.0%	7,118	41.0%	325	41.6%	64	37.4%
Upper-income	6,964	38.0%	6,617	38.1%	276	35.3%	71	41.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**18,305**	**100.0%**	**17,353**	**100.0%**	**781**	**100.0%**	**171**	**100.0%**
	Percentage of Total Businesses:			**94.8%**		**4.3%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	2.3%	4	2.3%	0	0.0%	0	0.0%
Moderate-income	30	17.1%	30	17.4%	0	0.0%	0	0.0%
Middle-income	96	54.9%	94	54.7%	2	66.7%	0	0.0%
Upper-income	45	25.7%	44	25.6%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**175**	**100.0%**	**172**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.3%**		**1.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	12.5%	2,669	5.1%	817	30.6%	11,328	21.7%
Moderate-income	13	23.2%	10,099	19.3%	2,489	24.6%	7,762	14.8%
Middle-income	18	32.1%	17,945	34.3%	2,255	12.6%	9,274	17.7%
Upper-income	16	28.6%	20,887	39.9%	941	4.5%	23,923	45.8%
Unknown-income	2	3.6%	687	1.3%	296	43.1%	0	0.0%
Total Assessment Area	**56**	**100.0%**	**52,287**	**100.0%**	**6,798**	**13.0%**	**52,287**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,577	1,245	2.4%	11.8%	7,233	68.4%	2,099	19.8%
Moderate-income	23,707	7,664	14.9%	32.3%	11,747	49.6%	4,296	18.1%
Middle-income	39,643	19,286	37.5%	48.6%	14,202	35.8%	6,155	15.5%
Upper-income	35,288	22,934	44.6%	65.0%	9,047	25.6%	3,307	9.4%
Unknown-income	4,444	319	0.6%	7.2%	3,026	68.1%	1,099	24.7%
Total Assessment Area	**113,659**	**51,448**	**100.0%**	**45.3%**	**45,255**	**39.8%**	**16,956**	**14.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	963	6.6%	887	6.5%	74	9.0%	2	1.7%
Moderate-income	2,455	16.8%	2,295	16.7%	145	17.7%	15	12.4%
Middle-income	5,460	37.3%	5,100	37.2%	307	37.5%	53	43.8%
Upper-income	5,652	38.6%	5,312	38.8%	290	35.4%	50	41.3%
Unknown-income	115	0.8%	111	0.8%	3	0.4%	1	0.8%
Total Assessment Area	**14,645**	**100.0%**	**13,705**	**100.0%**	**819**	**100.0%**	**121**	**100.0%**
	Percentage of Total Businesses:			**93.6%**		**5.6%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.7%	2	0.7%	0	0.0%	0	0.0%
Moderate-income	34	11.9%	32	11.5%	2	28.6%	0	0.0%
Middle-income	162	56.8%	158	56.8%	4	57.1%	0	0.0%
Upper-income	85	29.8%	84	30.2%	1	14.3%	0	0.0%
Unknown-income	2	0.7%	2	0.7%	0	0.0%	0	0.0%
Total Assessment Area	**285**	**100.0%**	**278**	**100.0%**	**7**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.5%**		**2.5%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	8.6%	2,723	5.4%	873	32.1%	9,467	18.6%
Moderate-income	11	19.0%	8,409	16.6%	1,248	14.8%	8,388	16.5%
Middle-income	19	32.8%	15,499	30.5%	1,338	8.6%	9,590	18.9%
Upper-income	19	32.8%	23,414	46.1%	1,059	4.5%	23,358	46.0%
Unknown-income	4	6.9%	758	1.5%	266	35.1%	0	0.0%
Total Assessment Area	**58**	**100.0%**	**50,803**	**100.0%**	**4,784**	**9.4%**	**50,803**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,262	2,472	4.4%	34.0%	3,689	50.8%	1,101	15.2%
Moderate-income	24,651	8,152	14.6%	33.1%	11,950	48.5%	4,549	18.5%
Middle-income	36,277	15,732	28.2%	43.4%	14,987	41.3%	5,558	15.3%
Upper-income	44,083	28,860	51.8%	65.5%	11,117	25.2%	4,106	9.3%
Unknown-income	6,588	480	0.9%	7.3%	4,540	68.9%	1,568	23.8%
Total Assessment Area	**118,861**	**55,696**	**100.0%**	**46.9%**	**46,283**	**38.9%**	**16,882**	**14.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	639	4.6%	579	4.5%	58	7.4%	2	1.6%
Moderate-income	2,542	18.4%	2,358	18.2%	166	21.2%	18	14.2%
Middle-income	4,147	30.0%	3,889	30.1%	217	27.7%	41	32.3%
Upper-income	6,122	44.2%	5,742	44.4%	317	40.4%	63	49.6%
Unknown-income	386	2.8%	357	2.8%	26	3.3%	3	2.4%
Total Assessment Area	**13,836**	**100.0%**	**12,925**	**100.0%**	**784**	**100.0%**	**127**	**100.0%**
	Percentage of Total Businesses:			**93.4%**		**5.7%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	2.6%	7	2.7%	0	0.0%	0	0.0%
Moderate-income	43	16.0%	41	15.6%	2	33.3%	0	0.0%
Middle-income	71	26.4%	69	26.2%	2	33.3%	0	0.0%
Upper-income	145	53.9%	143	54.4%	2	33.3%	0	0.0%
Unknown-income	3	1.1%	3	1.1%	0	0.0%	0	0.0%
Total Assessment Area	**269**	**100.0%**	**263**	**100.0%**	**6**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.8%**		**2.2%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Homosassa Springs

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,108	18.2%
Moderate-income	6	21.4%	7,815	20.0%	1,582	20.2%	7,556	19.4%
Middle-income	17	60.7%	24,348	62.4%	2,163	8.9%	8,771	22.5%
Upper-income	4	14.3%	6,853	17.6%	686	10.0%	15,581	39.9%
Unknown-income	1	3.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**28**	**100.0%**	**39,016**	**100.0%**	**4,431**	**11.4%**	**39,016**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	16,720	9,944	20.1%	59.5%	3,239	19.4%	3,537	21.2%
Middle-income	47,390	31,040	62.7%	65.5%	6,296	13.3%	10,054	21.2%
Upper-income	13,709	8,550	17.3%	62.4%	1,943	14.2%	3,216	23.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**77,819**	**49,534**	**100.0%**	**63.7%**	**11,478**	**14.7%**	**16,807**	**21.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,473	17.1%	1,430	17.3%	37	12.7%	6	10.3%
Middle-income	5,397	62.6%	5,162	62.5%	195	66.8%	40	69.0%
Upper-income	1,745	20.3%	1,673	20.2%	60	20.5%	12	20.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**8,615**	**100.0%**	**8,265**	**100.0%**	**292**	**100.0%**	**58**	**100.0%**
	Percentage of Total Businesses:			**95.9%**		**3.4%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	19	13.7%	19	13.7%	0	0.0%	0	0.0%
Middle-income	109	78.4%	109	78.4%	0	0.0%	0	0.0%
Upper-income	11	7.9%	11	7.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**139**	**100.0%**	**139**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Homosassa Springs

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,570	18.9%
Moderate-income	6	14.3%	5,450	13.6%	942	17.3%	7,505	18.7%
Middle-income	28	66.7%	27,674	69.1%	2,779	10.0%	9,107	22.7%
Upper-income	7	16.7%	6,939	17.3%	326	4.7%	15,881	39.6%
Unknown-income	1	2.4%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**42**	**100.0%**	**40,063**	**100.0%**	**4,047**	**10.1%**	**40,063**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	11,240	7,302	13.5%	65.0%	1,933	17.2%	2,005	17.8%
Middle-income	55,696	37,069	68.7%	66.6%	8,063	14.5%	10,564	19.0%
Upper-income	13,286	9,583	17.8%	72.1%	671	5.1%	3,032	22.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**80,222**	**53,954**	**100.0%**	**67.3%**	**10,667**	**13.3%**	**15,601**	**19.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,197	15.0%	1,138	14.9%	54	18.6%	5	9.6%
Middle-income	5,451	68.3%	5,222	68.4%	191	65.6%	38	73.1%
Upper-income	1,333	16.7%	1,278	16.7%	46	15.8%	9	17.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**7,981**	**100.0%**	**7,638**	**100.0%**	**291**	**100.0%**	**52**	**100.0%**
	Percentage of Total Businesses:			**95.7%**		**3.6%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	15	11.5%	15	11.5%	0	0.0%	0	0.0%
Middle-income	93	71.5%	93	71.5%	0	0.0%	0	0.0%
Upper-income	22	16.9%	22	16.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**130**	**100.0%**	**130**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Jacksonville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	7.8%	14,952	4.4%	5,597	37.4%	73,083	21.7%
Moderate-income	68	26.4%	74,196	22.0%	13,563	18.3%	58,486	17.4%
Middle-income	96	37.2%	135,213	40.1%	13,511	10.0%	67,298	20.0%
Upper-income	70	27.1%	112,634	33.4%	4,788	4.3%	138,128	41.0%
Unknown-income	4	1.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**258**	**100.0%**	**336,995**	**100.0%**	**37,459**	**11.1%**	**336,995**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	35,789	11,615	3.5%	32.5%	15,198	42.5%	8,976	25.1%
Moderate-income	143,204	65,298	19.6%	45.6%	55,465	38.7%	22,441	15.7%
Middle-income	232,942	135,122	40.6%	58.0%	69,047	29.6%	28,773	12.4%
Upper-income	189,031	121,004	36.3%	64.0%	41,752	22.1%	26,275	13.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**600,966**	**333,039**	**100.0%**	**55.4%**	**181,462**	**30.2%**	**86,465**	**14.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,537	4.4%	4,105	4.2%	400	7.8%	32	3.7%
Moderate-income	23,075	22.5%	21,616	22.4%	1,300	25.4%	159	18.2%
Middle-income	36,070	35.2%	34,288	35.5%	1,525	29.8%	257	29.3%
Upper-income	38,935	37.9%	36,612	37.9%	1,895	37.0%	428	48.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**102,617**	**100.0%**	**96,621**	**100.0%**	**5,120**	**100.0%**	**876**	**100.0%**
	Percentage of Total Businesses:			**94.2%**		**5.0%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	1.2%	7	1.1%	1	4.5%	0	0.0%
Moderate-income	106	16.2%	101	16.0%	5	22.7%	0	0.0%
Middle-income	338	51.7%	327	51.7%	11	50.0%	0	0.0%
Upper-income	202	30.9%	197	31.2%	5	22.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**654**	**100.0%**	**632**	**100.0%**	**22**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.6%**		**3.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Jacksonville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	22	6.5%	16,637	4.4%	4,877	29.3%	79,288	21.2%
Moderate-income	88	26.0%	87,140	23.3%	11,729	13.5%	67,975	18.1%
Middle-income	128	37.8%	148,534	39.7%	11,914	8.0%	74,768	20.0%
Upper-income	93	27.4%	120,044	32.1%	4,222	3.5%	152,521	40.7%
Unknown-income	8	2.4%	2,197	0.6%	592	26.9%	0	0.0%
Total Assessment Area	**339**	**100.0%**	**374,552**	**100.0%**	**33,334**	**8.9%**	**374,552**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	35,792	12,237	3.3%	34.2%	17,606	49.2%	5,949	16.6%
Moderate-income	167,326	75,184	20.3%	44.9%	71,916	43.0%	20,226	12.1%
Middle-income	247,285	148,591	40.1%	60.1%	71,826	29.0%	26,868	10.9%
Upper-income	191,808	133,079	35.9%	69.4%	35,505	18.5%	23,224	12.1%
Unknown-income	4,235	1,850	0.5%	43.7%	1,998	47.2%	387	9.1%
Total Assessment Area	**646,446**	**370,941**	**100.0%**	**57.4%**	**198,851**	**30.8%**	**76,654**	**11.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,759	4.8%	4,346	4.7%	378	7.6%	35	3.9%
Moderate-income	22,148	22.5%	20,979	22.6%	1,002	20.1%	167	18.6%
Middle-income	38,310	38.9%	35,944	38.8%	2,078	41.7%	288	32.1%
Upper-income	31,463	31.9%	29,755	32.1%	1,343	27.0%	365	40.7%
Unknown-income	1,928	2.0%	1,705	1.8%	181	3.6%	42	4.7%
Total Assessment Area	**98,608**	**100.0%**	**92,729**	**100.0%**	**4,982**	**100.0%**	**897**	**100.0%**
	Percentage of Total Businesses:			**94.0%**		**5.1%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	10	1.6%	9	1.5%	1	4.3%	0	0.0%
Moderate-income	150	24.4%	141	23.8%	9	39.1%	0	0.0%
Middle-income	267	43.3%	257	43.3%	10	43.5%	0	0.0%
Upper-income	183	29.7%	180	30.4%	3	13.0%	0	0.0%
Unknown-income	6	1.0%	6	1.0%	0	0.0%	0	0.0%
Total Assessment Area	**616**	**100.0%**	**593**	**100.0%**	**23**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.3%**		**3.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Lakeland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	4.5%	3,072	2.0%	1,304	42.4%	31,271	20.4%
Moderate-income	35	22.7%	29,960	19.6%	7,479	25.0%	28,084	18.3%
Middle-income	79	51.3%	87,388	57.1%	10,065	11.5%	32,830	21.4%
Upper-income	32	20.8%	32,683	21.3%	1,690	5.2%	60,930	39.8%
Unknown-income	1	0.6%	12	0.0%	12	100.0%	0	0.0%
Total Assessment Area	**154**	**100.0%**	**153,115**	**100.0%**	**20,550**	**13.4%**	**153,115**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,596	1,998	1.3%	30.3%	3,384	51.3%	1,214	18.4%
Moderate-income	60,642	26,359	17.3%	43.5%	20,853	34.4%	13,430	22.1%
Middle-income	163,242	89,580	58.8%	54.9%	35,610	21.8%	38,052	23.3%
Upper-income	51,756	34,387	22.6%	66.4%	9,198	17.8%	8,171	15.8%
Unknown-income	12	12	0.0%	100.0%	0	0.0%	0	0.0%
Total Assessment Area	**282,248**	**152,336**	**100.0%**	**54.0%**	**69,045**	**24.5%**	**60,867**	**21.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,365	4.0%	1,217	3.8%	131	8.2%	17	6.3%
Moderate-income	7,109	21.0%	6,600	20.6%	453	28.2%	56	20.9%
Middle-income	17,440	51.5%	16,614	52.0%	708	44.1%	118	44.0%
Upper-income	7,926	23.4%	7,536	23.6%	313	19.5%	77	28.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**33,840**	**100.0%**	**31,967**	**100.0%**	**1,605**	**100.0%**	**268**	**100.0%**
	Percentage of Total Businesses:			**94.5%**		**4.7%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	17	3.3%	13	2.7%	4	9.8%	0	0.0%
Moderate-income	95	18.4%	86	18.1%	9	22.0%	0	0.0%
Middle-income	297	57.6%	276	58.1%	21	51.2%	0	0.0%
Upper-income	107	20.7%	100	21.1%	7	17.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**516**	**100.0%**	**475**	**100.0%**	**41**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**92.1%**		**7.9%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Lakeland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	1.1%	1,872	1.1%	657	35.1%	32,235	19.5%
Moderate-income	42	24.1%	36,590	22.2%	7,315	20.0%	31,910	19.3%
Middle-income	83	47.7%	78,855	47.7%	8,154	10.3%	33,755	20.4%
Upper-income	43	24.7%	46,476	28.1%	2,226	4.8%	67,283	40.7%
Unknown-income	4	2.3%	1,390	0.8%	622	44.7%	0	0.0%
Total Assessment Area	**174**	**100.0%**	**165,183**	**100.0%**	**18,974**	**11.5%**	**165,183**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,043	1,717	1.0%	56.4%	905	29.7%	421	13.8%
Moderate-income	72,027	33,489	20.0%	46.5%	23,183	32.2%	15,355	21.3%
Middle-income	146,185	78,558	47.0%	53.7%	36,779	25.2%	30,848	21.1%
Upper-income	76,385	52,184	31.2%	68.3%	11,776	15.4%	12,425	16.3%
Unknown-income	2,956	1,347	0.8%	45.6%	941	31.8%	668	22.6%
Total Assessment Area	**300,596**	**167,295**	**100.0%**	**55.7%**	**73,584**	**24.5%**	**59,717**	**19.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	280	0.8%	265	0.9%	12	0.8%	3	1.0%
Moderate-income	8,219	24.9%	7,656	24.6%	496	31.7%	67	23.4%
Middle-income	14,661	44.4%	13,884	44.5%	657	42.0%	120	42.0%
Upper-income	9,612	29.1%	9,125	29.3%	395	25.2%	92	32.2%
Unknown-income	252	0.8%	242	0.8%	6	0.4%	4	1.4%
Total Assessment Area	**33,024**	**100.0%**	**31,172**	**100.0%**	**1,566**	**100.0%**	**286**	**100.0%**
	Percentage of Total Businesses:			**94.4%**		**4.7%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.8%	4	0.9%	0	0.0%	0	0.0%
Moderate-income	105	20.5%	91	19.4%	14	34.1%	0	0.0%
Middle-income	279	54.6%	259	55.1%	20	48.8%	0	0.0%
Upper-income	119	23.3%	112	23.8%	7	17.1%	0	0.0%
Unknown-income	4	0.8%	4	0.9%	0	0.0%	0	0.0%
Total Assessment Area	**511**	**100.0%**	**470**	**100.0%**	**41**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**92.0%**		**8.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Naples

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.1%	4,106	4.7%	1,627	39.6%	18,278	20.8%
Moderate-income	15	20.3%	17,381	19.8%	3,098	17.8%	15,489	17.7%
Middle-income	26	35.1%	35,130	40.1%	2,147	6.1%	16,908	19.3%
Upper-income	26	35.1%	31,048	35.4%	1,147	3.7%	36,990	42.2%
Unknown-income	1	1.4%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**74**	**100.0%**	**87,665**	**100.0%**	**8,019**	**9.1%**	**87,665**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,284	2,124	2.3%	29.2%	3,424	47.0%	1,736	23.8%
Moderate-income	36,919	15,285	16.3%	41.4%	10,215	27.7%	11,419	30.9%
Middle-income	76,674	38,746	41.3%	50.5%	13,667	17.8%	24,261	31.6%
Upper-income	80,705	37,578	40.1%	46.6%	8,849	11.0%	34,278	42.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**201,582**	**93,733**	**100.0%**	**46.5%**	**36,155**	**17.9%**	**71,694**	**35.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,008	3.0%	954	3.0%	46	3.0%	8	2.2%
Moderate-income	4,678	13.8%	4,540	14.1%	106	6.9%	32	8.9%
Middle-income	13,520	39.7%	12,827	39.9%	557	36.4%	136	37.7%
Upper-income	14,808	43.5%	13,803	43.0%	820	53.6%	185	51.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**34,014**	**100.0%**	**32,124**	**100.0%**	**1,529**	**100.0%**	**361**	**100.0%**
	Percentage of Total Businesses:			**94.4%**		**4.5%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	29	11.2%	26	10.6%	3	21.4%	0	0.0%
Moderate-income	44	17.0%	37	15.1%	7	50.0%	0	0.0%
Middle-income	103	39.8%	100	40.8%	3	21.4%	0	0.0%
Upper-income	83	32.0%	82	33.5%	1	7.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**259**	**100.0%**	**245**	**100.0%**	**14**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.6%**		**5.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Naples

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	7.3%	5,236	5.3%	1,381	26.4%	21,523	21.9%
Moderate-income	21	19.3%	20,029	20.4%	2,325	11.6%	17,688	18.0%
Middle-income	44	40.4%	39,169	39.9%	2,069	5.3%	19,185	19.6%
Upper-income	33	30.3%	32,351	33.0%	975	3.0%	39,725	40.5%
Unknown-income	3	2.8%	1,336	1.4%	179	13.4%	0	0.0%
Total Assessment Area	**109**	**100.0%**	**98,121**	**100.0%**	**6,929**	**7.1%**	**98,121**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,244	2,479	2.3%	30.1%	4,636	56.2%	1,129	13.7%
Moderate-income	35,637	19,187	17.4%	53.8%	9,046	25.4%	7,404	20.8%
Middle-income	90,531	44,798	40.7%	49.5%	15,939	17.6%	29,794	32.9%
Upper-income	81,352	42,257	38.4%	51.9%	7,977	9.8%	31,118	38.3%
Unknown-income	2,584	1,362	1.2%	52.7%	296	11.5%	926	35.8%
Total Assessment Area	**218,348**	**110,083**	**100.0%**	**50.4%**	**37,894**	**17.4%**	**70,371**	**32.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	845	2.6%	789	2.6%	49	3.3%	7	2.0%
Moderate-income	4,932	15.3%	4,777	15.7%	125	8.3%	30	8.4%
Middle-income	14,053	43.6%	13,205	43.4%	694	46.1%	154	43.1%
Upper-income	12,083	37.5%	11,290	37.1%	630	41.9%	163	45.7%
Unknown-income	345	1.1%	335	1.1%	7	0.5%	3	0.8%
Total Assessment Area	**32,258**	**100.0%**	**30,396**	**100.0%**	**1,505**	**100.0%**	**357**	**100.0%**
	Percentage of Total Businesses:			**94.2%**		**4.7%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	43	18.1%	33	14.9%	10	62.5%	0	0.0%
Moderate-income	40	16.9%	39	17.6%	1	6.3%	0	0.0%
Middle-income	105	44.3%	102	46.2%	3	18.8%	0	0.0%
Upper-income	48	20.3%	46	20.8%	2	12.5%	0	0.0%
Unknown-income	1	0.4%	1	0.5%	0	0.0%	0	0.0%
Total Assessment Area	**237**	**100.0%**	**221**	**100.0%**	**16**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**93.2%**		**6.8%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Northern FL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	5,745	23.9%
Moderate-income	1	4.0%	1,531	6.4%	468	30.6%	4,315	18.0%
Middle-income	22	88.0%	20,453	85.3%	3,439	16.8%	4,616	19.2%
Upper-income	2	8.0%	2,006	8.4%	306	15.3%	9,314	38.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**25**	**100.0%**	**23,990**	**100.0%**	**4,213**	**17.6%**	**23,990**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,190	1,574	5.7%	49.3%	1,129	35.4%	487	15.3%
Middle-income	39,302	23,534	85.6%	59.9%	6,989	17.8%	8,779	22.3%
Upper-income	3,630	2,382	8.7%	65.6%	559	15.4%	689	19.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**46,122**	**27,490**	**100.0%**	**59.6%**	**8,677**	**18.8%**	**9,955**	**21.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	267	6.4%	248	6.3%	17	8.9%	2	3.4%
Middle-income	3,500	83.9%	3,285	83.7%	160	83.8%	55	94.8%
Upper-income	407	9.8%	392	10.0%	14	7.3%	1	1.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,174**	**100.0%**	**3,925**	**100.0%**	**191**	**100.0%**	**58**	**100.0%**
	Percentage of Total Businesses:			**94.0%**		**4.6%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	12	4.2%	12	4.3%	0	0.0%	0	0.0%
Middle-income	246	86.9%	240	86.6%	6	100.0%	0	0.0%
Upper-income	25	8.8%	25	9.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**283**	**100.0%**	**277**	**100.0%**	**6**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.9%**		**2.1%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Northern FL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	5,352	21.3%
Moderate-income	7	22.6%	5,497	21.9%	1,217	22.1%	5,081	20.2%
Middle-income	20	64.5%	17,673	70.4%	2,373	13.4%	5,409	21.6%
Upper-income	3	9.7%	1,926	7.7%	294	15.3%	9,254	36.9%
Unknown-income	1	3.2%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**31**	**100.0%**	**25,096**	**100.0%**	**3,884**	**15.5%**	**25,096**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	10,115	5,882	20.5%	58.2%	2,223	22.0%	2,010	19.9%
Middle-income	33,118	20,720	72.4%	62.6%	6,247	18.9%	6,151	18.6%
Upper-income	3,568	2,030	7.1%	56.9%	1,115	31.3%	423	11.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**46,801**	**28,632**	**100.0%**	**61.2%**	**9,585**	**20.5%**	**8,584**	**18.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	803	21.3%	755	21.4%	36	19.5%	12	22.2%
Middle-income	2,564	68.0%	2,414	68.3%	114	61.6%	36	66.7%
Upper-income	396	10.5%	357	10.1%	33	17.8%	6	11.1%
Unknown-income	8	0.2%	6	0.2%	2	1.1%	0	0.0%
Total Assessment Area	**3,771**	**100.0%**	**3,532**	**100.0%**	**185**	**100.0%**	**54**	**100.0%**
	Percentage of Total Businesses:			**93.7%**		**4.9%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	36	13.6%	36	13.8%	0	0.0%	0	0.0%
Middle-income	214	80.8%	209	80.4%	5	100.0%	0	0.0%
Upper-income	15	5.7%	15	5.8%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**265**	**100.0%**	**260**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.1%**		**1.9%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Ocala

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	3.2%	1,429	1.7%	730	51.1%	16,587	19.3%
Moderate-income	15	23.8%	14,748	17.1%	3,796	25.7%	16,751	19.5%
Middle-income	34	54.0%	57,014	66.2%	5,951	10.4%	18,571	21.6%
Upper-income	10	15.9%	12,923	15.0%	865	6.7%	34,205	39.7%
Unknown-income	2	3.2%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**63**	**100.0%**	**86,114**	**100.0%**	**11,342**	**13.2%**	**86,114**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,248	633	0.6%	19.5%	1,806	55.6%	809	24.9%
Moderate-income	29,250	14,470	14.5%	49.5%	8,514	29.1%	6,266	21.4%
Middle-income	108,992	69,584	69.6%	63.8%	18,262	16.8%	21,146	19.4%
Upper-income	22,197	15,274	15.3%	68.8%	3,744	16.9%	3,179	14.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**163,687**	**99,961**	**100.0%**	**61.1%**	**32,326**	**19.7%**	**31,400**	**19.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	410	1.9%	365	1.8%	41	4.3%	4	2.2%
Moderate-income	3,539	16.6%	3,322	16.5%	200	20.8%	17	9.3%
Middle-income	13,630	64.1%	12,953	64.4%	557	58.0%	120	65.6%
Upper-income	3,677	17.3%	3,472	17.3%	163	17.0%	42	23.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**21,256**	**100.0%**	**20,112**	**100.0%**	**961**	**100.0%**	**183**	**100.0%**
	Percentage of Total Businesses:			**94.6%**		**4.5%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.3%	2	0.3%	0	0.0%	0	0.0%
Moderate-income	124	18.4%	119	18.1%	5	27.8%	0	0.0%
Middle-income	471	69.9%	460	70.1%	11	61.1%	0	0.0%
Upper-income	77	11.4%	75	11.4%	2	11.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**674**	**100.0%**	**656**	**100.0%**	**18**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.3%**		**2.7%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Ocala

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.1%	1,093	1.2%	517	47.3%	17,041	18.0%
Moderate-income	19	20.4%	16,977	17.9%	3,029	17.8%	18,732	19.8%
Middle-income	51	54.8%	57,483	60.7%	5,227	9.1%	20,888	22.1%
Upper-income	18	19.4%	18,168	19.2%	1,182	6.5%	38,015	40.2%
Unknown-income	4	4.3%	955	1.0%	139	14.6%	0	0.0%
Total Assessment Area	**93**	**100.0%**	**94,676**	**100.0%**	**10,094**	**10.7%**	**94,676**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,323	329	0.3%	14.2%	1,843	79.3%	151	6.5%
Moderate-income	33,365	18,223	16.7%	54.6%	9,408	28.2%	5,734	17.2%
Middle-income	100,237	67,347	61.7%	67.2%	19,212	19.2%	13,678	13.6%
Upper-income	33,389	22,108	20.3%	66.2%	6,084	18.2%	5,197	15.6%
Unknown-income	1,612	1,162	1.1%	72.1%	147	9.1%	303	18.8%
Total Assessment Area	**170,926**	**109,169**	**100.0%**	**63.9%**	**36,694**	**21.5%**	**25,063**	**14.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	265	1.3%	230	1.2%	30	3.3%	5	2.7%
Moderate-income	4,064	20.4%	3,842	20.4%	202	22.0%	20	10.7%
Middle-income	11,065	55.6%	10,478	55.8%	482	52.4%	105	56.1%
Upper-income	4,319	21.7%	4,062	21.6%	203	22.1%	54	28.9%
Unknown-income	186	0.9%	181	1.0%	2	0.2%	3	1.6%
Total Assessment Area	**19,899**	**100.0%**	**18,793**	**100.0%**	**919**	**100.0%**	**187**	**100.0%**
	Percentage of Total Businesses:			**94.4%**		**4.6%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2%	1	0.2%	0	0.0%	0	0.0%
Moderate-income	151	24.5%	147	24.5%	4	25.0%	0	0.0%
Middle-income	236	38.2%	229	38.2%	7	43.8%	0	0.0%
Upper-income	222	36.0%	216	36.0%	5	31.3%	1	100.0%
Unknown-income	7	1.1%	7	1.2%	0	0.0%	0	0.0%
Total Assessment Area	**617**	**100.0%**	**600**	**100.0%**	**16**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.2%**		**2.6%**		**0.2%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Okeechobee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,260	24.7%
Moderate-income	4	33.3%	3,042	33.3%	983	32.3%	1,796	19.6%
Middle-income	6	50.0%	4,848	53.0%	910	18.8%	2,107	23.0%
Upper-income	1	8.3%	1,252	13.7%	85	6.8%	2,979	32.6%
Unknown-income	1	8.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**12**	**100.0%**	**9,142**	**100.0%**	**1,978**	**21.6%**	**9,142**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	6,290	2,745	29.7%	43.6%	1,838	29.2%	1,707	27.1%
Middle-income	9,728	5,196	56.3%	53.4%	1,659	17.1%	2,873	29.5%
Upper-income	2,260	1,288	14.0%	57.0%	320	14.2%	652	28.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**18,278**	**9,229**	**100.0%**	**50.5%**	**3,817**	**20.9%**	**5,232**	**28.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	638	32.6%	596	32.2%	38	40.9%	4	30.8%
Middle-income	902	46.1%	860	46.5%	35	37.6%	7	53.8%
Upper-income	415	21.2%	393	21.3%	20	21.5%	2	15.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,955**	**100.0%**	**1,849**	**100.0%**	**93**	**100.0%**	**13**	**100.0%**
	Percentage of Total Businesses:			**94.6%**		**4.8%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	13	10.3%	10	8.7%	3	27.3%	0	0.0%
Middle-income	94	74.6%	87	75.7%	7	63.6%	0	0.0%
Upper-income	19	15.1%	18	15.7%	1	9.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**126**	**100.0%**	**115**	**100.0%**	**11**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**91.3%**		**8.7%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Okeechobee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,802	18.3%
Moderate-income	3	25.0%	2,330	23.7%	564	24.2%	1,981	20.1%
Middle-income	5	41.7%	4,683	47.6%	525	11.2%	2,103	21.4%
Upper-income	3	25.0%	2,824	28.7%	176	6.2%	3,951	40.2%
Unknown-income	1	8.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**12**	**100.0%**	**9,837**	**100.0%**	**1,265**	**12.9%**	**9,837**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	4,360	2,302	21.1%	52.8%	1,034	23.7%	1,024	23.5%
Middle-income	8,998	5,137	47.0%	57.1%	1,891	21.0%	1,970	21.9%
Upper-income	5,376	3,482	31.9%	64.8%	755	14.0%	1,139	21.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**18,734**	**10,921**	**100.0%**	**58.3%**	**3,680**	**19.6%**	**4,133**	**22.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	450	25.0%	415	24.6%	33	35.1%	2	13.3%
Middle-income	649	36.1%	616	36.5%	27	28.7%	6	40.0%
Upper-income	698	38.8%	657	38.9%	34	36.2%	7	46.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,797**	**100.0%**	**1,688**	**100.0%**	**94**	**100.0%**	**15**	**100.0%**
	Percentage of Total Businesses:			**93.9%**		**5.2%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	12	9.4%	11	9.5%	1	9.1%	0	0.0%
Middle-income	55	43.3%	49	42.2%	6	54.5%	0	0.0%
Upper-income	60	47.2%	56	48.3%	4	36.4%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**127**	**100.0%**	**116**	**100.0%**	**11**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**91.3%**		**8.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Orlando

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	3.6%	11,824	2.2%	4,560	38.6%	114,610	21.5%
Moderate-income	116	29.7%	140,320	26.4%	28,937	20.6%	96,121	18.1%
Middle-income	140	35.9%	199,442	37.5%	22,443	11.3%	102,366	19.2%
Upper-income	118	30.3%	180,699	33.9%	9,814	5.4%	219,319	41.2%
Unknown-income	2	0.5%	131	0.0%	3	2.3%	0	0.0%
Total Assessment Area	**390**	**100.0%**	**532,416**	**100.0%**	**65,757**	**12.4%**	**532,416**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	25,701	4,787	1.0%	18.6%	16,029	62.4%	4,885	19.0%
Moderate-income	269,765	102,605	21.1%	38.0%	117,849	43.7%	49,311	18.3%
Middle-income	372,591	190,459	39.1%	51.1%	110,590	29.7%	71,542	19.2%
Upper-income	296,013	189,201	38.8%	63.9%	66,487	22.5%	40,325	13.6%
Unknown-income	183	144	0.0%	78.7%	17	9.3%	22	12.0%
Total Assessment Area	**964,253**	**487,196**	**100.0%**	**50.5%**	**310,972**	**32.3%**	**166,085**	**17.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,959	1.6%	2,826	1.6%	113	1.4%	20	1.2%
Moderate-income	49,022	26.5%	45,955	26.3%	2,707	32.5%	360	21.9%
Middle-income	64,107	34.7%	60,758	34.8%	2,865	34.4%	484	29.4%
Upper-income	68,515	37.1%	65,084	37.3%	2,650	31.8%	781	47.4%
Unknown-income	68	0.0%	64	0.0%	3	0.0%	1	0.1%
Total Assessment Area	**184,671**	**100.0%**	**174,687**	**100.0%**	**8,338**	**100.0%**	**1,646**	**100.0%**
	Percentage of Total Businesses:			**94.6%**		**4.5%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.4%	4	0.4%	0	0.0%	0	0.0%
Moderate-income	190	16.7%	182	17.0%	8	12.3%	0	0.0%
Middle-income	518	45.6%	483	45.1%	35	53.8%	0	0.0%
Upper-income	419	36.9%	398	37.2%	21	32.3%	0	0.0%
Unknown-income	4	0.4%	3	0.3%	1	1.5%	0	0.0%
Total Assessment Area	**1,135**	**100.0%**	**1,070**	**100.0%**	**65**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.3%**		**5.7%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Orlando

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	4.1%	16,915	2.8%	5,226	30.9%	128,704	21.3%
Moderate-income	141	28.8%	160,104	26.5%	24,636	15.4%	109,102	18.0%
Middle-income	172	35.1%	218,366	36.1%	17,151	7.9%	116,386	19.2%
Upper-income	151	30.8%	205,655	34.0%	9,508	4.6%	250,701	41.4%
Unknown-income	6	1.2%	3,853	0.6%	1,172	30.4%	0	0.0%
Total Assessment Area	**490**	**100.0%**	**604,893**	**100.0%**	**57,693**	**9.5%**	**604,893**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	36,543	8,036	1.5%	22.0%	20,938	57.3%	7,569	20.7%
Moderate-income	292,078	125,961	22.8%	43.1%	119,828	41.0%	46,289	15.8%
Middle-income	386,591	208,625	37.7%	54.0%	114,429	29.6%	63,537	16.4%
Upper-income	329,696	209,351	37.8%	63.5%	78,687	23.9%	41,658	12.6%
Unknown-income	9,301	1,361	0.2%	14.6%	6,041	65.0%	1,899	20.4%
Total Assessment Area	**1,054,209**	**553,334**	**100.0%**	**52.5%**	**339,923**	**32.2%**	**160,952**	**15.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,042	2.3%	3,815	2.3%	200	2.4%	27	1.7%
Moderate-income	45,179	26.2%	42,276	26.0%	2,578	31.4%	325	19.9%
Middle-income	58,282	33.8%	55,107	33.9%	2,669	32.5%	506	31.0%
Upper-income	63,294	36.7%	59,894	36.8%	2,643	32.2%	757	46.3%
Unknown-income	1,712	1.0%	1,578	1.0%	115	1.4%	19	1.2%
Total Assessment Area	**172,509**	**100.0%**	**162,670**	**100.0%**	**8,205**	**100.0%**	**1,634**	**100.0%**
	Percentage of Total Businesses:			**94.3%**		**4.8%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	10	1.0%	10	1.0%	0	0.0%	0	0.0%
Moderate-income	189	18.3%	175	18.0%	14	23.7%	0	0.0%
Middle-income	425	41.1%	405	41.6%	20	33.9%	0	0.0%
Upper-income	406	39.3%	381	39.1%	25	42.4%	0	0.0%
Unknown-income	3	0.3%	3	0.3%	0	0.0%	0	0.0%
Total Assessment Area	**1,033**	**100.0%**	**974**	**100.0%**	**59**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.3%**		**5.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Palm Bay

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	5.3%	4,027	2.8%	1,529	38.0%	28,644	20.2%
Moderate-income	26	22.8%	31,232	22.0%	5,185	16.6%	26,358	18.6%
Middle-income	47	41.2%	60,586	42.8%	5,205	8.6%	29,163	20.6%
Upper-income	32	28.1%	45,850	32.4%	2,124	4.6%	57,530	40.6%
Unknown-income	3	2.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**114**	**100.0%**	**141,695**	**100.0%**	**14,043**	**9.9%**	**141,695**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,132	2,547	1.6%	25.1%	5,350	52.8%	2,235	22.1%
Moderate-income	67,176	33,668	21.1%	50.1%	20,546	30.6%	12,962	19.3%
Middle-income	116,027	69,406	43.5%	59.8%	24,143	20.8%	22,478	19.4%
Upper-income	78,319	54,033	33.8%	69.0%	13,098	16.7%	11,188	14.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**271,654**	**159,654**	**100.0%**	**58.8%**	**63,137**	**23.2%**	**48,863**	**18.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,090	2.8%	1,003	2.8%	80	4.4%	7	2.4%
Moderate-income	9,282	24.2%	8,620	23.7%	598	33.1%	64	22.1%
Middle-income	15,179	39.5%	14,434	39.8%	631	34.9%	114	39.3%
Upper-income	12,833	33.4%	12,234	33.7%	494	27.3%	105	36.2%
Unknown-income	9	0.0%	5	0.0%	4	0.2%	0	0.0%
Total Assessment Area	**38,393**	**100.0%**	**36,296**	**100.0%**	**1,807**	**100.0%**	**290**	**100.0%**
	Percentage of Total Businesses:			**94.5%**		**4.7%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.9%	4	1.9%	0	0.0%	0	0.0%
Moderate-income	30	14.4%	30	14.5%	0	0.0%	0	0.0%
Middle-income	94	45.0%	93	44.9%	1	50.0%	0	0.0%
Upper-income	81	38.8%	80	38.6%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**209**	**100.0%**	**207**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.0%**		**1.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Palm Bay

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	3.4%	3,119	2.1%	965	30.9%	29,832	20.0%
Moderate-income	34	23.0%	29,437	19.8%	3,832	13.0%	27,511	18.5%
Middle-income	61	41.2%	65,379	43.9%	4,494	6.9%	30,031	20.2%
Upper-income	41	27.7%	50,292	33.8%	2,032	4.0%	61,560	41.3%
Unknown-income	7	4.7%	707	0.5%	99	14.0%	0	0.0%
Total Assessment Area	**148**	**100.0%**	**148,934**	**100.0%**	**11,422**	**7.7%**	**148,934**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,855	1,510	0.8%	19.2%	4,615	58.8%	1,730	22.0%
Moderate-income	60,002	32,772	18.4%	54.6%	17,399	29.0%	9,831	16.4%
Middle-income	125,363	81,442	45.6%	65.0%	23,166	18.5%	20,755	16.6%
Upper-income	86,225	61,798	34.6%	71.7%	12,219	14.2%	12,208	14.2%
Unknown-income	1,203	947	0.5%	78.7%	137	11.4%	119	9.9%
Total Assessment Area	**280,648**	**178,469**	**100.0%**	**63.6%**	**57,536**	**20.5%**	**44,643**	**15.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,202	3.3%	1,105	3.2%	89	5.0%	8	2.6%
Moderate-income	7,689	20.8%	7,096	20.4%	534	30.3%	59	19.2%
Middle-income	15,259	41.4%	14,487	41.6%	653	37.0%	119	38.8%
Upper-income	12,542	34.0%	11,948	34.3%	475	26.9%	119	38.8%
Unknown-income	206	0.6%	190	0.5%	14	0.8%	2	0.7%
Total Assessment Area	**36,898**	**100.0%**	**34,826**	**100.0%**	**1,765**	**100.0%**	**307**	**100.0%**
	Percentage of Total Businesses:			**94.4%**		**4.8%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	3.0%	6	3.0%	0	0.0%	0	0.0%
Moderate-income	32	16.0%	30	15.2%	2	66.7%	0	0.0%
Middle-income	71	35.5%	71	36.0%	0	0.0%	0	0.0%
Upper-income	87	43.5%	86	43.7%	1	33.3%	0	0.0%
Unknown-income	4	2.0%	4	2.0%	0	0.0%	0	0.0%
Total Assessment Area	**200**	**100.0%**	**197**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.5%**		**1.5%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Panama City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.5%	1,602	3.7%	467	29.2%	9,302	21.4%
Moderate-income	9	20.5%	6,552	15.1%	1,437	21.9%	7,779	17.9%
Middle-income	22	50.0%	22,624	52.0%	2,131	9.4%	8,699	20.0%
Upper-income	10	22.7%	12,707	29.2%	634	5.0%	17,705	40.7%
Unknown-income	1	2.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**44**	**100.0%**	**43,485**	**100.0%**	**4,669**	**10.7%**	**43,485**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,217	1,042	2.5%	32.4%	1,383	43.0%	792	24.6%
Moderate-income	15,656	5,568	13.3%	35.6%	5,937	37.9%	4,151	26.5%
Middle-income	54,260	21,854	52.4%	40.3%	13,240	24.4%	19,166	35.3%
Upper-income	26,976	13,273	31.8%	49.2%	5,625	20.9%	8,078	29.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**100,109**	**41,737**	**100.0%**	**41.7%**	**26,185**	**26.2%**	**32,187**	**32.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	374	3.1%	350	3.1%	20	3.6%	4	4.0%
Moderate-income	2,291	19.0%	2,107	18.5%	163	29.0%	21	21.0%
Middle-income	6,399	53.2%	6,084	53.5%	263	46.8%	52	52.0%
Upper-income	2,969	24.7%	2,830	24.9%	116	20.6%	23	23.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**12,033**	**100.0%**	**11,371**	**100.0%**	**562**	**100.0%**	**100**	**100.0%**
	Percentage of Total Businesses:			**94.5%**		**4.7%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.8%	2	2.9%	0	0.0%	0	0.0%
Moderate-income	8	11.1%	8	11.6%	0	0.0%	0	0.0%
Middle-income	44	61.1%	41	59.4%	3	100.0%	0	0.0%
Upper-income	18	25.0%	18	26.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**72**	**100.0%**	**69**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.8%**		**4.2%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Panama City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.0%	888	1.9%	246	27.7%	8,660	18.3%
Moderate-income	12	24.0%	9,586	20.2%	1,531	16.0%	9,167	19.3%
Middle-income	24	48.0%	23,536	49.6%	1,954	8.3%	10,379	21.9%
Upper-income	12	24.0%	13,422	28.3%	514	3.8%	19,226	40.5%
Unknown-income	1	2.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**50**	**100.0%**	**47,432**	**100.0%**	**4,245**	**8.9%**	**47,432**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,931	806	1.6%	41.7%	781	40.4%	344	17.8%
Moderate-income	20,816	9,489	19.2%	45.6%	7,340	35.3%	3,987	19.2%
Middle-income	55,947	24,074	48.7%	43.0%	11,893	21.3%	19,980	35.7%
Upper-income	25,366	15,105	30.5%	59.5%	4,048	16.0%	6,213	24.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**104,060**	**49,474**	**100.0%**	**47.5%**	**24,062**	**23.1%**	**30,524**	**29.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	259	2.5%	244	2.5%	12	2.2%	3	3.2%
Moderate-income	2,143	20.3%	1,986	20.0%	142	26.1%	15	15.8%
Middle-income	5,323	50.4%	5,009	50.5%	269	49.4%	45	47.4%
Upper-income	2,833	26.8%	2,680	27.0%	121	22.2%	32	33.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10,558**	**100.0%**	**9,919**	**100.0%**	**544**	**100.0%**	**95**	**100.0%**
	Percentage of Total Businesses:			**93.9%**		**5.2%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.6%	1	1.6%	0	0.0%	0	0.0%
Moderate-income	7	11.1%	7	11.5%	0	0.0%	0	0.0%
Middle-income	35	55.6%	33	54.1%	2	100.0%	0	0.0%
Upper-income	20	31.7%	20	32.8%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**63**	**100.0%**	**61**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.8%**		**3.2%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	4.1%	2,016	1.8%	629	31.2%	20,642	18.6%
Moderate-income	21	21.4%	18,181	16.3%	3,473	19.1%	21,247	19.1%
Middle-income	51	52.0%	60,191	54.1%	5,297	8.8%	25,237	22.7%
Upper-income	20	20.4%	30,844	27.7%	1,572	5.1%	44,106	39.7%
Unknown-income	2	2.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**98**	**100.0%**	**111,232**	**100.0%**	**10,971**	**9.9%**	**111,232**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,193	1,843	1.6%	35.5%	2,211	42.6%	1,139	21.9%
Moderate-income	40,974	17,040	15.2%	41.6%	17,384	42.4%	6,550	16.0%
Middle-income	106,415	61,397	54.7%	57.7%	29,908	28.1%	15,110	14.2%
Upper-income	52,382	31,996	28.5%	61.1%	10,535	20.1%	9,851	18.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**204,964**	**112,276**	**100.0%**	**54.8%**	**60,038**	**29.3%**	**32,650**	**15.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	682	2.3%	633	2.2%	44	3.4%	5	2.5%
Moderate-income	6,062	20.3%	5,605	19.7%	422	32.4%	35	17.2%
Middle-income	15,189	50.8%	14,427	50.8%	666	51.2%	96	47.3%
Upper-income	7,979	26.7%	7,742	27.3%	170	13.1%	67	33.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**29,912**	**100.0%**	**28,407**	**100.0%**	**1,302**	**100.0%**	**203**	**100.0%**
	Percentage of Total Businesses:			**95.0%**		**4.4%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3%	1	0.4%	0	0.0%	0	0.0%
Moderate-income	19	6.6%	18	6.3%	1	16.7%	0	0.0%
Middle-income	213	73.4%	209	73.6%	4	66.7%	0	0.0%
Upper-income	57	19.7%	56	19.7%	1	16.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**290**	**100.0%**	**284**	**100.0%**	**6**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.9%**		**2.1%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	6.0%	4,248	3.5%	1,270	29.9%	25,048	20.5%
Moderate-income	29	25.0%	26,091	21.4%	3,846	14.7%	22,506	18.5%
Middle-income	45	38.8%	50,809	41.7%	3,714	7.3%	25,151	20.6%
Upper-income	33	28.4%	40,811	33.5%	1,995	4.9%	49,254	40.4%
Unknown-income	2	1.7%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**116**	**100.0%**	**121,959**	**100.0%**	**10,825**	**8.9%**	**121,959**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,752	3,625	2.8%	41.4%	4,015	45.9%	1,112	12.7%
Moderate-income	51,535	24,984	19.6%	48.5%	19,806	38.4%	6,745	13.1%
Middle-income	85,981	52,092	40.9%	60.6%	25,406	29.5%	8,483	9.9%
Upper-income	69,211	46,741	36.7%	67.5%	11,197	16.2%	11,273	16.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**215,479**	**127,442**	**100.0%**	**59.1%**	**60,424**	**28.0%**	**27,613**	**12.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,117	4.0%	1,016	3.9%	96	7.9%	5	2.2%
Moderate-income	6,521	23.5%	6,100	23.2%	378	31.2%	43	18.9%
Middle-income	10,036	36.1%	9,604	36.5%	347	28.6%	85	37.4%
Upper-income	10,110	36.4%	9,624	36.5%	392	32.3%	94	41.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**27,784**	**100.0%**	**26,344**	**100.0%**	**1,213**	**100.0%**	**227**	**100.0%**
	Percentage of Total Businesses:			**94.8%**		**4.4%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.1%	3	1.1%	0	0.0%	0	0.0%
Moderate-income	27	9.7%	26	9.5%	1	20.0%	0	0.0%
Middle-income	174	62.4%	171	62.4%	3	60.0%	0	0.0%
Upper-income	75	26.9%	74	27.0%	1	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**279**	**100.0%**	**274**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.2%**		**1.8%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Punta Gorda

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	8,117	17.3%
Moderate-income	6	15.4%	5,373	11.5%	945	17.6%	9,682	20.7%
Middle-income	23	59.0%	33,172	70.8%	2,553	7.7%	10,219	21.8%
Upper-income	9	23.1%	8,331	17.8%	395	4.7%	18,858	40.2%
Unknown-income	1	2.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**39**	**100.0%**	**46,876**	**100.0%**	**3,893**	**8.3%**	**46,876**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	13,286	6,016	10.7%	45.3%	3,729	28.1%	3,541	26.7%
Middle-income	67,598	39,572	70.6%	58.5%	10,461	15.5%	17,565	26.0%
Upper-income	20,311	10,431	18.6%	51.4%	1,647	8.1%	8,233	40.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**101,195**	**56,019**	**100.0%**	**55.4%**	**15,837**	**15.6%**	**29,339**	**29.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2,111	16.6%	2,008	16.5%	91	20.0%	12	13.5%
Middle-income	8,582	67.4%	8,234	67.6%	301	66.3%	47	52.8%
Upper-income	2,038	16.0%	1,946	16.0%	62	13.7%	30	33.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**12,731**	**100.0%**	**12,188**	**100.0%**	**454**	**100.0%**	**89**	**100.0%**
	Percentage of Total Businesses:			**95.7%**		**3.6%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	52	48.1%	51	47.7%	1	100.0%	0	0.0%
Middle-income	42	38.9%	42	39.3%	0	0.0%	0	0.0%
Upper-income	14	13.0%	14	13.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**108**	**100.0%**	**107**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.1%**		**0.9%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Punta Gorda

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	8,529	16.7%
Moderate-income	8	17.0%	7,705	15.1%	1,160	15.1%	10,424	20.4%
Middle-income	29	61.7%	34,204	67.0%	2,094	6.1%	11,634	22.8%
Upper-income	9	19.1%	9,107	17.9%	514	5.6%	20,429	40.0%
Unknown-income	1	2.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**47**	**100.0%**	**51,016**	**100.0%**	**3,768**	**7.4%**	**51,016**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	17,778	9,653	14.8%	54.3%	4,471	25.1%	3,654	20.6%
Middle-income	69,321	43,759	67.2%	63.1%	8,681	12.5%	16,881	24.4%
Upper-income	18,758	11,698	18.0%	62.4%	1,527	8.1%	5,533	29.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**105,857**	**65,110**	**100.0%**	**61.5%**	**14,679**	**13.9%**	**26,068**	**24.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2,073	17.5%	1,963	17.4%	97	21.7%	13	14.0%
Middle-income	7,785	65.7%	7,449	65.9%	285	63.8%	51	54.8%
Upper-income	1,986	16.8%	1,892	16.7%	65	14.5%	29	31.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**11,844**	**100.0%**	**11,304**	**100.0%**	**447**	**100.0%**	**93**	**100.0%**
	Percentage of Total Businesses:			**95.4%**		**3.8%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	17	17.2%	17	17.2%	0	0.0%	0	0.0%
Middle-income	40	40.4%	40	40.4%	0	0.0%	0	0.0%
Upper-income	42	42.4%	42	42.4%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**99**	**100.0%**	**99**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Sarasota

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.3%	3,985	2.0%	1,609	40.4%	37,816	19.4%
Moderate-income	43	24.7%	40,142	20.6%	6,281	15.6%	37,216	19.1%
Middle-income	79	45.4%	94,159	48.3%	6,073	6.4%	40,920	21.0%
Upper-income	46	26.4%	56,588	29.0%	2,458	4.3%	78,922	40.5%
Unknown-income	2	1.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**174**	**100.0%**	**194,874**	**100.0%**	**16,421**	**8.4%**	**194,874**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,369	2,319	1.0%	31.5%	3,924	53.3%	1,126	15.3%
Moderate-income	91,418	40,715	18.3%	44.5%	29,679	32.5%	21,024	23.0%
Middle-income	193,422	112,636	50.7%	58.2%	38,420	19.9%	42,366	21.9%
Upper-income	114,987	66,323	29.9%	57.7%	15,894	13.8%	32,770	28.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**407,196**	**221,993**	**100.0%**	**54.5%**	**87,917**	**21.6%**	**97,286**	**23.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	868	1.4%	808	1.4%	57	1.9%	3	0.5%
Moderate-income	12,370	19.6%	11,626	19.5%	645	21.6%	99	17.6%
Middle-income	28,877	45.7%	27,428	46.0%	1,256	42.1%	193	34.3%
Upper-income	21,096	33.4%	19,807	33.2%	1,022	34.3%	267	47.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**63,211**	**100.0%**	**59,669**	**100.0%**	**2,980**	**100.0%**	**562**	**100.0%**
	Percentage of Total Businesses:			**94.4%**		**4.7%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.4%	2	0.4%	0	0.0%	0	0.0%
Moderate-income	75	13.6%	72	13.9%	3	9.1%	0	0.0%
Middle-income	171	31.1%	166	32.1%	5	15.2%	0	0.0%
Upper-income	302	54.9%	277	53.6%	25	75.8%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**550**	**100.0%**	**517**	**100.0%**	**33**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.0%**		**6.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Sarasota

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	2.3%	3,742	1.7%	869	23.2%	40,741	18.8%
Moderate-income	48	22.1%	44,489	20.5%	5,071	11.4%	42,538	19.6%
Middle-income	99	45.6%	96,391	44.5%	4,873	5.1%	44,220	20.4%
Upper-income	62	28.6%	71,645	33.1%	2,460	3.4%	89,190	41.2%
Unknown-income	3	1.4%	422	0.2%	13	3.1%	0	0.0%
Total Assessment Area	**217**	**100.0%**	**216,689**	**100.0%**	**13,286**	**6.1%**	**216,689**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,835	3,123	1.2%	39.9%	3,288	42.0%	1,424	18.2%
Moderate-income	92,599	46,173	18.1%	49.9%	26,695	28.8%	19,731	21.3%
Middle-income	198,833	119,091	46.7%	59.9%	36,211	18.2%	43,531	21.9%
Upper-income	140,053	86,306	33.8%	61.6%	18,190	13.0%	35,557	25.4%
Unknown-income	550	431	0.2%	78.4%	65	11.8%	54	9.8%
Total Assessment Area	**439,870**	**255,124**	**100.0%**	**58.0%**	**84,449**	**19.2%**	**100,297**	**22.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	699	1.2%	646	1.2%	50	1.7%	3	0.5%
Moderate-income	9,013	15.1%	8,555	15.3%	383	13.0%	75	12.6%
Middle-income	28,652	48.1%	26,962	48.1%	1,440	48.8%	250	42.0%
Upper-income	21,058	35.3%	19,722	35.2%	1,070	36.3%	266	44.7%
Unknown-income	162	0.3%	156	0.3%	5	0.2%	1	0.2%
Total Assessment Area	**59,584**	**100.0%**	**56,041**	**100.0%**	**2,948**	**100.0%**	**595**	**100.0%**
	Percentage of Total Businesses:			**94.1%**		**4.9%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2%	1	0.2%	0	0.0%	0	0.0%
Moderate-income	64	12.6%	62	13.1%	2	6.1%	0	0.0%
Middle-income	218	43.1%	203	42.9%	15	45.5%	0	0.0%
Upper-income	221	43.7%	205	43.3%	16	48.5%	0	0.0%
Unknown-income	2	0.4%	2	0.4%	0	0.0%	0	0.0%
Total Assessment Area	**506**	**100.0%**	**473**	**100.0%**	**33**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**93.5%**		**6.5%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL Tallahassee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	19.1%	5,307	8.7%	2,157	40.6%	12,861	21.1%
Moderate-income	16	23.5%	11,547	19.0%	2,262	19.6%	9,484	15.6%
Middle-income	18	26.5%	17,987	29.5%	1,390	7.7%	11,178	18.3%
Upper-income	19	27.9%	25,430	41.7%	650	2.6%	27,398	45.0%
Unknown-income	2	2.9%	650	1.1%	180	27.7%	0	0.0%
Total Assessment Area	**68**	**100.0%**	**60,921**	**100.0%**	**6,639**	**10.9%**	**60,921**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	22,256	2,919	5.0%	13.1%	15,387	69.1%	3,950	17.7%
Moderate-income	26,251	8,299	14.3%	31.6%	13,878	52.9%	4,074	15.5%
Middle-income	36,137	17,788	30.7%	49.2%	14,212	39.3%	4,137	11.4%
Upper-income	37,420	28,530	49.2%	76.2%	6,378	17.0%	2,512	6.7%
Unknown-income	3,851	472	0.8%	12.3%	2,971	77.1%	408	10.6%
Total Assessment Area	**125,915**	**58,008**	**100.0%**	**46.1%**	**52,826**	**42.0%**	**15,081**	**12.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,592	8.0%	1,509	8.0%	70	6.7%	13	6.3%
Moderate-income	4,133	20.6%	3,837	20.4%	258	24.6%	38	18.4%
Middle-income	6,971	34.8%	6,437	34.3%	465	44.4%	69	33.5%
Upper-income	7,110	35.5%	6,781	36.1%	244	23.3%	85	41.3%
Unknown-income	213	1.1%	201	1.1%	11	1.0%	1	0.5%
Total Assessment Area	**20,019**	**100.0%**	**18,765**	**100.0%**	**1,048**	**100.0%**	**206**	**100.0%**
	Percentage of Total Businesses:			**93.7%**		**5.2%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	4.6%	7	4.7%	0	0.0%	0	0.0%
Moderate-income	16	10.6%	16	10.7%	0	0.0%	0	0.0%
Middle-income	46	30.5%	46	30.7%	0	0.0%	0	0.0%
Upper-income	82	54.3%	81	54.0%	1	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**151**	**100.0%**	**150**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.3%**		**0.7%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL Tallahassee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	16.5%	4,670	7.5%	1,783	38.2%	12,835	20.7%
Moderate-income	14	17.7%	10,321	16.7%	1,707	16.5%	9,752	15.7%
Middle-income	22	27.8%	20,058	32.4%	1,650	8.2%	11,627	18.8%
Upper-income	25	31.6%	26,715	43.1%	854	3.2%	27,747	44.8%
Unknown-income	5	6.3%	197	0.3%	91	46.2%	0	0.0%
Total Assessment Area	**79**	**100.0%**	**61,961**	**100.0%**	**6,085**	**9.8%**	**61,961**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,814	2,810	4.6%	13.5%	14,068	67.6%	3,936	18.9%
Moderate-income	24,694	7,437	12.1%	30.1%	14,118	57.2%	3,139	12.7%
Middle-income	43,331	20,397	33.3%	47.1%	18,164	41.9%	4,770	11.0%
Upper-income	39,338	30,617	50.0%	77.8%	6,453	16.4%	2,268	5.8%
Unknown-income	3,164	22	0.0%	0.7%	2,444	77.2%	698	22.1%
Total Assessment Area	**131,341**	**61,283**	**100.0%**	**46.7%**	**55,247**	**42.1%**	**14,811**	**11.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,374	7.5%	1,263	7.3%	102	10.1%	9	4.7%
Moderate-income	2,389	13.0%	2,276	13.2%	85	8.4%	28	14.7%
Middle-income	7,743	42.1%	7,108	41.3%	559	55.3%	76	40.0%
Upper-income	6,573	35.7%	6,249	36.4%	249	24.7%	75	39.5%
Unknown-income	311	1.7%	294	1.7%	15	1.5%	2	1.1%
Total Assessment Area	**18,390**	**100.0%**	**17,190**	**100.0%**	**1,010**	**100.0%**	**190**	**100.0%**
	Percentage of Total Businesses:			**93.5%**		**5.5%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	4.8%	7	4.8%	0	0.0%	0	0.0%
Moderate-income	11	7.5%	11	7.5%	0	0.0%	0	0.0%
Middle-income	46	31.3%	46	31.3%	0	0.0%	0	0.0%
Upper-income	83	56.5%	83	56.5%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**147**	**100.0%**	**147**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL The Villages

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.3%	181	0.6%	95	52.5%	5,084	15.5%
Moderate-income	8	42.1%	7,353	22.4%	1,141	15.5%	6,826	20.8%
Middle-income	7	36.8%	25,346	77.1%	855	3.4%	7,989	24.3%
Upper-income	0	0.0%	0	0.0%	0	0.0%	12,984	39.5%
Unknown-income	3	15.8%	3	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**19**	**100.0%**	**32,883**	**100.0%**	**2,091**	**6.4%**	**32,883**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	403	105	0.2%	26.1%	165	40.9%	133	33.0%
Moderate-income	15,967	9,943	23.0%	62.3%	1,898	11.9%	4,126	25.8%
Middle-income	44,750	33,264	76.8%	74.3%	2,639	5.9%	8,847	19.8%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	51	0	0.0%	0.0%	25	49.0%	26	51.0%
Total Assessment Area	**61,171**	**43,312**	**100.0%**	**70.8%**	**4,727**	**7.7%**	**13,132**	**21.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	75	1.7%	65	1.5%	9	4.8%	1	2.6%
Moderate-income	1,440	32.4%	1,373	32.6%	58	30.9%	9	23.7%
Middle-income	2,921	65.8%	2,772	65.8%	121	64.4%	28	73.7%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	3	0.1%	3	0.1%	0	0.0%	0	0.0%
Total Assessment Area	**4,439**	**100.0%**	**4,213**	**100.0%**	**188**	**100.0%**	**38**	**100.0%**
	Percentage of Total Businesses:			**94.9%**		**4.2%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	74	63.8%	73	64.6%	1	33.3%	0	0.0%
Middle-income	42	36.2%	40	35.4%	2	66.7%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**116**	**100.0%**	**113**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.4%**		**2.6%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL The Villages

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,165	18.1%
Moderate-income	8	28.6%	6,948	17.5%	1,157	16.7%	7,657	19.3%
Middle-income	16	57.1%	31,056	78.4%	1,056	3.4%	9,380	23.7%
Upper-income	1	3.6%	1,600	4.0%	0	0.0%	15,403	38.9%
Unknown-income	3	10.7%	1	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**28**	**100.0%**	**39,605**	**100.0%**	**2,213**	**5.6%**	**39,605**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	13,587	7,760	14.8%	57.1%	2,673	19.7%	3,154	23.2%
Middle-income	55,743	41,881	80.0%	75.1%	4,028	7.2%	9,834	17.6%
Upper-income	3,309	2,713	5.2%	82.0%	17	0.5%	579	17.5%
Unknown-income	16	0	0.0%	0.0%	4	25.0%	12	75.0%
Total Assessment Area	**72,655**	**52,354**	**100.0%**	**72.1%**	**6,722**	**9.3%**	**13,579**	**18.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,141	27.0%	1,083	27.1%	52	29.2%	6	13.6%
Middle-income	3,002	71.1%	2,839	71.0%	125	70.2%	38	86.4%
Upper-income	78	1.8%	77	1.9%	1	0.6%	0	0.0%
Unknown-income	1	0.0%	1	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,222**	**100.0%**	**4,000**	**100.0%**	**178**	**100.0%**	**44**	**100.0%**
	Percentage of Total Businesses:			**94.7%**		**4.2%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	52	46.8%	52	48.1%	0	0.0%	0	0.0%
Middle-income	59	53.2%	56	51.9%	3	100.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**111**	**100.0%**	**108**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.3%**		**2.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: FL West Palm Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	26	7.7%	19,292	5.8%	7,117	36.9%	75,778	22.8%
Moderate-income	94	27.8%	82,482	24.8%	14,460	17.5%	57,664	17.3%
Middle-income	92	27.2%	104,384	31.4%	7,979	7.6%	59,302	17.8%
Upper-income	115	34.0%	125,809	37.8%	5,343	4.2%	139,981	42.1%
Unknown-income	11	3.3%	758	0.2%	99	13.1%	0	0.0%
Total Assessment Area	**338**	**100.0%**	**332,725**	**100.0%**	**34,998**	**10.5%**	**332,725**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	40,022	11,598	3.1%	29.0%	20,247	50.6%	8,177	20.4%
Moderate-income	184,776	86,275	23.3%	46.7%	59,215	32.0%	39,286	21.3%
Middle-income	204,366	120,910	32.7%	59.2%	49,258	24.1%	34,198	16.7%
Upper-income	240,165	149,887	40.6%	62.4%	35,765	14.9%	54,513	22.7%
Unknown-income	1,988	851	0.2%	42.8%	599	30.1%	538	27.1%
Total Assessment Area	**671,317**	**369,521**	**100.0%**	**55.0%**	**165,084**	**24.6%**	**136,712**	**20.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,463	5.5%	6,835	5.3%	551	8.4%	77	4.8%
Moderate-income	28,890	21.2%	27,211	21.2%	1,459	22.3%	220	13.8%
Middle-income	41,171	30.2%	39,099	30.5%	1,670	25.6%	402	25.3%
Upper-income	57,850	42.5%	54,215	42.3%	2,757	42.2%	878	55.2%
Unknown-income	893	0.7%	781	0.6%	98	1.5%	14	0.9%
Total Assessment Area	**136,267**	**100.0%**	**128,141**	**100.0%**	**6,535**	**100.0%**	**1,591**	**100.0%**
	Percentage of Total Businesses:			**94.0%**		**4.8%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	33	3.7%	27	3.2%	6	15.4%	0	0.0%
Moderate-income	110	12.3%	102	11.9%	8	20.5%	0	0.0%
Middle-income	301	33.6%	294	34.3%	7	17.9%	0	0.0%
Upper-income	447	49.9%	429	50.1%	18	46.2%	0	0.0%
Unknown-income	5	0.6%	5	0.6%	0	0.0%	0	0.0%
Total Assessment Area	**896**	**100.0%**	**857**	**100.0%**	**39**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.6%**		**4.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: FL West Palm Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	25	6.7%	17,217	4.9%	4,530	26.3%	77,925	22.1%
Moderate-income	98	26.3%	88,674	25.2%	11,939	13.5%	61,437	17.5%
Middle-income	110	29.5%	118,476	33.7%	6,481	5.5%	65,412	18.6%
Upper-income	125	33.5%	124,372	35.3%	4,897	3.9%	147,113	41.8%
Unknown-income	15	4.0%	3,148	0.9%	342	10.9%	0	0.0%
Total Assessment Area	**373**	**100.0%**	**351,887**	**100.0%**	**28,189**	**8.0%**	**351,887**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	36,945	12,790	3.3%	34.6%	17,180	46.5%	6,975	18.9%
Moderate-income	182,161	86,363	22.1%	47.4%	66,124	36.3%	29,674	16.3%
Middle-income	221,918	135,944	34.7%	61.3%	51,412	23.2%	34,562	15.6%
Upper-income	241,161	153,147	39.1%	63.5%	37,186	15.4%	50,828	21.1%
Unknown-income	7,890	3,029	0.8%	38.4%	2,423	30.7%	2,438	30.9%
Total Assessment Area	**690,075**	**391,273**	**100.0%**	**56.7%**	**174,325**	**25.3%**	**124,477**	**18.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,201	4.0%	4,815	4.0%	335	5.2%	51	3.3%
Moderate-income	27,546	21.3%	25,722	21.3%	1,590	24.5%	234	14.9%
Middle-income	38,922	30.2%	37,051	30.6%	1,449	22.3%	422	26.9%
Upper-income	54,286	42.1%	50,915	42.1%	2,553	39.3%	818	52.2%
Unknown-income	3,108	2.4%	2,490	2.1%	576	8.9%	42	2.7%
Total Assessment Area	**129,063**	**100.0%**	**120,993**	**100.0%**	**6,503**	**100.0%**	**1,567**	**100.0%**
	Percentage of Total Businesses:			**93.7%**		**5.0%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	28	3.3%	23	2.8%	5	11.4%	0	0.0%
Moderate-income	121	14.1%	112	13.7%	9	20.5%	0	0.0%
Middle-income	284	33.1%	274	33.6%	10	22.7%	0	0.0%
Upper-income	416	48.4%	397	48.7%	19	43.2%	0	0.0%
Unknown-income	10	1.2%	9	1.1%	1	2.3%	0	0.0%
Total Assessment Area	**859**	**100.0%**	**815**	**100.0%**	**44**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.9%**		**5.1%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Anniston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	9.7%	1,248	4.1%	717	57.5%	6,999	22.9%
Moderate-income	7	22.6%	4,888	16.0%	1,262	25.8%	4,963	16.2%
Middle-income	14	45.2%	20,718	67.7%	2,554	12.3%	6,386	20.9%
Upper-income	3	9.7%	3,420	11.2%	430	12.6%	12,233	40.0%
Unknown-income	4	12.9%	307	1.0%	79	25.7%	0	0.0%
Total Assessment Area	**31**	**100.0%**	**30,581**	**100.0%**	**5,042**	**16.5%**	**30,581**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,560	983	3.2%	27.6%	1,449	40.7%	1,128	31.7%
Moderate-income	10,235	4,731	15.2%	46.2%	3,716	36.3%	1,788	17.5%
Middle-income	32,612	21,618	69.3%	66.3%	6,781	20.8%	4,213	12.9%
Upper-income	5,463	3,694	11.8%	67.6%	1,077	19.7%	692	12.7%
Unknown-income	1,426	153	0.5%	10.7%	952	66.8%	321	22.5%
Total Assessment Area	**53,296**	**31,179**	**100.0%**	**58.5%**	**13,975**	**26.2%**	**8,142**	**15.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	186	4.9%	165	4.8%	18	6.1%	3	10.0%
Moderate-income	1,190	31.5%	1,049	30.4%	130	43.9%	11	36.7%
Middle-income	2,032	53.8%	1,894	54.9%	127	42.9%	11	36.7%
Upper-income	297	7.9%	281	8.1%	12	4.1%	4	13.3%
Unknown-income	74	2.0%	64	1.9%	9	3.0%	1	3.3%
Total Assessment Area	**3,779**	**100.0%**	**3,453**	**100.0%**	**296**	**100.0%**	**30**	**100.0%**
	Percentage of Total Businesses:			**91.4%**		**7.8%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.3%	1	1.3%	0	0.0%	0	0.0%
Moderate-income	12	15.2%	12	15.2%	0	0.0%	0	0.0%
Middle-income	59	74.7%	59	74.7%	0	0.0%	0	0.0%
Upper-income	6	7.6%	6	7.6%	0	0.0%	0	0.0%
Unknown-income	1	1.3%	1	1.3%	0	0.0%	0	0.0%
Total Assessment Area	**79**	**100.0%**	**79**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Anniston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.6%	576	2.0%	107	18.6%	6,052	20.8%
Moderate-income	9	23.7%	4,539	15.6%	739	16.3%	5,076	17.4%
Middle-income	18	47.4%	16,598	57.0%	1,822	11.0%	5,905	20.3%
Upper-income	6	15.8%	7,205	24.7%	390	5.4%	12,087	41.5%
Unknown-income	4	10.5%	202	0.7%	52	25.7%	0	0.0%
Total Assessment Area	**38**	**100.0%**	**29,120**	**100.0%**	**3,110**	**10.7%**	**29,120**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,702	609	1.9%	35.8%	673	39.5%	420	24.7%
Moderate-income	10,938	4,538	14.5%	41.5%	4,017	36.7%	2,383	21.8%
Middle-income	29,482	18,334	58.4%	62.2%	6,280	21.3%	4,868	16.5%
Upper-income	10,688	7,555	24.1%	70.7%	2,074	19.4%	1,059	9.9%
Unknown-income	912	334	1.1%	36.6%	158	17.3%	420	46.1%
Total Assessment Area	**53,722**	**31,370**	**100.0%**	**58.4%**	**13,202**	**24.6%**	**9,150**	**17.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	112	3.0%	98	2.8%	11	4.0%	3	8.6%
Moderate-income	769	20.5%	699	20.3%	64	23.4%	6	17.1%
Middle-income	2,100	55.9%	1,937	56.2%	143	52.2%	20	57.1%
Upper-income	738	19.6%	680	19.7%	55	20.1%	3	8.6%
Unknown-income	39	1.0%	35	1.0%	1	0.4%	3	8.6%
Total Assessment Area	**3,758**	**100.0%**	**3,449**	**100.0%**	**274**	**100.0%**	**35**	**100.0%**
	Percentage of Total Businesses:			**91.8%**		**7.3%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.2%	1	1.2%	0	0.0%	0	0.0%
Moderate-income	11	13.4%	11	13.4%	0	0.0%	0	0.0%
Middle-income	48	58.5%	48	58.5%	0	0.0%	0	0.0%
Upper-income	22	26.8%	22	26.8%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**82**	**100.0%**	**82**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Auburn

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.7%	914	2.5%	314	34.4%	8,900	24.8%
Moderate-income	6	22.2%	5,425	15.1%	1,119	20.6%	5,468	15.2%
Middle-income	16	59.3%	24,638	68.6%	3,431	13.9%	6,699	18.6%
Upper-income	3	11.1%	4,855	13.5%	230	4.7%	14,872	41.4%
Unknown-income	1	3.7%	107	0.3%	47	43.9%	0	0.0%
Total Assessment Area	**27**	**100.0%**	**35,939**	**100.0%**	**5,141**	**14.3%**	**35,939**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,646	622	1.8%	37.8%	728	44.2%	296	18.0%
Moderate-income	13,182	4,235	12.5%	32.1%	7,156	54.3%	1,791	13.6%
Middle-income	40,534	23,922	70.9%	59.0%	12,316	30.4%	4,296	10.6%
Upper-income	7,167	4,810	14.3%	67.1%	1,690	23.6%	667	9.3%
Unknown-income	2,435	164	0.5%	6.7%	1,528	62.8%	743	30.5%
Total Assessment Area	**64,964**	**33,753**	**100.0%**	**52.0%**	**23,418**	**36.0%**	**7,793**	**12.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	81	1.6%	77	1.6%	2	0.6%	2	4.2%
Moderate-income	1,642	32.2%	1,469	31.3%	157	45.0%	16	33.3%
Middle-income	2,701	53.0%	2,541	54.1%	140	40.1%	20	41.7%
Upper-income	604	11.9%	545	11.6%	49	14.0%	10	20.8%
Unknown-income	68	1.3%	67	1.4%	1	0.3%	0	0.0%
Total Assessment Area	**5,096**	**100.0%**	**4,699**	**100.0%**	**349**	**100.0%**	**48**	**100.0%**
	Percentage of Total Businesses:			**92.2%**		**6.8%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.5%	1	1.5%	0	0.0%	0	0.0%
Moderate-income	14	20.9%	14	21.5%	0	0.0%	0	0.0%
Middle-income	41	61.2%	39	60.0%	2	100.0%	0	0.0%
Upper-income	11	16.4%	11	16.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**67**	**100.0%**	**65**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.0%**		**3.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Auburn

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.2%	1,091	2.9%	333	30.5%	8,862	23.5%
Moderate-income	12	25.0%	7,934	21.1%	942	11.9%	5,854	15.5%
Middle-income	18	37.5%	18,978	50.4%	1,930	10.2%	7,425	19.7%
Upper-income	10	20.8%	8,795	23.3%	472	5.4%	15,540	41.2%
Unknown-income	6	12.5%	883	2.3%	266	30.1%	0	0.0%
Total Assessment Area	**48**	**100.0%**	**37,681**	**100.0%**	**3,943**	**10.5%**	**37,681**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,903	885	2.3%	30.5%	1,495	51.5%	523	18.0%
Moderate-income	15,447	8,195	21.3%	53.1%	4,832	31.3%	2,420	15.7%
Middle-income	32,114	18,625	48.4%	58.0%	9,940	31.0%	3,549	11.1%
Upper-income	14,639	9,687	25.2%	66.2%	3,375	23.1%	1,577	10.8%
Unknown-income	5,153	1,091	2.8%	21.2%	2,606	50.6%	1,456	28.3%
Total Assessment Area	**70,256**	**38,483**	**100.0%**	**54.8%**	**22,248**	**31.7%**	**9,525**	**13.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	130	2.5%	123	2.5%	5	1.5%	2	4.3%
Moderate-income	1,095	20.8%	1,015	20.7%	70	21.6%	10	21.7%
Middle-income	2,312	43.9%	2,150	43.9%	142	43.8%	20	43.5%
Upper-income	1,278	24.3%	1,209	24.7%	57	17.6%	12	26.1%
Unknown-income	447	8.5%	395	8.1%	50	15.4%	2	4.3%
Total Assessment Area	**5,262**	**100.0%**	**4,892**	**100.0%**	**324**	**100.0%**	**46**	**100.0%**
	Percentage of Total Businesses:			**93.0%**		**6.2%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	4.8%	3	5.0%	0	0.0%	0	0.0%
Moderate-income	13	20.6%	13	21.7%	0	0.0%	0	0.0%
Middle-income	24	38.1%	23	38.3%	1	33.3%	0	0.0%
Upper-income	18	28.6%	16	26.7%	2	66.7%	0	0.0%
Unknown-income	5	7.9%	5	8.3%	0	0.0%	0	0.0%
Total Assessment Area	**63**	**100.0%**	**60**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.2%**		**4.8%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Coffee-Covington-Escambia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	6,587	20.2%
Moderate-income	7	18.9%	4,509	13.8%	1,469	32.6%	5,498	16.9%
Middle-income	20	54.1%	16,344	50.2%	2,766	16.9%	5,730	17.6%
Upper-income	10	27.0%	11,737	36.0%	1,050	8.9%	14,775	45.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**37**	**100.0%**	**32,590**	**100.0%**	**5,285**	**16.2%**	**32,590**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	9,114	4,001	11.8%	43.9%	3,148	34.5%	1,965	21.6%
Middle-income	28,707	17,644	52.0%	61.5%	6,252	21.8%	4,811	16.8%
Upper-income	20,163	12,260	36.2%	60.8%	4,463	22.1%	3,440	17.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**57,984**	**33,905**	**100.0%**	**58.5%**	**13,863**	**23.9%**	**10,216**	**17.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	845	21.7%	747	21.5%	83	24.5%	15	19.0%
Middle-income	1,734	44.5%	1,519	43.7%	173	51.0%	42	53.2%
Upper-income	1,315	33.8%	1,210	34.8%	83	24.5%	22	27.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,894**	**100.0%**	**3,476**	**100.0%**	**339**	**100.0%**	**79**	**100.0%**
	Percentage of Total Businesses:			**89.3%**		**8.7%**		**2.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	21	10.0%	19	9.4%	2	25.0%	0	0.0%
Middle-income	131	62.4%	125	61.9%	6	75.0%	0	0.0%
Upper-income	58	27.6%	58	28.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**210**	**100.0%**	**202**	**100.0%**	**8**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.2%**		**3.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Coffee-Covington-Escambia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.5%	766	2.5%	226	29.5%	6,339	20.4%
Moderate-income	6	15.0%	3,981	12.8%	1,020	25.6%	5,422	17.4%
Middle-income	24	60.0%	17,848	57.4%	2,451	13.7%	5,646	18.2%
Upper-income	9	22.5%	8,494	27.3%	535	6.3%	13,682	44.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**40**	**100.0%**	**31,089**	**100.0%**	**4,232**	**13.6%**	**31,089**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,971	756	2.3%	38.4%	748	38.0%	467	23.7%
Moderate-income	7,759	3,758	11.3%	48.4%	2,627	33.9%	1,374	17.7%
Middle-income	35,808	19,411	58.4%	54.2%	8,721	24.4%	7,676	21.4%
Upper-income	13,466	9,332	28.1%	69.3%	2,524	18.7%	1,610	12.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**59,004**	**33,257**	**100.0%**	**56.4%**	**14,620**	**24.8%**	**11,127**	**18.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	124	3.1%	115	3.2%	6	1.8%	3	3.7%
Moderate-income	685	17.3%	599	16.9%	73	21.9%	13	16.0%
Middle-income	2,278	57.4%	2,013	56.6%	215	64.6%	50	61.7%
Upper-income	881	22.2%	827	23.3%	39	11.7%	15	18.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,968**	**100.0%**	**3,554**	**100.0%**	**333**	**100.0%**	**81**	**100.0%**
	Percentage of Total Businesses:			**89.6%**		**8.4%**		**2.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.9%	1	0.5%	1	12.5%	0	0.0%
Moderate-income	19	8.8%	19	9.1%	0	0.0%	0	0.0%
Middle-income	133	61.6%	127	61.1%	6	75.0%	0	0.0%
Upper-income	62	28.7%	61	29.3%	1	12.5%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**216**	**100.0%**	**208**	**100.0%**	**8**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.3%**		**3.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Daphne-Fairhope-Foley

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	10,340	20.6%
Moderate-income	6	18.8%	7,680	15.3%	1,537	20.0%	8,888	17.7%
Middle-income	20	62.5%	32,295	64.2%	2,895	9.0%	10,504	20.9%
Upper-income	5	15.6%	10,301	20.5%	410	4.0%	20,544	40.9%
Unknown-income	1	3.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**32**	**100.0%**	**50,276**	**100.0%**	**4,842**	**9.6%**	**50,276**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	20,556	7,887	14.9%	38.4%	4,600	22.4%	8,069	39.3%
Middle-income	63,768	34,459	65.0%	54.0%	12,904	20.2%	16,405	25.7%
Upper-income	22,098	10,651	20.1%	48.2%	3,603	16.3%	7,844	35.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**106,422**	**52,997**	**100.0%**	**49.8%**	**21,107**	**19.8%**	**32,318**	**30.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2,021	18.9%	1,877	18.9%	124	18.2%	20	19.6%
Middle-income	6,454	60.2%	5,993	60.3%	398	58.4%	63	61.8%
Upper-income	2,245	20.9%	2,067	20.8%	159	23.3%	19	18.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10,720**	**100.0%**	**9,937**	**100.0%**	**681**	**100.0%**	**102**	**100.0%**
	Percentage of Total Businesses:			**92.7%**		**6.4%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	40	20.9%	39	21.3%	1	12.5%	0	0.0%
Middle-income	115	60.2%	111	60.7%	4	50.0%	0	0.0%
Upper-income	36	18.8%	33	18.0%	3	37.5%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**191**	**100.0%**	**183**	**100.0%**	**8**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.8%**		**4.2%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Daphne-Fairhope-Foley

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	11,001	19.6%
Moderate-income	9	20.5%	9,697	17.3%	964	9.9%	10,719	19.1%
Middle-income	24	54.5%	32,680	58.3%	2,110	6.5%	11,815	21.1%
Upper-income	9	20.5%	13,233	23.6%	378	2.9%	22,557	40.2%
Unknown-income	2	4.5%	482	0.9%	76	15.8%	0	0.0%
Total Assessment Area	**44**	**100.0%**	**56,092**	**100.0%**	**3,528**	**6.3%**	**56,092**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	18,112	11,231	17.4%	62.0%	4,256	23.5%	2,625	14.5%
Middle-income	66,692	38,439	59.4%	57.6%	11,226	16.8%	17,027	25.5%
Upper-income	26,678	14,566	22.5%	54.6%	3,632	13.6%	8,480	31.8%
Unknown-income	5,265	480	0.7%	9.1%	217	4.1%	4,568	86.8%
Total Assessment Area	**116,747**	**64,716**	**100.0%**	**55.4%**	**19,331**	**16.6%**	**32,700**	**28.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,544	14.3%	1,450	14.5%	72	11.3%	22	20.6%
Middle-income	6,164	57.2%	5,727	57.1%	372	58.3%	65	60.7%
Upper-income	2,860	26.6%	2,652	26.5%	188	29.5%	20	18.7%
Unknown-income	203	1.9%	197	2.0%	6	0.9%	0	0.0%
Total Assessment Area	**10,771**	**100.0%**	**10,026**	**100.0%**	**638**	**100.0%**	**107**	**100.0%**
	Percentage of Total Businesses:			**93.1%**		**5.9%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	36	19.3%	35	19.4%	1	14.3%	0	0.0%
Middle-income	121	64.7%	118	65.6%	3	42.9%	0	0.0%
Upper-income	28	15.0%	25	13.9%	3	42.9%	0	0.0%
Unknown-income	2	1.1%	2	1.1%	0	0.0%	0	0.0%
Total Assessment Area	**187**	**100.0%**	**180**	**100.0%**	**7**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.3%**		**3.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Decatur

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.6%	1,896	4.6%	884	46.6%	8,978	21.7%
Moderate-income	4	11.1%	3,577	8.7%	1,032	28.9%	7,247	17.5%
Middle-income	22	61.1%	25,259	61.2%	3,034	12.0%	8,151	19.7%
Upper-income	8	22.2%	10,566	25.6%	645	6.1%	16,922	41.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**36**	**100.0%**	**41,298**	**100.0%**	**5,595**	**13.5%**	**41,298**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,671	1,437	3.3%	39.1%	1,906	51.9%	328	8.9%
Moderate-income	7,022	3,054	7.0%	43.5%	3,023	43.1%	945	13.5%
Middle-income	40,951	27,167	62.4%	66.3%	9,261	22.6%	4,523	11.0%
Upper-income	14,957	11,897	27.3%	79.5%	2,027	13.6%	1,033	6.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**66,601**	**43,555**	**100.0%**	**65.4%**	**16,217**	**24.3%**	**6,829**	**10.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	250	4.9%	226	4.9%	24	5.8%	0	0.0%
Moderate-income	585	11.5%	510	11.1%	74	17.7%	1	1.6%
Middle-income	3,079	60.8%	2,826	61.6%	206	49.4%	47	74.6%
Upper-income	1,151	22.7%	1,023	22.3%	113	27.1%	15	23.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,065**	**100.0%**	**4,585**	**100.0%**	**417**	**100.0%**	**63**	**100.0%**
	Percentage of Total Businesses:			**90.5%**		**8.2%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.5%	1	0.5%	0	0.0%	0	0.0%
Moderate-income	1	0.5%	1	0.5%	0	0.0%	0	0.0%
Middle-income	172	85.1%	166	84.7%	6	100.0%	0	0.0%
Upper-income	28	13.9%	28	14.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**202**	**100.0%**	**196**	**100.0%**	**6**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.0%**		**3.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Decatur

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.4%	322	0.8%	110	34.2%	8,732	22.0%
Moderate-income	7	16.7%	5,647	14.3%	1,410	25.0%	6,583	16.6%
Middle-income	25	59.5%	25,160	63.5%	2,871	11.4%	8,402	21.2%
Upper-income	9	21.4%	8,477	21.4%	519	6.1%	15,889	40.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**42**	**100.0%**	**39,606**	**100.0%**	**4,910**	**12.4%**	**39,606**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,077	316	0.7%	29.3%	470	43.6%	291	27.0%
Moderate-income	10,700	4,516	10.4%	42.2%	4,374	40.9%	1,810	16.9%
Middle-income	42,185	27,964	64.5%	66.3%	8,914	21.1%	5,307	12.6%
Upper-income	13,619	10,542	24.3%	77.4%	1,843	13.5%	1,234	9.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**67,581**	**43,338**	**100.0%**	**64.1%**	**15,601**	**23.1%**	**8,642**	**12.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	53	1.0%	48	1.0%	5	1.2%	0	0.0%
Moderate-income	880	16.9%	774	16.3%	95	23.4%	11	15.1%
Middle-income	3,412	65.4%	3,096	65.4%	273	67.2%	43	58.9%
Upper-income	870	16.7%	818	17.3%	33	8.1%	19	26.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,215**	**100.0%**	**4,736**	**100.0%**	**406**	**100.0%**	**73**	**100.0%**
	Percentage of Total Businesses:			**90.8%**		**7.8%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.5%	1	0.5%	0	0.0%	0	0.0%
Moderate-income	13	6.4%	11	5.6%	2	40.0%	0	0.0%
Middle-income	147	72.8%	145	74.0%	2	40.0%	0	0.0%
Upper-income	41	20.3%	39	19.9%	1	20.0%	1	100.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**202**	**100.0%**	**196**	**100.0%**	**5**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.0%**		**2.5%**		**0.5%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Dothan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	9.1%	915	3.5%	414	45.2%	5,640	21.6%
Moderate-income	6	27.3%	4,830	18.5%	1,261	26.1%	4,377	16.8%
Middle-income	10	45.5%	13,404	51.4%	1,800	13.4%	4,923	18.9%
Upper-income	4	18.2%	6,933	26.6%	338	4.9%	11,142	42.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**22**	**100.0%**	**26,082**	**100.0%**	**3,813**	**14.6%**	**26,082**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,337	485	1.9%	20.8%	1,278	54.7%	574	24.6%
Moderate-income	9,048	4,027	15.9%	44.5%	3,499	38.7%	1,522	16.8%
Middle-income	23,678	13,929	54.9%	58.8%	6,081	25.7%	3,668	15.5%
Upper-income	11,034	6,918	27.3%	62.7%	2,980	27.0%	1,136	10.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**46,097**	**25,359**	**100.0%**	**55.0%**	**13,838**	**30.0%**	**6,900**	**15.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	489	10.9%	440	11.0%	46	10.7%	3	7.0%
Moderate-income	858	19.2%	697	17.4%	155	36.1%	6	14.0%
Middle-income	1,690	37.8%	1,541	38.5%	122	28.4%	27	62.8%
Upper-income	1,439	32.1%	1,326	33.1%	106	24.7%	7	16.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,476**	**100.0%**	**4,004**	**100.0%**	**429**	**100.0%**	**43**	**100.0%**
	Percentage of Total Businesses:			**89.5%**		**9.6%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	10	8.6%	9	7.9%	1	50.0%	0	0.0%
Middle-income	77	66.4%	77	67.5%	0	0.0%	0	0.0%
Upper-income	29	25.0%	28	24.6%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**116**	**100.0%**	**114**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.3%**		**1.7%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Dothan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	7.7%	676	2.6%	306	45.3%	5,580	21.3%
Moderate-income	6	23.1%	5,172	19.7%	1,156	22.4%	4,548	17.3%
Middle-income	10	38.5%	10,480	39.9%	1,291	12.3%	4,820	18.4%
Upper-income	8	30.8%	9,921	37.8%	543	5.5%	11,301	43.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**26**	**100.0%**	**26,249**	**100.0%**	**3,296**	**12.6%**	**26,249**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,407	413	1.6%	17.2%	1,263	52.5%	731	30.4%
Moderate-income	10,537	4,276	16.3%	40.6%	4,274	40.6%	1,987	18.9%
Middle-income	19,212	11,187	42.7%	58.2%	4,503	23.4%	3,522	18.3%
Upper-income	15,642	10,353	39.5%	66.2%	3,515	22.5%	1,774	11.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**47,798**	**26,229**	**100.0%**	**54.9%**	**13,555**	**28.4%**	**8,014**	**16.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	578	12.3%	527	12.4%	46	11.2%	5	11.6%
Moderate-income	1,011	21.6%	846	20.0%	162	39.3%	3	7.0%
Middle-income	1,307	27.9%	1,200	28.3%	79	19.2%	28	65.1%
Upper-income	1,792	38.2%	1,660	39.2%	125	30.3%	7	16.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,688**	**100.0%**	**4,233**	**100.0%**	**412**	**100.0%**	**43**	**100.0%**
	Percentage of Total Businesses:			**90.3%**		**8.8%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.8%	1	0.8%	0	0.0%	0	0.0%
Moderate-income	6	5.0%	6	5.0%	0	0.0%	0	0.0%
Middle-income	76	62.8%	75	63.0%	1	50.0%	0	0.0%
Upper-income	38	31.4%	37	31.1%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**121**	**100.0%**	**119**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.3%**		**1.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Florence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	8.3%	1,031	2.6%	406	39.4%	8,591	21.4%
Moderate-income	7	19.4%	5,818	14.5%	1,611	27.7%	6,981	17.4%
Middle-income	21	58.3%	25,644	63.8%	2,700	10.5%	8,366	20.8%
Upper-income	5	13.9%	7,698	19.2%	651	8.5%	16,253	40.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**36**	**100.0%**	**40,191**	**100.0%**	**5,368**	**13.4%**	**40,191**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,377	633	1.5%	26.6%	1,186	49.9%	558	23.5%
Moderate-income	11,532	4,975	11.7%	43.1%	4,761	41.3%	1,796	15.6%
Middle-income	43,942	28,369	66.6%	64.6%	9,690	22.1%	5,883	13.4%
Upper-income	12,375	8,613	20.2%	69.6%	2,589	20.9%	1,173	9.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**70,226**	**42,590**	**100.0%**	**60.6%**	**18,226**	**26.0%**	**9,410**	**13.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	499	9.9%	438	9.5%	54	13.0%	7	11.1%
Moderate-income	777	15.3%	713	15.5%	57	13.8%	7	11.1%
Middle-income	2,771	54.7%	2,562	55.8%	170	41.1%	39	61.9%
Upper-income	1,018	20.1%	875	19.1%	133	32.1%	10	15.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,065**	**100.0%**	**4,588**	**100.0%**	**414**	**100.0%**	**63**	**100.0%**
	Percentage of Total Businesses:			**90.6%**		**8.2%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	3.4%	4	2.8%	1	20.0%	0	0.0%
Moderate-income	7	4.8%	7	5.0%	0	0.0%	0	0.0%
Middle-income	113	77.4%	111	78.7%	2	40.0%	0	0.0%
Upper-income	21	14.4%	19	13.5%	2	40.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**146**	**100.0%**	**141**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.6%**		**3.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Florence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	7.3%	871	2.3%	310	35.6%	7,943	20.6%
Moderate-income	8	19.5%	6,506	16.9%	1,016	15.6%	7,162	18.6%
Middle-income	21	51.2%	22,249	57.8%	1,770	8.0%	8,261	21.4%
Upper-income	8	19.5%	8,630	22.4%	540	6.3%	15,155	39.3%
Unknown-income	1	2.4%	265	0.7%	170	64.2%	0	0.0%
Total Assessment Area	**41**	**100.0%**	**38,521**	**100.0%**	**3,806**	**9.9%**	**38,521**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,779	857	2.0%	30.8%	1,379	49.6%	543	19.5%
Moderate-income	14,999	6,147	14.7%	41.0%	5,952	39.7%	2,900	19.3%
Middle-income	39,537	24,768	59.2%	62.6%	8,519	21.5%	6,250	15.8%
Upper-income	13,670	9,922	23.7%	72.6%	2,159	15.8%	1,589	11.6%
Unknown-income	1,014	124	0.3%	12.2%	483	47.6%	407	40.1%
Total Assessment Area	**71,999**	**41,818**	**100.0%**	**58.1%**	**18,492**	**25.7%**	**11,689**	**16.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	578	11.2%	510	10.9%	61	15.2%	7	11.1%
Moderate-income	876	17.0%	793	16.9%	72	17.9%	11	17.5%
Middle-income	2,800	54.3%	2,567	54.7%	199	49.5%	34	54.0%
Upper-income	878	17.0%	798	17.0%	70	17.4%	10	15.9%
Unknown-income	22	0.4%	21	0.4%	0	0.0%	1	1.6%
Total Assessment Area	**5,154**	**100.0%**	**4,689**	**100.0%**	**402**	**100.0%**	**63**	**100.0%**
	Percentage of Total Businesses:			**91.0%**		**7.8%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.4%	1	0.7%	1	20.0%	0	0.0%
Moderate-income	12	8.3%	12	8.6%	0	0.0%	0	0.0%
Middle-income	96	66.7%	92	66.2%	4	80.0%	0	0.0%
Upper-income	34	23.6%	34	24.5%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**144**	**100.0%**	**139**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.5%**		**3.5%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Gadsden

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10.0%	1,495	5.4%	740	49.5%	6,793	24.6%
Moderate-income	10	33.3%	5,746	20.8%	1,482	25.8%	4,442	16.1%
Middle-income	12	40.0%	12,237	44.3%	1,528	12.5%	5,300	19.2%
Upper-income	5	16.7%	8,117	29.4%	494	6.1%	11,060	40.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**30**	**100.0%**	**27,595**	**100.0%**	**4,244**	**15.4%**	**27,595**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,451	1,131	4.0%	32.8%	1,529	44.3%	791	22.9%
Moderate-income	11,600	5,609	19.7%	48.4%	3,423	29.5%	2,568	22.1%
Middle-income	20,442	12,376	43.5%	60.5%	4,935	24.1%	3,131	15.3%
Upper-income	12,007	9,356	32.9%	77.9%	1,540	12.8%	1,111	9.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**47,500**	**28,472**	**100.0%**	**59.9%**	**11,427**	**24.1%**	**7,601**	**16.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	166	4.8%	142	4.6%	22	7.7%	2	4.3%
Moderate-income	682	19.8%	597	19.2%	71	24.9%	14	30.4%
Middle-income	1,626	47.3%	1,483	47.7%	123	43.2%	20	43.5%
Upper-income	963	28.0%	884	28.5%	69	24.2%	10	21.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,437**	**100.0%**	**3,106**	**100.0%**	**285**	**100.0%**	**46**	**100.0%**
	Percentage of Total Businesses:			**90.4%**		**8.3%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.4%	1	1.4%	0	0.0%	0	0.0%
Moderate-income	13	17.8%	13	18.3%	0	0.0%	0	0.0%
Middle-income	46	63.0%	44	62.0%	1	100.0%	1	100.0%
Upper-income	13	17.8%	13	18.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**73**	**100.0%**	**71**	**100.0%**	**1**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.3%**		**1.4%**		**1.4%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Gadsden

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	9.1%	1,723	6.8%	832	48.3%	5,403	21.3%
Moderate-income	7	21.2%	3,814	15.0%	863	22.6%	4,567	18.0%
Middle-income	14	42.4%	11,217	44.2%	1,089	9.7%	4,907	19.3%
Upper-income	8	24.2%	8,329	32.8%	357	4.3%	10,506	41.4%
Unknown-income	1	3.0%	300	1.2%	85	28.3%	0	0.0%
Total Assessment Area	**33**	**100.0%**	**25,383**	**100.0%**	**3,226**	**12.7%**	**25,383**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,430	833	2.9%	24.3%	1,872	54.6%	725	21.1%
Moderate-income	7,794	3,806	13.5%	48.8%	2,215	28.4%	1,773	22.7%
Middle-income	21,495	12,886	45.6%	59.9%	4,372	20.3%	4,237	19.7%
Upper-income	14,181	10,524	37.2%	74.2%	1,617	11.4%	2,040	14.4%
Unknown-income	905	236	0.8%	26.1%	404	44.6%	265	29.3%
Total Assessment Area	**47,805**	**28,285**	**100.0%**	**59.2%**	**10,480**	**21.9%**	**9,040**	**18.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	203	5.8%	180	5.7%	21	7.6%	2	4.3%
Moderate-income	516	14.8%	459	14.5%	52	18.7%	5	10.6%
Middle-income	1,576	45.2%	1,442	45.6%	109	39.2%	25	53.2%
Upper-income	1,129	32.3%	1,028	32.5%	87	31.3%	14	29.8%
Unknown-income	66	1.9%	56	1.8%	9	3.2%	1	2.1%
Total Assessment Area	**3,490**	**100.0%**	**3,165**	**100.0%**	**278**	**100.0%**	**47**	**100.0%**
	Percentage of Total Businesses:			**90.7%**		**8.0%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	4	5.3%	4	5.5%	0	0.0%	0	0.0%
Middle-income	60	80.0%	58	79.5%	1	100.0%	1	100.0%
Upper-income	11	14.7%	11	15.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**75**	**100.0%**	**73**	**100.0%**	**1**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.3%**		**1.3%**		**1.3%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Huntsville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	13.5%	7,785	6.9%	2,900	37.3%	26,832	23.8%
Moderate-income	29	32.6%	28,959	25.7%	4,374	15.1%	19,122	16.9%
Middle-income	26	29.2%	36,895	32.7%	2,979	8.1%	19,559	17.3%
Upper-income	22	24.7%	39,205	34.7%	1,374	3.5%	47,331	41.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**89**	**100.0%**	**112,844**	**100.0%**	**11,627**	**10.3%**	**112,844**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	18,758	4,736	4.0%	25.2%	10,633	56.7%	3,389	18.1%
Moderate-income	52,338	28,868	24.5%	55.2%	17,873	34.1%	5,597	10.7%
Middle-income	61,144	39,887	33.8%	65.2%	15,617	25.5%	5,640	9.2%
Upper-income	55,837	44,398	37.7%	79.5%	7,968	14.3%	3,471	6.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**188,077**	**117,889**	**100.0%**	**62.7%**	**52,091**	**27.7%**	**18,097**	**9.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,111	11.1%	1,851	10.5%	255	19.4%	5	3.4%
Moderate-income	4,653	24.4%	4,191	23.8%	425	32.3%	37	25.3%
Middle-income	5,696	29.8%	5,342	30.3%	307	23.4%	47	32.2%
Upper-income	6,633	34.7%	6,249	35.4%	327	24.9%	57	39.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**19,093**	**100.0%**	**17,633**	**100.0%**	**1,314**	**100.0%**	**146**	**100.0%**
	Percentage of Total Businesses:			**92.4%**		**6.9%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.9%	3	1.0%	0	0.0%	0	0.0%
Moderate-income	126	38.7%	123	39.0%	3	27.3%	0	0.0%
Middle-income	127	39.0%	122	38.7%	5	45.5%	0	0.0%
Upper-income	70	21.5%	67	21.3%	3	27.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**326**	**100.0%**	**315**	**100.0%**	**11**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.6%**		**3.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Huntsville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	12.7%	11,287	9.5%	3,502	31.0%	27,496	23.1%
Moderate-income	27	22.9%	21,738	18.2%	2,223	10.2%	19,391	16.3%
Middle-income	35	29.7%	41,474	34.8%	2,681	6.5%	23,297	19.5%
Upper-income	40	33.9%	44,421	37.2%	1,552	3.5%	49,073	41.1%
Unknown-income	1	0.8%	337	0.3%	131	38.9%	0	0.0%
Total Assessment Area	**118**	**100.0%**	**119,257**	**100.0%**	**10,089**	**8.5%**	**119,257**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	25,662	7,758	6.1%	30.2%	14,746	57.5%	3,158	12.3%
Moderate-income	39,937	22,290	17.4%	55.8%	13,646	34.2%	4,001	10.0%
Middle-income	64,816	44,713	35.0%	69.0%	15,430	23.8%	4,673	7.2%
Upper-income	68,616	52,943	41.4%	77.2%	11,588	16.9%	4,085	6.0%
Unknown-income	1,347	82	0.1%	6.1%	1,157	85.9%	108	8.0%
Total Assessment Area	**200,378**	**127,786**	**100.0%**	**63.8%**	**56,567**	**28.2%**	**16,025**	**8.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,855	14.3%	2,557	13.8%	284	22.3%	14	9.2%
Moderate-income	3,525	17.6%	3,264	17.6%	237	18.6%	24	15.8%
Middle-income	5,436	27.2%	5,176	27.9%	216	16.9%	44	28.9%
Upper-income	7,638	38.2%	7,175	38.7%	395	31.0%	68	44.7%
Unknown-income	525	2.6%	380	2.0%	143	11.2%	2	1.3%
Total Assessment Area	**19,979**	**100.0%**	**18,552**	**100.0%**	**1,275**	**100.0%**	**152**	**100.0%**
	Percentage of Total Businesses:			**92.9%**		**6.4%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	1.8%	6	1.9%	0	0.0%	0	0.0%
Moderate-income	68	20.3%	65	20.2%	3	23.1%	0	0.0%
Middle-income	162	48.4%	155	48.1%	7	53.8%	0	0.0%
Upper-income	95	28.4%	93	28.9%	2	15.4%	0	0.0%
Unknown-income	4	1.2%	3	0.9%	1	7.7%	0	0.0%
Total Assessment Area	**335**	**100.0%**	**322**	**100.0%**	**13**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.1%**		**3.9%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Montgomery

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	12.0%	7,855	8.6%	3,345	42.6%	22,028	24.0%
Moderate-income	21	22.8%	17,098	18.6%	4,159	24.3%	14,700	16.0%
Middle-income	32	34.8%	33,697	36.7%	4,185	12.4%	16,704	18.2%
Upper-income	27	29.3%	32,997	36.0%	2,062	6.2%	38,279	41.7%
Unknown-income	1	1.1%	64	0.1%	27	42.2%	0	0.0%
Total Assessment Area	**92**	**100.0%**	**91,711**	**100.0%**	**13,778**	**15.0%**	**91,711**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,119	5,475	6.1%	36.2%	6,573	43.5%	3,071	20.3%
Moderate-income	33,837	15,108	16.9%	44.6%	13,341	39.4%	5,388	15.9%
Middle-income	58,777	34,492	38.5%	58.7%	17,315	29.5%	6,970	11.9%
Upper-income	50,768	34,428	38.5%	67.8%	11,627	22.9%	4,713	9.3%
Unknown-income	291	33	0.0%	11.3%	187	64.3%	71	24.4%
Total Assessment Area	**158,792**	**89,536**	**100.0%**	**56.4%**	**49,043**	**30.9%**	**20,213**	**12.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	961	6.8%	833	6.5%	124	11.0%	4	1.9%
Moderate-income	2,353	16.7%	2,101	16.4%	217	19.3%	35	17.0%
Middle-income	5,334	37.8%	4,858	38.0%	389	34.6%	87	42.2%
Upper-income	4,931	34.9%	4,578	35.8%	310	27.6%	43	20.9%
Unknown-income	539	3.8%	418	3.3%	84	7.5%	37	18.0%
Total Assessment Area	**14,118**	**100.0%**	**12,788**	**100.0%**	**1,124**	**100.0%**	**206**	**100.0%**
	Percentage of Total Businesses:			**90.6%**		**8.0%**		**1.5%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.9%	3	1.5%	1	9.1%	0	0.0%
Moderate-income	39	18.4%	37	18.4%	2	18.2%	0	0.0%
Middle-income	102	48.1%	96	47.8%	6	54.5%	0	0.0%
Upper-income	64	30.2%	62	30.8%	2	18.2%	0	0.0%
Unknown-income	3	1.4%	3	1.5%	0	0.0%	0	0.0%
Total Assessment Area	**212**	**100.0%**	**201**	**100.0%**	**11**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.8%**		**5.2%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Montgomery

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	10.2%	5,279	5.8%	2,196	41.6%	21,154	23.2%
Moderate-income	25	23.1%	19,840	21.8%	3,987	20.1%	14,810	16.3%
Middle-income	43	39.8%	37,875	41.6%	3,965	10.5%	17,067	18.7%
Upper-income	27	25.0%	27,663	30.4%	1,408	5.1%	38,042	41.8%
Unknown-income	2	1.9%	416	0.5%	207	49.8%	0	0.0%
Total Assessment Area	**108**	**100.0%**	**91,073**	**100.0%**	**11,763**	**12.9%**	**91,073**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,159	3,914	4.3%	29.7%	5,666	43.1%	3,579	27.2%
Moderate-income	41,472	18,375	20.4%	44.3%	16,950	40.9%	6,147	14.8%
Middle-income	64,233	39,487	43.8%	61.5%	17,136	26.7%	7,610	11.8%
Upper-income	42,665	28,122	31.2%	65.9%	10,096	23.7%	4,447	10.4%
Unknown-income	1,563	178	0.2%	11.4%	940	60.1%	445	28.5%
Total Assessment Area	**163,092**	**90,076**	**100.0%**	**55.2%**	**50,788**	**31.1%**	**22,228**	**13.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	905	6.1%	795	5.8%	108	10.0%	2	1.0%
Moderate-income	3,495	23.5%	3,162	23.2%	261	24.1%	72	35.3%
Middle-income	5,602	37.6%	5,140	37.8%	407	37.6%	55	27.0%
Upper-income	4,276	28.7%	4,015	29.5%	226	20.9%	35	17.2%
Unknown-income	617	4.1%	496	3.6%	81	7.5%	40	19.6%
Total Assessment Area	**14,895**	**100.0%**	**13,608**	**100.0%**	**1,083**	**100.0%**	**204**	**100.0%**
	Percentage of Total Businesses:			**91.4%**		**7.3%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.9%	1	0.5%	1	9.1%	0	0.0%
Moderate-income	30	14.1%	28	13.9%	2	18.2%	0	0.0%
Middle-income	122	57.3%	116	57.4%	6	54.5%	0	0.0%
Upper-income	57	26.8%	55	27.2%	2	18.2%	0	0.0%
Unknown-income	2	0.9%	2	1.0%	0	0.0%	0	0.0%
Total Assessment Area	**213**	**100.0%**	**202**	**100.0%**	**11**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.8%**		**5.2%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Northern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	21,536	19.7%
Moderate-income	5	5.6%	6,364	5.8%	1,557	24.5%	19,868	18.2%
Middle-income	68	75.6%	81,565	74.6%	12,831	15.7%	21,399	19.6%
Upper-income	17	18.9%	21,359	19.5%	1,845	8.6%	46,485	42.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**90**	**100.0%**	**109,288**	**100.0%**	**16,233**	**14.9%**	**109,288**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	10,718	5,541	4.8%	51.7%	3,479	32.5%	1,698	15.8%
Middle-income	141,590	84,937	74.2%	60.0%	31,350	22.1%	25,303	17.9%
Upper-income	36,311	23,938	20.9%	65.9%	5,664	15.6%	6,709	18.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**188,619**	**114,416**	**100.0%**	**60.7%**	**40,493**	**21.5%**	**33,710**	**17.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	597	4.7%	526	4.6%	57	6.0%	14	5.5%
Middle-income	8,831	69.3%	7,997	69.3%	637	66.8%	197	77.3%
Upper-income	3,323	26.1%	3,020	26.2%	259	27.2%	44	17.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**12,751**	**100.0%**	**11,543**	**100.0%**	**953**	**100.0%**	**255**	**100.0%**
	Percentage of Total Businesses:			**90.5%**		**7.5%**		**2.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	25	3.6%	25	3.7%	0	0.0%	0	0.0%
Middle-income	575	82.4%	560	82.5%	14	77.8%	1	100.0%
Upper-income	98	14.0%	94	13.8%	4	22.2%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**698**	**100.0%**	**679**	**100.0%**	**18**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.3%**		**2.6%**		**0.1%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Northern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	22,100	20.1%
Moderate-income	8	6.8%	8,194	7.5%	1,583	19.3%	19,523	17.8%
Middle-income	86	72.9%	81,873	74.6%	11,079	13.5%	21,506	19.6%
Upper-income	24	20.3%	19,706	18.0%	1,592	8.1%	46,644	42.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**118**	**100.0%**	**109,773**	**100.0%**	**14,254**	**13.0%**	**109,773**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	14,611	9,176	7.8%	62.8%	2,734	18.7%	2,701	18.5%
Middle-income	141,725	86,342	73.3%	60.9%	30,245	21.3%	25,138	17.7%
Upper-income	35,302	22,240	18.9%	63.0%	5,924	16.8%	7,138	20.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**191,638**	**117,758**	**100.0%**	**61.4%**	**38,903**	**20.3%**	**34,977**	**18.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	501	3.9%	457	3.9%	30	3.3%	14	5.4%
Middle-income	9,174	71.6%	8,332	71.6%	644	70.2%	198	76.7%
Upper-income	3,134	24.5%	2,845	24.5%	243	26.5%	46	17.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**12,809**	**100.0%**	**11,634**	**100.0%**	**917**	**100.0%**	**258**	**100.0%**
	Percentage of Total Businesses:			**90.8%**		**7.2%**		**2.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	60	8.4%	59	8.5%	1	5.9%	0	0.0%
Middle-income	561	78.9%	549	79.2%	11	64.7%	1	100.0%
Upper-income	90	12.7%	85	12.3%	5	29.4%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**711**	**100.0%**	**693**	**100.0%**	**17**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.5%**		**2.4%**		**0.1%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Southern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	5.2%	2,450	5.5%	1,046	42.7%	12,641	28.4%
Moderate-income	18	31.0%	12,604	28.3%	3,891	30.9%	7,119	16.0%
Middle-income	30	51.7%	22,860	51.4%	4,375	19.1%	7,823	17.6%
Upper-income	7	12.1%	6,595	14.8%	740	11.2%	16,926	38.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**58**	**100.0%**	**44,509**	**100.0%**	**10,052**	**22.6%**	**44,509**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,463	2,204	4.7%	40.3%	2,341	42.9%	918	16.8%
Moderate-income	26,065	12,328	26.4%	47.3%	7,707	29.6%	6,030	23.1%
Middle-income	46,732	24,362	52.3%	52.1%	11,695	25.0%	10,675	22.8%
Upper-income	12,770	7,725	16.6%	60.5%	2,704	21.2%	2,341	18.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**91,030**	**46,619**	**100.0%**	**51.2%**	**24,447**	**26.9%**	**19,964**	**21.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	298	5.6%	257	5.4%	34	8.0%	7	4.9%
Moderate-income	1,476	27.6%	1,341	28.0%	100	23.4%	35	24.6%
Middle-income	2,685	50.1%	2,386	49.8%	216	50.6%	83	58.5%
Upper-income	898	16.8%	804	16.8%	77	18.0%	17	12.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,357**	**100.0%**	**4,788**	**100.0%**	**427**	**100.0%**	**142**	**100.0%**
	Percentage of Total Businesses:			**89.4%**		**8.0%**		**2.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.6%	1	0.3%	1	5.6%	0	0.0%
Moderate-income	80	24.9%	72	23.8%	8	44.4%	0	0.0%
Middle-income	186	57.9%	177	58.4%	9	50.0%	0	0.0%
Upper-income	53	16.5%	53	17.5%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**321**	**100.0%**	**303**	**100.0%**	**18**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.4%**		**5.6%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Southern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.9%	1,038	2.6%	473	45.6%	10,064	25.5%
Moderate-income	13	19.1%	6,468	16.4%	1,338	20.7%	6,821	17.3%
Middle-income	43	63.2%	26,442	67.0%	4,183	15.8%	7,037	17.8%
Upper-income	9	13.2%	5,257	13.3%	562	10.7%	15,529	39.4%
Unknown-income	1	1.5%	246	0.6%	66	26.8%	0	0.0%
Total Assessment Area	**68**	**100.0%**	**39,451**	**100.0%**	**6,622**	**16.8%**	**39,451**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,309	787	1.8%	23.8%	1,827	55.2%	695	21.0%
Moderate-income	16,047	6,406	14.3%	39.9%	4,471	27.9%	5,170	32.2%
Middle-income	61,405	31,094	69.5%	50.6%	13,429	21.9%	16,882	27.5%
Upper-income	11,270	6,177	13.8%	54.8%	2,639	23.4%	2,454	21.8%
Unknown-income	808	297	0.7%	36.8%	124	15.3%	387	47.9%
Total Assessment Area	**92,839**	**44,761**	**100.0%**	**48.2%**	**22,490**	**24.2%**	**25,588**	**27.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	210	3.8%	187	3.8%	22	5.3%	1	0.7%
Moderate-income	651	11.8%	593	12.0%	42	10.1%	16	11.4%
Middle-income	3,846	69.8%	3,438	69.4%	294	70.7%	114	81.4%
Upper-income	769	14.0%	707	14.3%	54	13.0%	8	5.7%
Unknown-income	31	0.6%	26	0.5%	4	1.0%	1	0.7%
Total Assessment Area	**5,507**	**100.0%**	**4,951**	**100.0%**	**416**	**100.0%**	**140**	**100.0%**
	Percentage of Total Businesses:			**89.9%**		**7.6%**		**2.5%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.6%	1	0.3%	1	5.0%	0	0.0%
Moderate-income	63	18.8%	61	19.4%	2	10.0%	0	0.0%
Middle-income	228	68.1%	211	67.0%	17	85.0%	0	0.0%
Upper-income	37	11.0%	37	11.7%	0	0.0%	0	0.0%
Unknown-income	5	1.5%	5	1.6%	0	0.0%	0	0.0%
Total Assessment Area	**335**	**100.0%**	**315**	**100.0%**	**20**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.0%**		**6.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Talladega-Tallapoosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.1%	765	2.3%	356	46.5%	7,790	23.5%
Moderate-income	5	15.6%	4,281	12.9%	1,396	32.6%	5,550	16.7%
Middle-income	18	56.3%	19,009	57.3%	3,518	18.5%	5,769	17.4%
Upper-income	8	25.0%	9,099	27.4%	989	10.9%	14,045	42.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**32**	**100.0%**	**33,154**	**100.0%**	**6,259**	**18.9%**	**33,154**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,546	420	1.2%	27.2%	927	60.0%	199	12.9%
Moderate-income	7,894	3,567	10.5%	45.2%	3,232	40.9%	1,095	13.9%
Middle-income	31,364	19,660	57.9%	62.7%	7,110	22.7%	4,594	14.6%
Upper-income	18,431	10,331	30.4%	56.1%	2,500	13.6%	5,600	30.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**59,235**	**33,978**	**100.0%**	**57.4%**	**13,769**	**23.2%**	**11,488**	**19.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	43	1.1%	41	1.2%	2	0.8%	0	0.0%
Moderate-income	676	17.7%	603	17.3%	58	22.0%	15	22.4%
Middle-income	2,208	57.9%	2,012	57.7%	162	61.4%	34	50.7%
Upper-income	889	23.3%	829	23.8%	42	15.9%	18	26.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,816**	**100.0%**	**3,485**	**100.0%**	**264**	**100.0%**	**67**	**100.0%**
	Percentage of Total Businesses:			**91.3%**		**6.9%**		**1.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	4	4.0%	4	4.1%	0	0.0%	0	0.0%
Middle-income	71	70.3%	67	69.1%	4	100.0%	0	0.0%
Upper-income	26	25.7%	26	26.8%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**101**	**100.0%**	**97**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.0%**		**4.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Talladega-Tallapoosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.8%	910	2.8%	372	40.9%	7,143	22.4%
Moderate-income	8	22.2%	5,925	18.6%	1,233	20.8%	4,960	15.5%
Middle-income	16	44.4%	14,715	46.1%	2,045	13.9%	6,426	20.1%
Upper-income	11	30.6%	10,381	32.5%	909	8.8%	13,402	42.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**36**	**100.0%**	**31,931**	**100.0%**	**4,559**	**14.3%**	**31,931**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,622	367	1.1%	22.6%	1,046	64.5%	209	12.9%
Moderate-income	10,477	5,531	15.8%	52.8%	3,619	34.5%	1,327	12.7%
Middle-income	27,077	16,928	48.4%	62.5%	5,421	20.0%	4,728	17.5%
Upper-income	21,410	12,114	34.7%	56.6%	3,074	14.4%	6,222	29.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**60,586**	**34,940**	**100.0%**	**57.7%**	**13,160**	**21.7%**	**12,486**	**20.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	39	1.0%	38	1.1%	1	0.4%	0	0.0%
Moderate-income	726	18.6%	658	18.3%	56	22.1%	12	17.9%
Middle-income	1,715	43.9%	1,568	43.7%	113	44.7%	34	50.7%
Upper-income	1,431	36.6%	1,327	37.0%	83	32.8%	21	31.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,911**	**100.0%**	**3,591**	**100.0%**	**253**	**100.0%**	**67**	**100.0%**
	Percentage of Total Businesses:			**91.8%**		**6.5%**		**1.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	5	4.9%	5	5.0%	0	0.0%	0	0.0%
Middle-income	68	66.0%	66	66.0%	2	66.7%	0	0.0%
Upper-income	30	29.1%	29	29.0%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**103**	**100.0%**	**100**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.1%**		**2.9%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AL Tuscaloosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.1%	764	1.7%	282	36.9%	9,990	21.7%
Moderate-income	12	25.5%	7,561	16.4%	2,019	26.7%	6,866	14.9%
Middle-income	19	40.4%	18,852	41.0%	2,536	13.5%	8,101	17.6%
Upper-income	13	27.7%	18,574	40.4%	1,229	6.6%	21,014	45.7%
Unknown-income	2	4.3%	220	0.5%	101	45.9%	0	0.0%
Total Assessment Area	**47**	**100.0%**	**45,971**	**100.0%**	**6,167**	**13.4%**	**45,971**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,305	514	1.2%	39.4%	598	45.8%	193	14.8%
Moderate-income	18,589	5,280	12.0%	28.4%	7,806	42.0%	5,503	29.6%
Middle-income	37,588	18,409	41.7%	49.0%	11,208	29.8%	7,971	21.2%
Upper-income	27,219	19,715	44.6%	72.4%	4,602	16.9%	2,902	10.7%
Unknown-income	2,363	242	0.5%	10.2%	754	31.9%	1,367	57.9%
Total Assessment Area	**87,064**	**44,160**	**100.0%**	**50.7%**	**24,968**	**28.7%**	**17,936**	**20.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	101	1.4%	83	1.3%	18	2.9%	0	0.0%
Moderate-income	1,857	25.5%	1,659	25.1%	188	30.8%	10	15.4%
Middle-income	2,709	37.2%	2,444	37.0%	234	38.3%	31	47.7%
Upper-income	2,456	33.7%	2,288	34.6%	148	24.2%	20	30.8%
Unknown-income	166	2.3%	139	2.1%	23	3.8%	4	6.2%
Total Assessment Area	**7,289**	**100.0%**	**6,613**	**100.0%**	**611**	**100.0%**	**65**	**100.0%**
	Percentage of Total Businesses:			**90.7%**		**8.4%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	14	11.4%	13	11.0%	1	20.0%	0	0.0%
Middle-income	56	45.5%	55	46.6%	1	20.0%	0	0.0%
Upper-income	53	43.1%	50	42.4%	3	60.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**123**	**100.0%**	**118**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.9%**		**4.1%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AL Tuscaloosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	8.5%	3,017	6.3%	955	31.7%	10,275	21.4%
Moderate-income	9	15.3%	5,153	10.7%	1,273	24.7%	7,806	16.3%
Middle-income	24	40.7%	20,658	43.1%	1,759	8.5%	9,022	18.8%
Upper-income	17	28.8%	17,583	36.6%	946	5.4%	20,877	43.5%
Unknown-income	4	6.8%	1,569	3.3%	414	26.4%	0	0.0%
Total Assessment Area	**59**	**100.0%**	**47,980**	**100.0%**	**5,347**	**11.1%**	**47,980**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,869	2,096	4.5%	30.5%	3,398	49.5%	1,375	20.0%
Moderate-income	10,383	3,551	7.6%	34.2%	4,827	46.5%	2,005	19.3%
Middle-income	41,687	21,196	45.1%	50.8%	12,823	30.8%	7,668	18.4%
Upper-income	27,793	18,644	39.7%	67.1%	4,982	17.9%	4,167	15.0%
Unknown-income	4,987	1,531	3.3%	30.7%	1,665	33.4%	1,791	35.9%
Total Assessment Area	**91,719**	**47,018**	**100.0%**	**51.3%**	**27,695**	**30.2%**	**17,006**	**18.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	458	6.0%	408	5.8%	49	8.4%	1	1.5%
Moderate-income	813	10.7%	719	10.3%	85	14.6%	9	13.2%
Middle-income	3,445	45.2%	3,141	45.0%	268	46.1%	36	52.9%
Upper-income	2,471	32.4%	2,291	32.8%	158	27.2%	22	32.4%
Unknown-income	437	5.7%	416	6.0%	21	3.6%	0	0.0%
Total Assessment Area	**7,624**	**100.0%**	**6,975**	**100.0%**	**581**	**100.0%**	**68**	**100.0%**
	Percentage of Total Businesses:			**91.5%**		**7.6%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	2.5%	3	2.6%	0	0.0%	0	0.0%
Moderate-income	12	10.0%	12	10.4%	0	0.0%	0	0.0%
Middle-income	58	48.3%	57	49.6%	1	20.0%	0	0.0%
Upper-income	46	38.3%	42	36.5%	4	80.0%	0	0.0%
Unknown-income	1	0.8%	1	0.9%	0	0.0%	0	0.0%
Total Assessment Area	**120**	**100.0%**	**115**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.8%**		**4.2%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TN Clarksville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.3%	447	0.9%	270	60.4%	9,612	18.7%
Moderate-income	8	18.2%	6,100	11.9%	1,272	20.9%	8,760	17.0%
Middle-income	23	52.3%	33,538	65.2%	4,101	12.2%	11,048	21.5%
Upper-income	8	18.2%	11,259	21.9%	723	6.4%	22,026	42.8%
Unknown-income	4	9.1%	102	0.2%	48	47.1%	0	0.0%
Total Assessment Area	**44**	**100.0%**	**51,446**	**100.0%**	**6,414**	**12.5%**	**51,446**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,088	263	0.6%	24.2%	660	60.7%	165	15.2%
Moderate-income	11,912	3,944	9.1%	33.1%	5,866	49.2%	2,102	17.6%
Middle-income	51,904	26,963	62.3%	51.9%	18,057	34.8%	6,884	13.3%
Upper-income	16,512	11,927	27.6%	72.2%	3,204	19.4%	1,381	8.4%
Unknown-income	627	152	0.4%	24.2%	329	52.5%	146	23.3%
Total Assessment Area	**82,043**	**43,249**	**100.0%**	**52.7%**	**28,116**	**34.3%**	**10,678**	**13.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	263	4.2%	236	3.9%	26	9.8%	1	2.1%
Moderate-income	810	12.9%	773	12.9%	35	13.2%	2	4.2%
Middle-income	3,239	51.4%	3,123	52.1%	91	34.3%	25	52.1%
Upper-income	1,708	27.1%	1,602	26.7%	92	34.7%	14	29.2%
Unknown-income	283	4.5%	256	4.3%	21	7.9%	6	12.5%
Total Assessment Area	**6,303**	**100.0%**	**5,990**	**100.0%**	**265**	**100.0%**	**48**	**100.0%**
	Percentage of Total Businesses:			**95.0%**		**4.2%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	6	4.8%	6	4.9%	0	0.0%	0	0.0%
Middle-income	69	55.2%	68	55.3%	0	0.0%	1	100.0%
Upper-income	50	40.0%	49	39.8%	1	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**125**	**100.0%**	**123**	**100.0%**	**1**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**98.4%**		**0.8%**		**0.8%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Clarksville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.9%	615	1.1%	251	40.8%	10,127	17.9%
Moderate-income	11	21.2%	9,726	17.2%	1,545	15.9%	9,938	17.6%
Middle-income	21	40.4%	26,088	46.1%	2,508	9.6%	11,895	21.0%
Upper-income	15	28.8%	19,613	34.7%	1,010	5.1%	24,610	43.5%
Unknown-income	4	7.7%	528	0.9%	130	24.6%	0	0.0%
Total Assessment Area	**52**	**100.0%**	**56,570**	**100.0%**	**5,444**	**9.6%**	**56,570**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,521	163	0.3%	10.7%	1,058	69.6%	300	19.7%
Moderate-income	17,467	7,178	14.5%	41.1%	8,222	47.1%	2,067	11.8%
Middle-income	41,750	22,242	45.0%	53.3%	14,722	35.3%	4,786	11.5%
Upper-income	28,087	19,280	39.0%	68.6%	6,268	22.3%	2,539	9.0%
Unknown-income	799	526	1.1%	65.8%	173	21.7%	100	12.5%
Total Assessment Area	**89,624**	**49,389**	**100.0%**	**55.1%**	**30,443**	**34.0%**	**9,792**	**10.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	86	1.4%	83	1.4%	3	1.2%	0	0.0%
Moderate-income	1,837	29.9%	1,731	29.6%	90	35.3%	16	36.4%
Middle-income	2,159	35.1%	2,094	35.8%	52	20.4%	13	29.5%
Upper-income	2,030	33.0%	1,906	32.6%	109	42.7%	15	34.1%
Unknown-income	36	0.6%	35	0.6%	1	0.4%	0	0.0%
Total Assessment Area	**6,148**	**100.0%**	**5,849**	**100.0%**	**255**	**100.0%**	**44**	**100.0%**
	Percentage of Total Businesses:			**95.1%**		**4.1%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.6%	2	1.6%	0	0.0%	0	0.0%
Moderate-income	5	3.9%	5	4.0%	0	0.0%	0	0.0%
Middle-income	40	31.3%	40	32.0%	0	0.0%	0	0.0%
Upper-income	75	58.6%	72	57.6%	2	100.0%	1	100.0%
Unknown-income	6	4.7%	6	4.8%	0	0.0%	0	0.0%
Total Assessment Area	**128**	**100.0%**	**125**	**100.0%**	**2**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.7%**		**1.6%**		**0.8%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TN Cleveland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	15.8%	2,479	9.4%	1,051	42.4%	5,867	22.2%
Moderate-income	2	10.5%	1,120	4.2%	277	24.7%	4,449	16.8%
Middle-income	9	47.4%	12,046	45.5%	1,621	13.5%	4,883	18.4%
Upper-income	5	26.3%	10,824	40.9%	1,042	9.6%	11,270	42.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**19**	**100.0%**	**26,469**	**100.0%**	**3,991**	**15.1%**	**26,469**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,594	1,191	4.7%	25.9%	2,855	62.1%	548	11.9%
Moderate-income	2,514	805	3.2%	32.0%	1,351	53.7%	358	14.2%
Middle-income	19,209	11,457	45.6%	59.6%	6,029	31.4%	1,723	9.0%
Upper-income	15,941	11,655	46.4%	73.1%	3,123	19.6%	1,163	7.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**42,258**	**25,108**	**100.0%**	**59.4%**	**13,358**	**31.6%**	**3,792**	**9.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	306	8.1%	271	7.8%	33	11.4%	2	8.7%
Moderate-income	403	10.6%	362	10.4%	38	13.1%	3	13.0%
Middle-income	1,880	49.5%	1,727	49.5%	143	49.5%	10	43.5%
Upper-income	1,209	31.8%	1,126	32.3%	75	26.0%	8	34.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,798**	**100.0%**	**3,486**	**100.0%**	**289**	**100.0%**	**23**	**100.0%**
	Percentage of Total Businesses:			**91.8%**		**7.6%**		**0.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	36	45.6%	34	44.7%	2	66.7%	0	0.0%
Upper-income	43	54.4%	42	55.3%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**79**	**100.0%**	**76**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.2%**		**3.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Cleveland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.0%	523	1.9%	207	39.6%	5,693	20.4%
Moderate-income	5	20.0%	3,887	14.0%	819	21.1%	5,098	18.3%
Middle-income	16	64.0%	19,506	70.0%	1,848	9.5%	5,677	20.4%
Upper-income	3	12.0%	3,931	14.1%	185	4.7%	11,379	40.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**25**	**100.0%**	**27,847**	**100.0%**	**3,059**	**11.0%**	**27,847**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,210	212	0.8%	17.5%	847	70.0%	151	12.5%
Moderate-income	7,162	2,108	7.7%	29.4%	4,357	60.8%	697	9.7%
Middle-income	29,777	20,203	74.2%	67.8%	7,433	25.0%	2,141	7.2%
Upper-income	6,000	4,689	17.2%	78.2%	881	14.7%	430	7.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**44,149**	**27,212**	**100.0%**	**61.6%**	**13,518**	**30.6%**	**3,419**	**7.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	42	1.1%	31	0.9%	10	3.6%	1	3.8%
Moderate-income	934	25.2%	832	24.4%	97	35.0%	5	19.2%
Middle-income	2,378	64.1%	2,207	64.8%	153	55.2%	18	69.2%
Upper-income	353	9.5%	334	9.8%	17	6.1%	2	7.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,707**	**100.0%**	**3,404**	**100.0%**	**277**	**100.0%**	**26**	**100.0%**
	Percentage of Total Businesses:			**91.8%**		**7.5%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2	2.7%	2	2.8%	0	0.0%	0	0.0%
Middle-income	62	84.9%	60	84.5%	2	100.0%	0	0.0%
Upper-income	9	12.3%	9	12.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**73**	**100.0%**	**71**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.3%**		**2.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TN Eastern TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	11,088	20.4%
Moderate-income	6	15.0%	7,745	14.2%	2,198	28.4%	9,927	18.2%
Middle-income	30	75.0%	41,836	76.9%	5,334	12.7%	11,187	20.6%
Upper-income	4	10.0%	4,843	8.9%	332	6.9%	22,222	40.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**40**	**100.0%**	**54,424**	**100.0%**	**7,864**	**14.4%**	**54,424**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	14,923	6,803	11.5%	45.6%	6,019	40.3%	2,101	14.1%
Middle-income	70,046	46,589	79.0%	66.5%	12,224	17.5%	11,233	16.0%
Upper-income	7,670	5,579	9.5%	72.7%	1,299	16.9%	792	10.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**92,639**	**58,971**	**100.0%**	**63.7%**	**19,542**	**21.1%**	**14,126**	**15.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,687	28.4%	1,532	27.9%	138	37.8%	17	21.5%
Middle-income	3,804	64.0%	3,534	64.3%	214	58.6%	56	70.9%
Upper-income	450	7.6%	431	7.8%	13	3.6%	6	7.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,941**	**100.0%**	**5,497**	**100.0%**	**365**	**100.0%**	**79**	**100.0%**
	Percentage of Total Businesses:			**92.5%**		**6.1%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	19	10.4%	18	10.2%	1	50.0%	0	0.0%
Middle-income	156	85.2%	151	85.3%	1	50.0%	4	100.0%
Upper-income	8	4.4%	8	4.5%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**183**	**100.0%**	**177**	**100.0%**	**2**	**100.0%**	**4**	**100.0%**
	Percentage of Total Farms:			**96.7%**		**1.1%**		**2.2%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Eastern TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	10,909	19.0%
Moderate-income	7	13.5%	6,905	12.0%	1,584	22.9%	10,553	18.4%
Middle-income	37	71.2%	39,887	69.5%	4,103	10.3%	12,491	21.8%
Upper-income	8	15.4%	10,611	18.5%	737	6.9%	23,450	40.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**52**	**100.0%**	**57,403**	**100.0%**	**6,424**	**11.2%**	**57,403**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	13,176	5,861	9.2%	44.5%	6,093	46.2%	1,222	9.3%
Middle-income	66,700	45,814	72.1%	68.7%	11,356	17.0%	9,530	14.3%
Upper-income	15,694	11,846	18.6%	75.5%	2,608	16.6%	1,240	7.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**95,570**	**63,521**	**100.0%**	**66.5%**	**20,057**	**21.0%**	**11,992**	**12.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,557	27.4%	1,409	26.8%	133	37.9%	15	19.0%
Middle-income	3,364	59.1%	3,109	59.1%	199	56.7%	56	70.9%
Upper-income	770	13.5%	743	14.1%	19	5.4%	8	10.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,691**	**100.0%**	**5,261**	**100.0%**	**351**	**100.0%**	**79**	**100.0%**
	Percentage of Total Businesses:			**92.4%**		**6.2%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	9	4.8%	9	4.9%	0	0.0%	0	0.0%
Middle-income	148	78.7%	143	78.6%	2	100.0%	3	75.0%
Upper-income	31	16.5%	30	16.5%	0	0.0%	1	25.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**188**	**100.0%**	**182**	**100.0%**	**2**	**100.0%**	**4**	**100.0%**
	Percentage of Total Farms:			**96.8%**		**1.1%**		**2.1%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TN Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.1%	1,533	3.3%	766	50.0%	9,914	21.6%
Moderate-income	11	22.4%	9,982	21.8%	2,298	23.0%	8,262	18.0%
Middle-income	23	46.9%	21,745	47.4%	2,810	12.9%	8,761	19.1%
Upper-income	10	20.4%	12,483	27.2%	715	5.7%	18,934	41.3%
Unknown-income	2	4.1%	128	0.3%	68	53.1%	0	0.0%
Total Assessment Area	**49**	**100.0%**	**45,871**	**100.0%**	**6,657**	**14.5%**	**45,871**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,477	940	2.0%	27.0%	1,662	47.8%	875	25.2%
Moderate-income	19,358	8,818	19.2%	45.6%	7,159	37.0%	3,381	17.5%
Middle-income	35,761	23,123	50.2%	64.7%	8,449	23.6%	4,189	11.7%
Upper-income	18,797	13,073	28.4%	69.5%	3,973	21.1%	1,751	9.3%
Unknown-income	749	82	0.2%	10.9%	463	61.8%	204	27.2%
Total Assessment Area	**78,142**	**46,036**	**100.0%**	**58.9%**	**21,706**	**27.8%**	**10,400**	**13.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	96	1.6%	84	1.6%	12	2.2%	0	0.0%
Moderate-income	1,557	26.7%	1,380	26.3%	165	30.2%	12	21.1%
Middle-income	2,481	42.5%	2,233	42.6%	217	39.7%	31	54.4%
Upper-income	1,408	24.1%	1,287	24.6%	111	20.3%	10	17.5%
Unknown-income	300	5.1%	255	4.9%	41	7.5%	4	7.0%
Total Assessment Area	**5,842**	**100.0%**	**5,239**	**100.0%**	**546**	**100.0%**	**57**	**100.0%**
	Percentage of Total Businesses:			**89.7%**		**9.3%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.4%	1	0.4%	0	0.0%	0	0.0%
Moderate-income	40	15.4%	37	14.8%	3	33.3%	0	0.0%
Middle-income	176	68.0%	172	68.8%	4	44.4%	0	0.0%
Upper-income	42	16.2%	40	16.0%	2	22.2%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**259**	**100.0%**	**250**	**100.0%**	**9**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.5%**		**3.5%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	11.1%	2,790	7.4%	1,293	46.3%	8,491	22.4%
Moderate-income	5	11.1%	3,942	10.4%	1,001	25.4%	6,086	16.1%
Middle-income	21	46.7%	19,037	50.3%	2,649	13.9%	7,625	20.1%
Upper-income	12	26.7%	12,027	31.8%	463	3.8%	15,664	41.4%
Unknown-income	2	4.4%	70	0.2%	20	28.6%	0	0.0%
Total Assessment Area	**45**	**100.0%**	**37,866**	**100.0%**	**5,426**	**14.3%**	**37,866**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,305	1,553	4.2%	24.6%	3,474	55.1%	1,278	20.3%
Moderate-income	7,709	3,378	9.2%	43.8%	3,231	41.9%	1,100	14.3%
Middle-income	34,266	18,144	49.5%	53.0%	11,773	34.4%	4,349	12.7%
Upper-income	16,985	13,477	36.7%	79.3%	2,247	13.2%	1,261	7.4%
Unknown-income	717	121	0.3%	16.9%	462	64.4%	134	18.7%
Total Assessment Area	**65,982**	**36,673**	**100.0%**	**55.6%**	**21,187**	**32.1%**	**8,122**	**12.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	265	5.4%	238	5.5%	27	5.6%	0	0.0%
Moderate-income	468	9.6%	420	9.6%	47	9.8%	1	2.5%
Middle-income	2,606	53.4%	2,322	53.2%	257	53.5%	27	67.5%
Upper-income	1,265	25.9%	1,148	26.3%	109	22.7%	8	20.0%
Unknown-income	279	5.7%	235	5.4%	40	8.3%	4	10.0%
Total Assessment Area	**4,883**	**100.0%**	**4,363**	**100.0%**	**480**	**100.0%**	**40**	**100.0%**
	Percentage of Total Businesses:			**89.4%**		**9.8%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.8%	3	1.9%	0	0.0%	0	0.0%
Moderate-income	11	6.6%	8	5.0%	3	37.5%	0	0.0%
Middle-income	86	51.5%	84	52.8%	2	25.0%	0	0.0%
Upper-income	67	40.1%	64	40.3%	3	37.5%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**167**	**100.0%**	**159**	**100.0%**	**8**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.2%**		**4.8%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TN Johnson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	10,617	21.6%
Moderate-income	11	27.5%	10,268	20.9%	2,630	25.6%	8,163	16.6%
Middle-income	21	52.5%	27,485	55.8%	3,472	12.6%	10,672	21.7%
Upper-income	7	17.5%	11,489	23.3%	954	8.3%	19,790	40.2%
Unknown-income	1	2.5%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**40**	**100.0%**	**49,242**	**100.0%**	**7,056**	**14.3%**	**49,242**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	19,870	9,755	18.9%	49.1%	7,075	35.6%	3,040	15.3%
Middle-income	47,316	29,268	56.6%	61.9%	12,830	27.1%	5,218	11.0%
Upper-income	19,074	12,702	24.6%	66.6%	4,902	25.7%	1,470	7.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**86,260**	**51,725**	**100.0%**	**60.0%**	**24,807**	**28.8%**	**9,728**	**11.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,221	19.5%	1,109	19.3%	95	21.2%	17	28.8%
Middle-income	2,855	45.6%	2,657	46.2%	167	37.3%	31	52.5%
Upper-income	2,156	34.4%	1,965	34.1%	180	40.2%	11	18.6%
Unknown-income	31	0.5%	25	0.4%	6	1.3%	0	0.0%
Total Assessment Area	**6,263**	**100.0%**	**5,756**	**100.0%**	**448**	**100.0%**	**59**	**100.0%**
	Percentage of Total Businesses:			**91.9%**		**7.2%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	21	17.8%	20	18.0%	0	0.0%	1	20.0%
Middle-income	75	63.6%	70	63.1%	1	50.0%	4	80.0%
Upper-income	22	18.6%	21	18.9%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**118**	**100.0%**	**111**	**100.0%**	**2**	**100.0%**	**5**	**100.0%**
	Percentage of Total Farms:			**94.1%**		**1.7%**		**4.2%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Johnson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.0%	1,585	3.2%	588	37.1%	10,620	21.5%
Moderate-income	16	32.0%	10,895	22.1%	1,989	18.3%	8,311	16.9%
Middle-income	19	38.0%	22,830	46.3%	2,279	10.0%	10,274	20.8%
Upper-income	12	24.0%	13,972	28.4%	814	5.8%	20,077	40.7%
Unknown-income	1	2.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**50**	**100.0%**	**49,282**	**100.0%**	**5,670**	**11.5%**	**49,282**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,016	778	1.5%	25.8%	1,819	60.3%	419	13.9%
Moderate-income	23,704	11,203	21.4%	47.3%	8,957	37.8%	3,544	15.0%
Middle-income	38,775	25,430	48.6%	65.6%	9,020	23.3%	4,325	11.2%
Upper-income	23,519	14,862	28.4%	63.2%	6,527	27.8%	2,130	9.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**89,014**	**52,273**	**100.0%**	**58.7%**	**26,323**	**29.6%**	**10,418**	**11.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	99	1.7%	83	1.5%	13	3.0%	3	5.8%
Moderate-income	1,692	28.3%	1,549	28.2%	128	29.3%	15	28.8%
Middle-income	2,046	34.2%	1,894	34.5%	135	30.9%	17	32.7%
Upper-income	2,115	35.4%	1,941	35.4%	157	35.9%	17	32.7%
Unknown-income	23	0.4%	19	0.3%	4	0.9%	0	0.0%
Total Assessment Area	**5,975**	**100.0%**	**5,486**	**100.0%**	**437**	**100.0%**	**52**	**100.0%**
	Percentage of Total Businesses:			**91.8%**		**7.3%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.8%	1	0.9%	0	0.0%	0	0.0%
Moderate-income	28	23.5%	24	21.6%	1	50.0%	3	50.0%
Middle-income	48	40.3%	45	40.5%	0	0.0%	3	50.0%
Upper-income	42	35.3%	41	36.9%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**119**	**100.0%**	**111**	**100.0%**	**2**	**100.0%**	**6**	**100.0%**
	Percentage of Total Farms:			**93.3%**		**1.7%**		**5.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TN Kingsport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	8,718	19.8%
Moderate-income	10	25.6%	10,025	22.8%	2,453	24.5%	8,221	18.7%
Middle-income	19	48.7%	21,235	48.3%	2,625	12.4%	8,475	19.3%
Upper-income	10	25.6%	12,691	28.9%	707	5.6%	18,537	42.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**39**	**100.0%**	**43,951**	**100.0%**	**5,785**	**13.2%**	**43,951**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	20,160	10,322	21.1%	51.2%	7,380	36.6%	2,458	12.2%
Middle-income	34,387	23,840	48.8%	69.3%	7,256	21.1%	3,291	9.6%
Upper-income	19,457	14,694	30.1%	75.5%	2,929	15.1%	1,834	9.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**74,004**	**48,856**	**100.0%**	**66.0%**	**17,565**	**23.7%**	**7,583**	**10.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,875	31.5%	1,680	30.9%	181	37.6%	14	35.0%
Middle-income	2,774	46.6%	2,552	46.9%	201	41.8%	21	52.5%
Upper-income	1,308	22.0%	1,204	22.1%	99	20.6%	5	12.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,957**	**100.0%**	**5,436**	**100.0%**	**481**	**100.0%**	**40**	**100.0%**
	Percentage of Total Businesses:			**91.3%**		**8.1%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	14	14.1%	14	14.9%	0	0.0%	0	0.0%
Middle-income	56	56.6%	55	58.5%	0	0.0%	1	20.0%
Upper-income	29	29.3%	25	26.6%	0	0.0%	4	80.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**99**	**100.0%**	**94**	**100.0%**	**0**	**0.0%**	**5**	**100.0%**
	Percentage of Total Farms:			**94.9%**		**0.0%**		**5.1%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Kingsport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.5%	502	1.2%	200	39.8%	9,110	21.3%
Moderate-income	8	20.0%	6,892	16.1%	1,418	20.6%	7,365	17.2%
Middle-income	22	55.0%	24,722	57.8%	2,970	12.0%	8,686	20.3%
Upper-income	9	22.5%	10,677	25.0%	426	4.0%	17,632	41.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**40**	**100.0%**	**42,793**	**100.0%**	**5,014**	**11.7%**	**42,793**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,346	404	0.8%	30.0%	763	56.7%	179	13.3%
Moderate-income	14,508	6,399	13.3%	44.1%	5,913	40.8%	2,196	15.1%
Middle-income	42,228	28,452	59.2%	67.4%	9,113	21.6%	4,663	11.0%
Upper-income	17,436	12,816	26.7%	73.5%	2,785	16.0%	1,835	10.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**75,518**	**48,071**	**100.0%**	**63.7%**	**18,574**	**24.6%**	**8,873**	**11.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	507	8.9%	451	8.7%	52	11.3%	4	10.3%
Moderate-income	1,003	17.6%	902	17.4%	97	21.1%	4	10.3%
Middle-income	2,930	51.5%	2,671	51.5%	233	50.7%	26	66.7%
Upper-income	1,245	21.9%	1,162	22.4%	78	17.0%	5	12.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,685**	**100.0%**	**5,186**	**100.0%**	**460**	**100.0%**	**39**	**100.0%**
	Percentage of Total Businesses:			**91.2%**		**8.1%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	3	3.2%	3	3.4%	0	0.0%	0	0.0%
Middle-income	70	75.3%	67	75.3%	0	0.0%	3	75.0%
Upper-income	20	21.5%	19	21.3%	0	0.0%	1	25.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**93**	**100.0%**	**89**	**100.0%**	**0**	**0.0%**	**4**	**100.0%**
	Percentage of Total Farms:			**95.7%**		**0.0%**		**4.3%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	6.1%	8,359	4.3%	3,722	44.5%	41,487	21.5%
Moderate-income	32	17.9%	27,442	14.2%	5,653	20.6%	31,576	16.3%
Middle-income	81	45.3%	99,570	51.5%	9,763	9.8%	38,713	20.0%
Upper-income	49	27.4%	57,865	29.9%	2,601	4.5%	81,474	42.2%
Unknown-income	6	3.4%	14	0.0%	14	100.0%	0	0.0%
Total Assessment Area	**179**	**100.0%**	**193,250**	**100.0%**	**21,753**	**11.3%**	**193,250**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,763	5,349	2.6%	30.1%	10,305	58.0%	2,109	11.9%
Moderate-income	59,011	24,073	11.8%	40.8%	27,420	46.5%	7,518	12.7%
Middle-income	169,144	109,295	53.6%	64.6%	42,172	24.9%	17,677	10.5%
Upper-income	90,271	65,207	32.0%	72.2%	18,347	20.3%	6,717	7.4%
Unknown-income	189	4	0.0%	2.1%	98	51.9%	87	46.0%
Total Assessment Area	**336,378**	**203,928**	**100.0%**	**60.6%**	**98,342**	**29.2%**	**34,108**	**10.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,301	4.2%	1,131	4.1%	165	6.3%	5	2.4%
Moderate-income	4,361	14.2%	3,889	14.0%	444	16.9%	28	13.4%
Middle-income	13,361	43.5%	12,299	44.2%	976	37.1%	86	41.1%
Upper-income	11,472	37.4%	10,401	37.3%	984	37.4%	87	41.6%
Unknown-income	196	0.6%	133	0.5%	60	2.3%	3	1.4%
Total Assessment Area	**30,691**	**100.0%**	**27,853**	**100.0%**	**2,629**	**100.0%**	**209**	**100.0%**
	Percentage of Total Businesses:			**90.8%**		**8.6%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.1%	4	1.1%	0	0.0%	0	0.0%
Moderate-income	44	12.0%	43	12.0%	1	20.0%	0	0.0%
Middle-income	202	55.2%	199	55.6%	2	40.0%	1	33.3%
Upper-income	115	31.4%	111	31.0%	2	40.0%	2	66.7%
Unknown-income	1	0.3%	1	0.3%	0	0.0%	0	0.0%
Total Assessment Area	**366**	**100.0%**	**358**	**100.0%**	**5**	**100.0%**	**3**	**100.0%**
	Percentage of Total Farms:			**97.8%**		**1.4%**		**0.8%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	6.4%	8,299	4.1%	3,252	39.2%	39,941	19.7%
Moderate-income	31	15.3%	26,215	12.9%	4,084	15.6%	35,069	17.3%
Middle-income	96	47.5%	107,431	53.0%	8,286	7.7%	41,778	20.6%
Upper-income	54	26.7%	60,568	29.9%	1,906	3.1%	85,868	42.4%
Unknown-income	8	4.0%	143	0.1%	19	13.3%	0	0.0%
Total Assessment Area	**202**	**100.0%**	**202,656**	**100.0%**	**17,547**	**8.7%**	**202,656**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,471	5,184	2.4%	25.3%	12,067	58.9%	3,220	15.7%
Moderate-income	52,241	26,188	12.1%	50.1%	20,285	38.8%	5,768	11.0%
Middle-income	179,573	117,471	54.3%	65.4%	42,563	23.7%	19,539	10.9%
Upper-income	95,457	67,512	31.2%	70.7%	20,984	22.0%	6,961	7.3%
Unknown-income	2,329	44	0.0%	1.9%	1,961	84.2%	324	13.9%
Total Assessment Area	**350,071**	**216,399**	**100.0%**	**61.8%**	**97,860**	**28.0%**	**35,812**	**10.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,256	4.3%	1,088	4.1%	163	6.4%	5	2.5%
Moderate-income	3,977	13.6%	3,548	13.4%	400	15.8%	29	14.5%
Middle-income	12,695	43.4%	11,655	44.0%	960	37.8%	80	40.0%
Upper-income	10,927	37.4%	9,919	37.4%	927	36.5%	81	40.5%
Unknown-income	392	1.3%	299	1.1%	88	3.5%	5	2.5%
Total Assessment Area	**29,247**	**100.0%**	**26,509**	**100.0%**	**2,538**	**100.0%**	**200**	**100.0%**
	Percentage of Total Businesses:			**90.6%**		**8.7%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	2.5%	9	2.6%	0	0.0%	0	0.0%
Moderate-income	17	4.8%	16	4.6%	1	20.0%	0	0.0%
Middle-income	228	64.4%	223	64.5%	2	40.0%	3	100.0%
Upper-income	98	27.7%	97	28.0%	1	20.0%	0	0.0%
Unknown-income	2	0.6%	1	0.3%	1	20.0%	0	0.0%
Total Assessment Area	**354**	**100.0%**	**346**	**100.0%**	**5**	**100.0%**	**3**	**100.0%**
	Percentage of Total Farms:			**97.7%**		**1.4%**		**0.8%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TN Morristown

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.8%	772	2.5%	439	56.9%	6,636	21.4%
Moderate-income	4	19.0%	5,433	17.5%	1,440	26.5%	5,492	17.7%
Middle-income	12	57.1%	18,603	59.9%	2,295	12.3%	6,026	19.4%
Upper-income	4	19.0%	6,253	20.1%	582	9.3%	12,907	41.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**21**	**100.0%**	**31,061**	**100.0%**	**4,756**	**15.3%**	**31,061**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,389	292	1.0%	21.0%	860	61.9%	237	17.1%
Moderate-income	9,289	4,461	14.6%	48.0%	3,651	39.3%	1,177	12.7%
Middle-income	30,395	18,795	61.5%	61.8%	7,535	24.8%	4,065	13.4%
Upper-income	9,528	7,026	23.0%	73.7%	1,529	16.0%	973	10.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**50,601**	**30,574**	**100.0%**	**60.4%**	**13,575**	**26.8%**	**6,452**	**12.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	311	9.3%	272	8.9%	37	13.9%	2	6.5%
Moderate-income	792	23.6%	717	23.4%	71	26.6%	4	12.9%
Middle-income	1,693	50.4%	1,554	50.8%	124	46.4%	15	48.4%
Upper-income	562	16.7%	517	16.9%	35	13.1%	10	32.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,358**	**100.0%**	**3,060**	**100.0%**	**267**	**100.0%**	**31**	**100.0%**
	Percentage of Total Businesses:			**91.1%**		**8.0%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	5	8.3%	5	8.8%	0	0.0%	0	0.0%
Middle-income	40	66.7%	39	68.4%	0	0.0%	1	33.3%
Upper-income	15	25.0%	13	22.8%	0	0.0%	2	66.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**60**	**100.0%**	**57**	**100.0%**	**0**	**0.0%**	**3**	**100.0%**
	Percentage of Total Farms:			**95.0%**		**0.0%**		**5.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Morristown

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.2%	754	2.5%	384	50.9%	5,823	19.0%
Moderate-income	3	12.5%	3,748	12.3%	894	23.9%	5,840	19.1%
Middle-income	15	62.5%	19,637	64.2%	1,674	8.5%	6,066	19.8%
Upper-income	5	20.8%	6,444	21.1%	484	7.5%	12,854	42.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**24**	**100.0%**	**30,583**	**100.0%**	**3,436**	**11.2%**	**30,583**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,409	438	1.4%	31.1%	801	56.8%	170	12.1%
Moderate-income	6,773	3,298	10.5%	48.7%	2,785	41.1%	690	10.2%
Middle-income	33,257	20,638	65.5%	62.1%	7,417	22.3%	5,202	15.6%
Upper-income	10,154	7,149	22.7%	70.4%	2,002	19.7%	1,003	9.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**51,593**	**31,523**	**100.0%**	**61.1%**	**13,005**	**25.2%**	**7,065**	**13.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	284	8.7%	247	8.3%	35	13.9%	2	6.5%
Moderate-income	552	17.0%	496	16.7%	55	21.8%	1	3.2%
Middle-income	1,813	55.7%	1,687	56.8%	109	43.3%	17	54.8%
Upper-income	606	18.6%	542	18.2%	53	21.0%	11	35.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,255**	**100.0%**	**2,972**	**100.0%**	**252**	**100.0%**	**31**	**100.0%**
	Percentage of Total Businesses:			**91.3%**		**7.7%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2	3.6%	2	3.8%	0	0.0%	0	0.0%
Middle-income	42	76.4%	41	78.8%	0	0.0%	1	33.3%
Upper-income	11	20.0%	9	17.3%	0	0.0%	2	66.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**55**	**100.0%**	**52**	**100.0%**	**0**	**0.0%**	**3**	**100.0%**
	Percentage of Total Farms:			**94.5%**		**0.0%**		**5.5%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TN Western TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.1%	1,040	1.2%	519	49.9%	18,388	20.7%
Moderate-income	9	9.5%	7,996	9.0%	2,153	26.9%	15,966	17.9%
Middle-income	71	74.7%	66,218	74.4%	10,166	15.4%	17,439	19.6%
Upper-income	12	12.6%	13,655	15.4%	1,055	7.7%	37,158	41.8%
Unknown-income	2	2.1%	42	0.0%	23	54.8%	0	0.0%
Total Assessment Area	**95**	**100.0%**	**88,951**	**100.0%**	**13,916**	**15.6%**	**88,951**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,835	416	0.5%	22.7%	1,112	60.6%	307	16.7%
Moderate-income	14,478	7,175	7.8%	49.6%	4,989	34.5%	2,314	16.0%
Middle-income	118,653	69,850	76.0%	58.9%	28,541	24.1%	20,262	17.1%
Upper-income	21,682	14,458	15.7%	66.7%	4,557	21.0%	2,667	12.3%
Unknown-income	417	7	0.0%	1.7%	283	67.9%	127	30.5%
Total Assessment Area	**157,065**	**91,906**	**100.0%**	**58.5%**	**39,482**	**25.1%**	**25,677**	**16.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	77	0.9%	69	0.9%	6	0.8%	2	1.3%
Moderate-income	866	9.9%	766	9.8%	84	11.3%	16	10.5%
Middle-income	6,317	72.3%	5,666	72.3%	527	71.0%	124	81.0%
Upper-income	1,429	16.4%	1,299	16.6%	119	16.0%	11	7.2%
Unknown-income	45	0.5%	39	0.5%	6	0.8%	0	0.0%
Total Assessment Area	**8,734**	**100.0%**	**7,839**	**100.0%**	**742**	**100.0%**	**153**	**100.0%**
	Percentage of Total Businesses:			**89.8%**		**8.5%**		**1.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.6%	4	0.6%	0	0.0%	0	0.0%
Moderate-income	31	4.7%	29	4.6%	2	7.1%	0	0.0%
Middle-income	508	77.2%	482	76.5%	26	92.9%	0	0.0%
Upper-income	115	17.5%	115	18.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**658**	**100.0%**	**630**	**100.0%**	**28**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.7%**		**4.3%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TN Western TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	17,809	21.9%
Moderate-income	16	16.3%	12,744	15.7%	2,784	21.8%	15,664	19.3%
Middle-income	72	73.5%	62,266	76.7%	7,771	12.5%	15,912	19.6%
Upper-income	8	8.2%	6,203	7.6%	468	7.5%	31,833	39.2%
Unknown-income	2	2.0%	5	0.0%	1	20.0%	0	0.0%
Total Assessment Area	**98**	**100.0%**	**81,218**	**100.0%**	**11,024**	**13.6%**	**81,218**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	24,108	10,830	12.8%	44.9%	9,750	40.4%	3,528	14.6%
Middle-income	113,616	67,338	79.3%	59.3%	26,605	23.4%	19,673	17.3%
Upper-income	11,274	6,721	7.9%	59.6%	2,933	26.0%	1,620	14.4%
Unknown-income	390	0	0.0%	0.0%	219	56.2%	171	43.8%
Total Assessment Area	**149,388**	**84,889**	**100.0%**	**56.8%**	**39,507**	**26.4%**	**24,992**	**16.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,438	17.8%	1,252	17.3%	157	22.4%	29	19.6%
Middle-income	5,811	72.0%	5,226	72.3%	480	68.6%	105	70.9%
Upper-income	785	9.7%	715	9.9%	56	8.0%	14	9.5%
Unknown-income	38	0.5%	31	0.4%	7	1.0%	0	0.0%
Total Assessment Area	**8,072**	**100.0%**	**7,224**	**100.0%**	**700**	**100.0%**	**148**	**100.0%**
	Percentage of Total Businesses:			**89.5%**		**8.7%**		**1.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	64	10.0%	59	9.5%	5	22.7%	0	0.0%
Middle-income	520	80.9%	503	81.0%	17	77.3%	0	0.0%
Upper-income	59	9.2%	59	9.5%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**643**	**100.0%**	**621**	**100.0%**	**22**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.6%**		**3.4%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	14.8%	2,369	10.7%	1,330	56.1%	6,393	29.0%
Moderate-income	9	33.3%	8,097	36.7%	2,855	35.3%	4,032	18.3%
Middle-income	8	29.6%	6,202	28.1%	1,157	18.7%	3,496	15.9%
Upper-income	6	22.2%	5,379	24.4%	275	5.1%	8,126	36.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**27**	**100.0%**	**22,047**	**100.0%**	**5,617**	**25.5%**	**22,047**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,936	944	5.8%	19.1%	3,183	64.5%	809	16.4%
Moderate-income	16,418	4,389	27.1%	26.7%	9,341	56.9%	2,688	16.4%
Middle-income	11,502	5,095	31.4%	44.3%	5,188	45.1%	1,219	10.6%
Upper-income	7,850	5,774	35.6%	73.6%	1,541	19.6%	535	6.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**40,706**	**16,202**	**100.0%**	**39.8%**	**19,253**	**47.3%**	**5,251**	**12.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	737	18.5%	652	17.9%	75	24.2%	10	31.3%
Moderate-income	1,265	31.8%	1,151	31.6%	107	34.5%	7	21.9%
Middle-income	955	24.0%	887	24.4%	59	19.0%	9	28.1%
Upper-income	1,024	25.7%	949	26.1%	69	22.3%	6	18.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,981**	**100.0%**	**3,639**	**100.0%**	**310**	**100.0%**	**32**	**100.0%**
	Percentage of Total Businesses:			**91.4%**		**7.8%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	8.2%	6	7.5%	1	20.0%	0	0.0%
Moderate-income	9	10.6%	9	11.3%	0	0.0%	0	0.0%
Middle-income	27	31.8%	26	32.5%	1	20.0%	0	0.0%
Upper-income	42	49.4%	39	48.8%	3	60.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**85**	**100.0%**	**80**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.1%**		**5.9%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	20.7%	2,991	14.8%	1,297	43.4%	5,958	29.6%
Moderate-income	6	20.7%	3,201	15.9%	1,042	32.6%	3,384	16.8%
Middle-income	11	37.9%	7,472	37.1%	1,315	17.6%	3,935	19.5%
Upper-income	5	17.2%	5,312	26.4%	301	5.7%	6,870	34.1%
Unknown-income	1	3.4%	1,171	5.8%	521	44.5%	0	0.0%
Total Assessment Area	**29**	**100.0%**	**20,147**	**100.0%**	**4,476**	**22.2%**	**20,147**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,169	1,225	7.8%	19.9%	3,908	63.3%	1,036	16.8%
Moderate-income	7,761	1,946	12.4%	25.1%	3,981	51.3%	1,834	23.6%
Middle-income	14,884	5,899	37.6%	39.6%	6,708	45.1%	2,277	15.3%
Upper-income	9,091	5,686	36.2%	62.5%	2,956	32.5%	449	4.9%
Unknown-income	2,667	953	6.1%	35.7%	971	36.4%	743	27.9%
Total Assessment Area	**40,572**	**15,709**	**100.0%**	**38.7%**	**18,524**	**45.7%**	**6,339**	**15.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	824	21.0%	739	20.5%	74	25.7%	11	47.8%
Moderate-income	402	10.2%	379	10.5%	21	7.3%	2	8.7%
Middle-income	1,488	37.9%	1,369	37.9%	114	39.6%	5	21.7%
Upper-income	1,021	26.0%	953	26.4%	64	22.2%	4	17.4%
Unknown-income	188	4.8%	172	4.8%	15	5.2%	1	4.3%
Total Assessment Area	**3,923**	**100.0%**	**3,612**	**100.0%**	**288**	**100.0%**	**23**	**100.0%**
	Percentage of Total Businesses:			**92.1%**		**7.3%**		**0.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	11.0%	8	10.4%	1	20.0%	0	0.0%
Moderate-income	1	1.2%	1	1.3%	0	0.0%	0	0.0%
Middle-income	29	35.4%	27	35.1%	2	40.0%	0	0.0%
Upper-income	43	52.4%	41	53.2%	2	40.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**82**	**100.0%**	**77**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**93.9%**		**6.1%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Athens

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	23.3%	4,120	19.8%	1,772	43.0%	6,709	32.2%
Moderate-income	4	13.3%	2,943	14.1%	1,004	34.1%	2,980	14.3%
Middle-income	10	33.3%	8,783	42.2%	1,192	13.6%	3,482	16.7%
Upper-income	8	26.7%	4,960	23.8%	639	12.9%	7,641	36.7%
Unknown-income	1	3.3%	6	0.0%	4	66.7%	0	0.0%
Total Assessment Area	**30**	**100.0%**	**20,812**	**100.0%**	**4,611**	**22.2%**	**20,812**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,401	2,465	14.0%	21.6%	6,838	60.0%	2,098	18.4%
Moderate-income	6,700	1,839	10.5%	27.4%	3,745	55.9%	1,116	16.7%
Middle-income	20,836	8,134	46.4%	39.0%	9,680	46.5%	3,022	14.5%
Upper-income	12,242	5,111	29.1%	41.7%	5,256	42.9%	1,875	15.3%
Unknown-income	350	0	0.0%	0.0%	288	82.3%	62	17.7%
Total Assessment Area	**51,529**	**17,549**	**100.0%**	**34.1%**	**25,807**	**50.1%**	**8,173**	**15.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	939	18.4%	842	17.9%	85	23.1%	12	24.0%
Moderate-income	517	10.1%	458	9.8%	56	15.2%	3	6.0%
Middle-income	2,208	43.2%	2,032	43.3%	154	41.8%	22	44.0%
Upper-income	1,379	27.0%	1,298	27.7%	68	18.5%	13	26.0%
Unknown-income	69	1.3%	64	1.4%	5	1.4%	0	0.0%
Total Assessment Area	**5,112**	**100.0%**	**4,694**	**100.0%**	**368**	**100.0%**	**50**	**100.0%**
	Percentage of Total Businesses:			**91.8%**		**7.2%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	10	16.1%	10	16.9%	0	0.0%	0	0.0%
Moderate-income	6	9.7%	5	8.5%	1	33.3%	0	0.0%
Middle-income	25	40.3%	25	42.4%	0	0.0%	0	0.0%
Upper-income	19	30.6%	18	30.5%	1	33.3%	0	0.0%
Unknown-income	2	3.2%	1	1.7%	1	33.3%	0	0.0%
Total Assessment Area	**62**	**100.0%**	**59**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.2%**		**4.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Athens

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	14.7%	3,088	12.7%	971	31.4%	7,237	29.8%
Moderate-income	10	29.4%	6,853	28.2%	1,074	15.7%	3,978	16.4%
Middle-income	9	26.5%	8,011	33.0%	648	8.1%	3,856	15.9%
Upper-income	10	29.4%	6,313	26.0%	548	8.7%	9,194	37.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**34**	**100.0%**	**24,265**	**100.0%**	**3,241**	**13.4%**	**24,265**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,038	1,977	9.7%	24.6%	5,470	68.1%	591	7.4%
Moderate-income	15,622	4,552	22.3%	29.1%	10,120	64.8%	950	6.1%
Middle-income	15,043	7,783	38.2%	51.7%	6,470	43.0%	790	5.3%
Upper-income	14,749	6,076	29.8%	41.2%	7,836	53.1%	837	5.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**53,452**	**20,388**	**100.0%**	**38.1%**	**29,896**	**55.9%**	**3,168**	**5.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	606	12.2%	552	12.1%	46	12.9%	8	16.3%
Moderate-income	1,162	23.4%	1,044	22.9%	111	31.1%	7	14.3%
Middle-income	1,483	29.8%	1,361	29.8%	102	28.6%	20	40.8%
Upper-income	1,720	34.6%	1,608	35.2%	98	27.5%	14	28.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,971**	**100.0%**	**4,565**	**100.0%**	**357**	**100.0%**	**49**	**100.0%**
	Percentage of Total Businesses:			**91.8%**		**7.2%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	8.3%	4	7.1%	1	25.0%	0	0.0%
Moderate-income	14	23.3%	12	21.4%	2	50.0%	0	0.0%
Middle-income	25	41.7%	25	44.6%	0	0.0%	0	0.0%
Upper-income	16	26.7%	15	26.8%	1	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**60**	**100.0%**	**56**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**93.3%**		**6.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Dalton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,326	20.4%
Moderate-income	5	19.2%	6,138	17.1%	1,627	26.5%	6,979	19.5%
Middle-income	14	53.8%	18,125	50.5%	2,725	15.0%	7,161	20.0%
Upper-income	7	26.9%	11,615	32.4%	1,125	9.7%	14,412	40.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**26**	**100.0%**	**35,878**	**100.0%**	**5,477**	**15.3%**	**35,878**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	10,102	5,119	16.1%	50.7%	3,581	35.4%	1,402	13.9%
Middle-income	27,820	15,986	50.2%	57.5%	8,406	30.2%	3,428	12.3%
Upper-income	17,627	10,761	33.8%	61.0%	4,958	28.1%	1,908	10.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**55,549**	**31,866**	**100.0%**	**57.4%**	**16,945**	**30.5%**	**6,738**	**12.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	749	16.6%	670	16.8%	74	15.3%	5	12.2%
Middle-income	2,492	55.1%	2,171	54.3%	298	61.6%	23	56.1%
Upper-income	1,284	28.4%	1,159	29.0%	112	23.1%	13	31.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,525**	**100.0%**	**4,000**	**100.0%**	**484**	**100.0%**	**41**	**100.0%**
	Percentage of Total Businesses:			**88.4%**		**10.7%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	11	11.5%	10	10.6%	1	50.0%	0	0.0%
Middle-income	59	61.5%	58	61.7%	1	50.0%	0	0.0%
Upper-income	26	27.1%	26	27.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**96**	**100.0%**	**94**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.9%**		**2.1%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Dalton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	6,847	18.5%
Moderate-income	6	18.8%	6,571	17.8%	1,084	16.5%	7,403	20.0%
Middle-income	22	68.8%	25,477	68.9%	2,844	11.2%	8,123	22.0%
Upper-income	4	12.5%	4,947	13.4%	309	6.2%	14,622	39.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**32**	**100.0%**	**36,995**	**100.0%**	**4,237**	**11.5%**	**36,995**	**100.0%**

	Housing Units by Tract	Housing Types by Tract					
		Owner-Occupied		Rental		Vacant	
		#	%	#	%	#	%
Low-income	0	0	0.0%	0	0.0%	0	0.0%
Moderate-income	11,106	4,651	13.6%	4,777	43.0%	1,678	15.1%
Middle-income	38,191	24,498	71.6%	10,443	27.3%	3,250	8.5%
Upper-income	7,128	5,057	14.8%	1,506	21.1%	565	7.9%
Unknown-income	0	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**56,425**	**34,206**	**100.0%**	**16,726**	**29.6%**	**5,493**	**9.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,531	35.0%	1,291	33.3%	225	48.3%	15	39.5%
Middle-income	2,242	51.2%	2,020	52.2%	205	44.0%	17	44.7%
Upper-income	603	13.8%	561	14.5%	36	7.7%	6	15.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,376**	**100.0%**	**3,872**	**100.0%**	**466**	**100.0%**	**38**	**100.0%**
	Percentage of Total Businesses:			**88.5%**		**10.6%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	7	7.9%	5	5.7%	2	100.0%	0	0.0%
Middle-income	79	88.8%	79	90.8%	0	0.0%	0	0.0%
Upper-income	3	3.4%	3	3.4%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**89**	**100.0%**	**87**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.8%**		**2.2%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Elbert-Wilkes

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,816	23.3%
Moderate-income	2	22.2%	1,330	17.1%	430	32.3%	1,479	19.0%
Middle-income	7	77.8%	6,470	82.9%	1,045	16.2%	1,619	20.8%
Upper-income	0	0.0%	0	0.0%	0	0.0%	2,886	37.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9**	**100.0%**	**7,800**	**100.0%**	**1,475**	**18.9%**	**7,800**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	2,725	1,345	16.6%	49.4%	812	29.8%	568	20.8%
Middle-income	11,956	6,768	83.4%	56.6%	2,825	23.6%	2,363	19.8%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**14,681**	**8,113**	**100.0%**	**55.3%**	**3,637**	**24.8%**	**2,931**	**20.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	304	24.1%	269	23.5%	31	32.3%	4	22.2%
Middle-income	957	75.9%	878	76.5%	65	67.7%	14	77.8%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,261**	**100.0%**	**1,147**	**100.0%**	**96**	**100.0%**	**18**	**100.0%**
	Percentage of Total Businesses:			**91.0%**		**7.6%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	17	16.3%	16	16.3%	1	16.7%	0	0.0%
Middle-income	87	83.7%	82	83.7%	5	83.3%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**104**	**100.0%**	**98**	**100.0%**	**6**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.2%**		**5.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Elbert-Wilkes

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,983	25.9%
Moderate-income	3	30.0%	2,139	27.9%	451	21.1%	1,451	18.9%
Middle-income	7	70.0%	5,525	72.1%	934	16.9%	1,356	17.7%
Upper-income	0	0.0%	0	0.0%	0	0.0%	2,874	37.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10**	**100.0%**	**7,664**	**100.0%**	**1,385**	**18.1%**	**7,664**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	4,431	2,387	29.3%	53.9%	989	22.3%	1,055	23.8%
Middle-income	10,383	5,759	70.7%	55.5%	2,675	25.8%	1,949	18.8%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**14,814**	**8,146**	**100.0%**	**55.0%**	**3,664**	**24.7%**	**3,004**	**20.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	278	22.2%	254	22.3%	22	22.7%	2	11.8%
Middle-income	974	77.8%	884	77.7%	75	77.3%	15	88.2%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,252**	**100.0%**	**1,138**	**100.0%**	**97**	**100.0%**	**17**	**100.0%**
	Percentage of Total Businesses:			**90.9%**		**7.7%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	38	36.2%	36	36.4%	2	33.3%	0	0.0%
Middle-income	67	63.8%	63	63.6%	4	66.7%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**105**	**100.0%**	**99**	**100.0%**	**6**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.3%**		**5.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.6%	2,284	5.0%	1,014	44.4%	9,436	20.6%
Moderate-income	7	19.4%	7,486	16.3%	1,888	25.2%	8,262	18.0%
Middle-income	15	41.7%	19,657	42.9%	2,431	12.4%	9,321	20.3%
Upper-income	12	33.3%	16,383	35.8%	1,235	7.5%	18,791	41.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**36**	**100.0%**	**45,810**	**100.0%**	**6,568**	**14.3%**	**45,810**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,723	492	1.2%	13.2%	2,697	72.4%	534	14.3%
Moderate-income	11,194	5,135	12.4%	45.9%	5,152	46.0%	907	8.1%
Middle-income	31,497	18,499	44.6%	58.7%	8,981	28.5%	4,017	12.8%
Upper-income	22,888	17,308	41.8%	75.6%	3,728	16.3%	1,852	8.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**69,302**	**41,434**	**100.0%**	**59.8%**	**20,558**	**29.7%**	**7,310**	**10.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	872	9.6%	772	9.3%	91	12.5%	9	11.8%
Moderate-income	1,507	16.6%	1,312	15.8%	187	25.6%	8	10.5%
Middle-income	3,828	42.1%	3,451	41.7%	348	47.7%	29	38.2%
Upper-income	2,878	31.7%	2,744	33.1%	104	14.2%	30	39.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9,085**	**100.0%**	**8,279**	**100.0%**	**730**	**100.0%**	**76**	**100.0%**
	Percentage of Total Businesses:			**91.1%**		**8.0%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.5%	2	1.6%	0	0.0%	0	0.0%
Moderate-income	13	9.8%	13	10.1%	0	0.0%	0	0.0%
Middle-income	65	48.9%	61	47.3%	4	100.0%	0	0.0%
Upper-income	53	39.8%	53	41.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**133**	**100.0%**	**129**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.0%**		**3.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	8.0%	2,995	6.1%	1,082	36.1%	9,960	20.3%
Moderate-income	6	12.0%	5,512	11.2%	992	18.0%	9,080	18.5%
Middle-income	25	50.0%	25,253	51.5%	2,207	8.7%	9,854	20.1%
Upper-income	13	26.0%	13,905	28.4%	446	3.2%	20,108	41.0%
Unknown-income	2	4.0%	1,337	2.7%	317	23.7%	0	0.0%
Total Assessment Area	**50**	**100.0%**	**49,002**	**100.0%**	**5,044**	**10.3%**	**49,002**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,984	922	2.0%	18.5%	3,556	71.3%	506	10.2%
Moderate-income	8,192	4,209	9.3%	51.4%	2,729	33.3%	1,254	15.3%
Middle-income	39,679	23,614	52.2%	59.5%	11,060	27.9%	5,005	12.6%
Upper-income	19,335	15,248	33.7%	78.9%	2,252	11.6%	1,835	9.5%
Unknown-income	2,354	1,206	2.7%	51.2%	759	32.2%	389	16.5%
Total Assessment Area	**74,544**	**45,199**	**100.0%**	**60.6%**	**20,356**	**27.3%**	**8,989**	**12.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	939	10.6%	839	10.4%	93	13.2%	7	9.6%
Moderate-income	1,089	12.3%	958	11.9%	118	16.7%	13	17.8%
Middle-income	4,389	49.6%	3,959	49.1%	397	56.2%	33	45.2%
Upper-income	2,076	23.5%	1,994	24.7%	64	9.1%	18	24.7%
Unknown-income	352	4.0%	316	3.9%	34	4.8%	2	2.7%
Total Assessment Area	**8,845**	**100.0%**	**8,066**	**100.0%**	**706**	**100.0%**	**73**	**100.0%**
	Percentage of Total Businesses:			**91.2%**		**8.0%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.8%	1	0.8%	0	0.0%	0	0.0%
Moderate-income	12	9.4%	12	9.7%	0	0.0%	0	0.0%
Middle-income	87	68.0%	83	66.9%	4	100.0%	0	0.0%
Upper-income	24	18.8%	24	19.4%	0	0.0%	0	0.0%
Unknown-income	4	3.1%	4	3.2%	0	0.0%	0	0.0%
Total Assessment Area	**128**	**100.0%**	**124**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.9%**		**3.1%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Jefferson-Jenkins

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,123	34.1%
Moderate-income	3	50.0%	3,713	59.7%	1,220	32.9%	1,097	17.6%
Middle-income	3	50.0%	2,505	40.3%	478	19.1%	1,042	16.8%
Upper-income	0	0.0%	0	0.0%	0	0.0%	1,956	31.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**6**	**100.0%**	**6,218**	**100.0%**	**1,698**	**27.3%**	**6,218**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	7,253	3,591	57.7%	49.5%	2,112	29.1%	1,550	21.4%
Middle-income	4,732	2,635	42.3%	55.7%	1,214	25.7%	883	18.7%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**11,985**	**6,226**	**100.0%**	**51.9%**	**3,326**	**27.8%**	**2,433**	**20.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	439	61.2%	401	61.5%	30	56.6%	8	66.7%
Middle-income	278	38.8%	251	38.5%	23	43.4%	4	33.3%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**717**	**100.0%**	**652**	**100.0%**	**53**	**100.0%**	**12**	**100.0%**
	Percentage of Total Businesses:			**90.9%**		**7.4%**		**1.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	50	56.2%	47	56.0%	2	50.0%	1	100.0%
Middle-income	39	43.8%	37	44.0%	2	50.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**89**	**100.0%**	**84**	**100.0%**	**4**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**94.4%**		**4.5%**		**1.1%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Jefferson-Jenkins

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,807	30.9%
Moderate-income	1	16.7%	1,493	25.5%	502	33.6%	1,060	18.1%
Middle-income	5	83.3%	4,360	74.5%	722	16.6%	1,087	18.6%
Upper-income	0	0.0%	0	0.0%	0	0.0%	1,899	32.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**6**	**100.0%**	**5,853**	**100.0%**	**1,224**	**20.9%**	**5,853**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,272	1,738	28.4%	53.1%	701	21.4%	833	25.5%
Middle-income	8,561	4,384	71.6%	51.2%	2,152	25.1%	2,025	23.7%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**11,833**	**6,122**	**100.0%**	**51.7%**	**2,853**	**24.1%**	**2,858**	**24.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	176	24.0%	164	24.6%	8	15.1%	4	30.8%
Middle-income	557	76.0%	503	75.4%	45	84.9%	9	69.2%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**733**	**100.0%**	**667**	**100.0%**	**53**	**100.0%**	**13**	**100.0%**
	Percentage of Total Businesses:			**91.0%**		**7.2%**		**1.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	25	28.4%	25	29.8%	0	0.0%	0	0.0%
Middle-income	63	71.6%	59	70.2%	3	100.0%	1	100.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**88**	**100.0%**	**84**	**100.0%**	**3**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**95.5%**		**3.4%**		**1.1%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Northeast GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	8,045	15.8%
Moderate-income	2	5.3%	2,885	5.7%	619	21.5%	8,370	16.4%
Middle-income	19	50.0%	25,138	49.4%	3,521	14.0%	9,726	19.1%
Upper-income	17	44.7%	22,909	45.0%	2,092	9.1%	24,791	48.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**38**	**100.0%**	**50,932**	**100.0%**	**6,232**	**12.2%**	**50,932**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	5,032	2,279	4.4%	45.3%	1,683	33.4%	1,070	21.3%
Middle-income	44,801	25,524	48.8%	57.0%	9,631	21.5%	9,646	21.5%
Upper-income	40,595	24,553	46.9%	60.5%	6,098	15.0%	9,944	24.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**90,428**	**52,356**	**100.0%**	**57.9%**	**17,412**	**19.3%**	**20,660**	**22.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	477	6.0%	424	5.8%	41	9.0%	12	11.2%
Middle-income	3,917	49.6%	3,632	49.6%	239	52.2%	46	43.0%
Upper-income	3,499	44.3%	3,272	44.7%	178	38.9%	49	45.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**7,893**	**100.0%**	**7,328**	**100.0%**	**458**	**100.0%**	**107**	**100.0%**
	Percentage of Total Businesses:			**92.8%**		**5.8%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	9	3.3%	9	3.4%	0	0.0%	0	0.0%
Middle-income	156	57.1%	155	57.8%	1	25.0%	0	0.0%
Upper-income	108	39.6%	104	38.8%	3	75.0%	1	100.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**273**	**100.0%**	**268**	**100.0%**	**4**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**98.2%**		**1.5%**		**0.4%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Northeast GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,657	14.1%
Moderate-income	3	5.3%	2,386	4.4%	354	14.8%	8,543	15.7%
Middle-income	23	40.4%	24,241	44.5%	2,697	11.1%	10,544	19.4%
Upper-income	31	54.4%	27,843	51.1%	1,664	6.0%	27,726	50.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**57**	**100.0%**	**54,470**	**100.0%**	**4,715**	**8.7%**	**54,470**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	4,649	2,219	3.8%	47.7%	1,327	28.5%	1,103	23.7%
Middle-income	42,691	25,199	43.5%	59.0%	9,151	21.4%	8,341	19.5%
Upper-income	46,762	30,461	52.6%	65.1%	6,836	14.6%	9,465	20.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**94,102**	**57,879**	**100.0%**	**61.5%**	**17,314**	**18.4%**	**18,909**	**20.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	511	6.6%	466	6.5%	34	7.6%	11	10.8%
Middle-income	3,324	42.9%	3,089	42.9%	188	42.2%	47	46.1%
Upper-income	3,908	50.5%	3,640	50.6%	224	50.2%	44	43.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**7,743**	**100.0%**	**7,195**	**100.0%**	**446**	**100.0%**	**102**	**100.0%**
	Percentage of Total Businesses:			**92.9%**		**5.8%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	7	2.6%	7	2.6%	0	0.0%	0	0.0%
Middle-income	130	48.1%	128	48.3%	1	25.0%	1	100.0%
Upper-income	133	49.3%	130	49.1%	3	75.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**270**	**100.0%**	**265**	**100.0%**	**4**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**98.1%**		**1.5%**		**0.4%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Northwest GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,837	20.2%
Moderate-income	2	7.4%	2,798	7.2%	608	21.7%	7,157	18.4%
Middle-income	21	77.8%	29,282	75.4%	5,307	18.1%	7,693	19.8%
Upper-income	4	14.8%	6,747	17.4%	643	9.5%	16,140	41.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**27**	**100.0%**	**38,827**	**100.0%**	**6,558**	**16.9%**	**38,827**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	4,933	2,228	6.0%	45.2%	2,066	41.9%	639	13.0%
Middle-income	50,046	27,526	73.9%	55.0%	13,506	27.0%	9,014	18.0%
Upper-income	11,703	7,510	20.2%	64.2%	1,746	14.9%	2,447	20.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**66,682**	**37,264**	**100.0%**	**55.9%**	**17,318**	**26.0%**	**12,100**	**18.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	528	10.7%	460	10.0%	59	22.3%	9	14.8%
Middle-income	3,633	73.5%	3,402	73.7%	185	70.1%	46	75.4%
Upper-income	781	15.8%	755	16.4%	20	7.6%	6	9.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,942**	**100.0%**	**4,617**	**100.0%**	**264**	**100.0%**	**61**	**100.0%**
	Percentage of Total Businesses:			**93.4%**		**5.3%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	12	5.3%	12	5.5%	0	0.0%	0	0.0%
Middle-income	178	79.1%	173	79.0%	5	100.0%	0	0.0%
Upper-income	35	15.6%	34	15.5%	0	0.0%	1	100.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**225**	**100.0%**	**219**	**100.0%**	**5**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.3%**		**2.2%**		**0.4%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Northwest GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,617	19.1%
Moderate-income	11	27.5%	9,933	25.0%	2,087	21.0%	7,843	19.7%
Middle-income	19	47.5%	19,654	49.4%	2,393	12.2%	7,652	19.2%
Upper-income	9	22.5%	9,387	23.6%	611	6.5%	16,669	41.9%
Unknown-income	1	2.5%	807	2.0%	87	10.8%	0	0.0%
Total Assessment Area	**40**	**100.0%**	**39,781**	**100.0%**	**5,178**	**13.0%**	**39,781**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	16,491	8,319	21.3%	50.4%	6,159	37.3%	2,013	12.2%
Middle-income	34,714	19,774	50.7%	57.0%	8,267	23.8%	6,673	19.2%
Upper-income	15,480	10,195	26.1%	65.9%	3,445	22.3%	1,840	11.9%
Unknown-income	1,391	725	1.9%	52.1%	516	37.1%	150	10.8%
Total Assessment Area	**68,076**	**39,013**	**100.0%**	**57.3%**	**18,387**	**27.0%**	**10,676**	**15.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,114	23.1%	995	22.1%	102	40.0%	17	28.8%
Middle-income	2,534	52.5%	2,388	52.9%	114	44.7%	32	54.2%
Upper-income	1,111	23.0%	1,064	23.6%	37	14.5%	10	16.9%
Unknown-income	66	1.4%	64	1.4%	2	0.8%	0	0.0%
Total Assessment Area	**4,825**	**100.0%**	**4,511**	**100.0%**	**255**	**100.0%**	**59**	**100.0%**
	Percentage of Total Businesses:			**93.5%**		**5.3%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	37	16.7%	37	17.1%	0	0.0%	0	0.0%
Middle-income	140	63.1%	136	63.0%	3	60.0%	1	100.0%
Upper-income	40	18.0%	38	17.6%	2	40.0%	0	0.0%
Unknown-income	5	2.3%	5	2.3%	0	0.0%	0	0.0%
Total Assessment Area	**222**	**100.0%**	**216**	**100.0%**	**5**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.3%**		**2.3%**		**0.5%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Rome

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.0%	748	3.2%	318	42.5%	5,247	22.3%
Moderate-income	6	30.0%	5,633	24.0%	1,416	25.1%	4,106	17.5%
Middle-income	8	40.0%	9,939	42.3%	1,748	17.6%	4,438	18.9%
Upper-income	5	25.0%	7,193	30.6%	368	5.1%	9,722	41.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**20**	**100.0%**	**23,513**	**100.0%**	**3,850**	**16.4%**	**23,513**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,625	306	1.4%	18.8%	972	59.8%	347	21.4%
Moderate-income	11,185	4,101	19.4%	36.7%	5,478	49.0%	1,606	14.4%
Middle-income	16,283	9,328	44.0%	57.3%	4,786	29.4%	2,169	13.3%
Upper-income	11,365	7,447	35.2%	65.5%	2,456	21.6%	1,462	12.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**40,458**	**21,182**	**100.0%**	**52.4%**	**13,692**	**33.8%**	**5,584**	**13.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	108	3.1%	97	3.0%	9	3.3%	2	5.7%
Moderate-income	1,548	44.2%	1,389	43.5%	143	53.2%	16	45.7%
Middle-income	1,121	32.0%	1,023	32.0%	90	33.5%	8	22.9%
Upper-income	723	20.7%	687	21.5%	27	10.0%	9	25.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,500**	**100.0%**	**3,196**	**100.0%**	**269**	**100.0%**	**35**	**100.0%**
	Percentage of Total Businesses:			**91.3%**		**7.7%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.3%	1	1.3%	0	0.0%	0	0.0%
Moderate-income	12	15.2%	11	14.3%	1	50.0%	0	0.0%
Middle-income	29	36.7%	28	36.4%	1	50.0%	0	0.0%
Upper-income	37	46.8%	37	48.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**79**	**100.0%**	**77**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.5%**		**2.5%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Rome

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	5,949	23.4%
Moderate-income	7	26.9%	5,766	22.7%	1,457	25.3%	4,170	16.4%
Middle-income	10	38.5%	10,653	41.9%	1,349	12.7%	5,074	20.0%
Upper-income	8	30.8%	8,407	33.1%	584	6.9%	10,212	40.2%
Unknown-income	1	3.8%	579	2.3%	171	29.5%	0	0.0%
Total Assessment Area	**26**	**100.0%**	**25,405**	**100.0%**	**3,561**	**14.0%**	**25,405**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	11,642	4,198	18.6%	36.1%	5,833	50.1%	1,611	13.8%
Middle-income	15,510	9,032	39.9%	58.2%	5,006	32.3%	1,472	9.5%
Upper-income	12,858	8,849	39.1%	68.8%	2,571	20.0%	1,438	11.2%
Unknown-income	703	537	2.4%	76.4%	166	23.6%	0	0.0%
Total Assessment Area	**40,713**	**22,616**	**100.0%**	**55.5%**	**13,576**	**33.3%**	**4,521**	**11.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,563	45.7%	1,395	44.6%	147	57.9%	21	53.8%
Middle-income	954	27.9%	886	28.3%	61	24.0%	7	17.9%
Upper-income	876	25.6%	819	26.2%	46	18.1%	11	28.2%
Unknown-income	30	0.9%	30	1.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,423**	**100.0%**	**3,130**	**100.0%**	**254**	**100.0%**	**39**	**100.0%**
	Percentage of Total Businesses:			**91.4%**		**7.4%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	9	12.2%	8	11.1%	1	50.0%	0	0.0%
Middle-income	24	32.4%	23	31.9%	1	50.0%	0	0.0%
Upper-income	38	51.4%	38	52.8%	0	0.0%	0	0.0%
Unknown-income	3	4.1%	3	4.2%	0	0.0%	0	0.0%
Total Assessment Area	**74**	**100.0%**	**72**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.3%**		**2.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Savannah

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	13.9%	5,541	8.6%	2,111	38.1%	16,101	25.1%
Moderate-income	27	37.5%	17,533	27.4%	3,873	22.1%	10,606	16.6%
Middle-income	16	22.2%	19,120	29.8%	2,184	11.4%	12,915	20.2%
Upper-income	16	22.2%	21,875	34.1%	1,026	4.7%	24,447	38.2%
Unknown-income	3	4.2%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**72**	**100.0%**	**64,069**	**100.0%**	**9,194**	**14.4%**	**64,069**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,913	3,198	5.6%	26.8%	6,374	53.5%	2,341	19.7%
Moderate-income	36,254	12,154	21.2%	33.5%	18,813	51.9%	5,287	14.6%
Middle-income	35,586	19,180	33.5%	53.9%	11,589	32.6%	4,817	13.5%
Upper-income	38,100	22,783	39.8%	59.8%	10,811	28.4%	4,506	11.8%
Unknown-income	24	0	0.0%	0.0%	10	41.7%	14	58.3%
Total Assessment Area	**121,877**	**57,315**	**100.0%**	**47.0%**	**47,597**	**39.1%**	**16,965**	**13.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,421	9.4%	1,230	8.9%	182	16.2%	9	6.6%
Moderate-income	3,479	23.1%	3,195	23.1%	260	23.2%	24	17.6%
Middle-income	5,194	34.5%	4,788	34.7%	354	31.6%	52	38.2%
Upper-income	4,940	32.8%	4,578	33.1%	311	27.7%	51	37.5%
Unknown-income	41	0.3%	27	0.2%	14	1.2%	0	0.0%
Total Assessment Area	**15,075**	**100.0%**	**13,818**	**100.0%**	**1,121**	**100.0%**	**136**	**100.0%**
	Percentage of Total Businesses:			**91.7%**		**7.4%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.7%	2	2.8%	0	0.0%	0	0.0%
Moderate-income	10	13.5%	9	12.5%	1	50.0%	0	0.0%
Middle-income	26	35.1%	26	36.1%	0	0.0%	0	0.0%
Upper-income	36	48.6%	35	48.6%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**74**	**100.0%**	**72**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.3%**		**2.7%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Savannah

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	10.2%	5,938	8.9%	1,688	28.4%	16,281	24.3%
Moderate-income	30	34.1%	19,758	29.5%	3,103	15.7%	12,230	18.3%
Middle-income	23	26.1%	22,193	33.2%	1,278	5.8%	12,328	18.4%
Upper-income	21	23.9%	18,059	27.0%	519	2.9%	26,108	39.0%
Unknown-income	5	5.7%	999	1.5%	226	22.6%	0	0.0%
Total Assessment Area	**88**	**100.0%**	**66,947**	**100.0%**	**6,814**	**10.2%**	**66,947**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,515	3,467	5.7%	27.7%	6,854	54.8%	2,194	17.5%
Moderate-income	40,027	15,196	24.9%	38.0%	19,942	49.8%	4,889	12.2%
Middle-income	38,870	21,040	34.5%	54.1%	13,896	35.7%	3,934	10.1%
Upper-income	32,739	20,391	33.4%	62.3%	7,456	22.8%	4,892	14.9%
Unknown-income	2,083	944	1.5%	45.3%	682	32.7%	457	21.9%
Total Assessment Area	**126,234**	**61,038**	**100.0%**	**48.4%**	**48,830**	**38.7%**	**16,366**	**13.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,068	13.5%	1,850	13.2%	204	18.3%	14	11.1%
Moderate-income	4,783	31.3%	4,407	31.3%	335	30.1%	41	32.5%
Middle-income	4,640	30.3%	4,285	30.5%	323	29.0%	32	25.4%
Upper-income	3,328	21.8%	3,144	22.4%	148	13.3%	36	28.6%
Unknown-income	480	3.1%	374	2.7%	103	9.3%	3	2.4%
Total Assessment Area	**15,299**	**100.0%**	**14,060**	**100.0%**	**1,113**	**100.0%**	**126**	**100.0%**
	Percentage of Total Businesses:			**91.9%**		**7.3%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	10.0%	6	8.8%	1	50.0%	0	0.0%
Moderate-income	17	24.3%	16	23.5%	1	50.0%	0	0.0%
Middle-income	15	21.4%	15	22.1%	0	0.0%	0	0.0%
Upper-income	31	44.3%	31	45.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**70**	**100.0%**	**68**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.1%**		**2.9%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Southwest GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	4,669	29.9%
Moderate-income	5	31.3%	5,211	33.4%	1,751	33.6%	2,460	15.8%
Middle-income	10	62.5%	9,943	63.7%	2,181	21.9%	2,956	18.9%
Upper-income	1	6.3%	446	2.9%	46	10.3%	5,515	35.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**16**	**100.0%**	**15,600**	**100.0%**	**3,978**	**25.5%**	**15,600**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	9,925	4,251	30.8%	42.8%	3,648	36.8%	2,026	20.4%
Middle-income	17,700	9,125	66.1%	51.6%	5,628	31.8%	2,947	16.6%
Upper-income	782	438	3.2%	56.0%	160	20.5%	184	23.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**28,407**	**13,814**	**100.0%**	**48.6%**	**9,436**	**33.2%**	**5,157**	**18.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	621	30.7%	563	30.9%	46	27.9%	12	36.4%
Middle-income	1,372	67.9%	1,233	67.6%	119	72.1%	20	60.6%
Upper-income	29	1.4%	28	1.5%	0	0.0%	1	3.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2,022**	**100.0%**	**1,824**	**100.0%**	**165**	**100.0%**	**33**	**100.0%**
	Percentage of Total Businesses:			**90.2%**		**8.2%**		**1.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	79	40.9%	74	41.1%	5	38.5%	0	0.0%
Middle-income	103	53.4%	96	53.3%	7	53.8%	0	0.0%
Upper-income	11	5.7%	10	5.6%	1	7.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**193**	**100.0%**	**180**	**100.0%**	**13**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**93.3%**		**6.7%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Southwest GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	4,453	29.6%
Moderate-income	8	47.1%	7,025	46.8%	1,884	26.8%	3,093	20.6%
Middle-income	7	41.2%	5,827	38.8%	1,069	18.3%	2,151	14.3%
Upper-income	2	11.8%	2,167	14.4%	255	11.8%	5,322	35.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**17**	**100.0%**	**15,019**	**100.0%**	**3,208**	**21.4%**	**15,019**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	14,554	5,856	44.7%	40.2%	4,701	32.3%	3,997	27.5%
Middle-income	10,716	5,458	41.7%	50.9%	3,002	28.0%	2,256	21.1%
Upper-income	3,739	1,786	13.6%	47.8%	1,377	36.8%	576	15.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**29,009**	**13,100**	**100.0%**	**45.2%**	**9,080**	**31.3%**	**6,829**	**23.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,022	50.6%	905	49.4%	97	62.2%	20	60.6%
Middle-income	687	34.0%	630	34.4%	46	29.5%	11	33.3%
Upper-income	311	15.4%	296	16.2%	13	8.3%	2	6.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2,020**	**100.0%**	**1,831**	**100.0%**	**156**	**100.0%**	**33**	**100.0%**
	Percentage of Total Businesses:			**90.6%**		**7.7%**		**1.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	96	48.5%	88	48.1%	8	53.3%	0	0.0%
Middle-income	60	30.3%	55	30.1%	5	33.3%	0	0.0%
Upper-income	42	21.2%	40	21.9%	2	13.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**198**	**100.0%**	**183**	**100.0%**	**15**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**92.4%**		**7.6%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: GA Valdosta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	12.0%	2,306	9.4%	1,126	48.8%	5,878	23.9%
Moderate-income	7	28.0%	6,162	25.1%	1,703	27.6%	4,018	16.3%
Middle-income	6	24.0%	6,466	26.3%	992	15.3%	4,136	16.8%
Upper-income	9	36.0%	9,657	39.3%	808	8.4%	10,559	42.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**25**	**100.0%**	**24,591**	**100.0%**	**4,629**	**18.8%**	**24,591**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,720	1,259	6.2%	26.7%	2,709	57.4%	752	15.9%
Moderate-income	13,964	3,428	17.0%	24.5%	8,546	61.2%	1,990	14.3%
Middle-income	11,330	6,043	29.9%	53.3%	3,593	31.7%	1,694	15.0%
Upper-income	15,385	9,460	46.9%	61.5%	4,290	27.9%	1,635	10.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**45,399**	**20,190**	**100.0%**	**44.5%**	**19,138**	**42.2%**	**6,071**	**13.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	480	10.6%	418	10.2%	55	15.7%	7	13.5%
Moderate-income	1,433	31.7%	1,305	31.7%	121	34.5%	7	13.5%
Middle-income	858	19.0%	783	19.0%	62	17.7%	13	25.0%
Upper-income	1,748	38.7%	1,610	39.1%	113	32.2%	25	48.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,519**	**100.0%**	**4,116**	**100.0%**	**351**	**100.0%**	**52**	**100.0%**
	Percentage of Total Businesses:			**91.1%**		**7.8%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	8.4%	8	9.1%	0	0.0%	0	0.0%
Moderate-income	15	15.8%	15	17.0%	0	0.0%	0	0.0%
Middle-income	31	32.6%	28	31.8%	3	42.9%	0	0.0%
Upper-income	41	43.2%	37	42.0%	4	57.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**95**	**100.0%**	**88**	**100.0%**	**7**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**92.6%**		**7.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: GA Valdosta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	13.8%	2,474	9.2%	1,075	43.5%	6,478	24.1%
Moderate-income	7	24.1%	5,514	20.5%	1,405	25.5%	3,997	14.9%
Middle-income	7	24.1%	8,549	31.8%	1,051	12.3%	4,873	18.1%
Upper-income	10	34.5%	9,968	37.1%	746	7.5%	11,522	42.9%
Unknown-income	1	3.4%	365	1.4%	190	52.1%	0	0.0%
Total Assessment Area	**29**	**100.0%**	**26,870**	**100.0%**	**4,467**	**16.6%**	**26,870**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,443	1,673	7.5%	26.0%	3,711	57.6%	1,059	16.4%
Moderate-income	11,495	3,159	14.1%	27.5%	6,892	60.0%	1,444	12.6%
Middle-income	12,691	7,351	32.7%	57.9%	4,107	32.4%	1,233	9.7%
Upper-income	17,143	10,037	44.7%	58.5%	5,150	30.0%	1,956	11.4%
Unknown-income	753	234	1.0%	31.1%	441	58.6%	78	10.4%
Total Assessment Area	**48,525**	**22,454**	**100.0%**	**46.3%**	**20,301**	**41.8%**	**5,770**	**11.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	703	15.6%	629	15.3%	69	19.7%	5	10.9%
Moderate-income	1,210	26.8%	1,095	26.6%	110	31.4%	5	10.9%
Middle-income	857	19.0%	795	19.3%	47	13.4%	15	32.6%
Upper-income	1,705	37.8%	1,562	37.9%	122	34.9%	21	45.7%
Unknown-income	41	0.9%	39	0.9%	2	0.6%	0	0.0%
Total Assessment Area	**4,516**	**100.0%**	**4,120**	**100.0%**	**350**	**100.0%**	**46**	**100.0%**
	Percentage of Total Businesses:			**91.2%**		**7.8%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	8.4%	8	9.0%	0	0.0%	0	0.0%
Moderate-income	13	13.7%	13	14.6%	0	0.0%	0	0.0%
Middle-income	50	52.6%	44	49.4%	6	100.0%	0	0.0%
Upper-income	22	23.2%	22	24.7%	0	0.0%	0	0.0%
Unknown-income	2	2.1%	2	2.2%	0	0.0%	0	0.0%
Total Assessment Area	**95**	**100.0%**	**89**	**100.0%**	**6**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**93.7%**		**6.3%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: LA Alexandria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.1%	2,109	6.6%	788	37.4%	7,554	23.8%
Moderate-income	6	18.2%	3,259	10.2%	875	26.8%	5,215	16.4%
Middle-income	14	42.4%	14,349	45.1%	2,500	17.4%	5,694	17.9%
Upper-income	8	24.2%	12,081	38.0%	995	8.2%	13,339	41.9%
Unknown-income	1	3.0%	4	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**33**	**100.0%**	**31,802**	**100.0%**	**5,158**	**16.2%**	**31,802**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,034	1,348	4.5%	26.8%	2,722	54.1%	964	19.1%
Moderate-income	7,381	2,551	8.5%	34.6%	3,112	42.2%	1,718	23.3%
Middle-income	24,965	13,529	45.0%	54.2%	7,225	28.9%	4,211	16.9%
Upper-income	19,356	12,620	42.0%	65.2%	4,563	23.6%	2,173	11.2%
Unknown-income	4	4	0.0%	100.0%	0	0.0%	0	0.0%
Total Assessment Area	**56,740**	**30,052**	**100.0%**	**53.0%**	**17,622**	**31.1%**	**9,066**	**16.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	603	10.7%	513	10.0%	80	18.5%	10	15.6%
Moderate-income	611	10.9%	566	11.0%	42	9.7%	3	4.7%
Middle-income	2,478	44.1%	2,248	43.9%	201	46.5%	29	45.3%
Upper-income	1,914	34.0%	1,788	34.9%	104	24.1%	22	34.4%
Unknown-income	16	0.3%	11	0.2%	5	1.2%	0	0.0%
Total Assessment Area	**5,622**	**100.0%**	**5,126**	**100.0%**	**432**	**100.0%**	**64**	**100.0%**
	Percentage of Total Businesses:			**91.2%**		**7.7%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	3	1.9%	3	2.0%	0	0.0%	0	0.0%
Middle-income	73	46.5%	69	45.4%	4	80.0%	0	0.0%
Upper-income	81	51.6%	80	52.6%	1	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**157**	**100.0%**	**152**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.8%**		**3.2%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: LA Alexandria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	7.7%	1,529	4.7%	802	52.5%	7,340	22.6%
Moderate-income	10	25.6%	7,131	21.9%	1,528	21.4%	5,513	17.0%
Middle-income	13	33.3%	11,034	34.0%	1,462	13.2%	5,917	18.2%
Upper-income	12	30.8%	12,797	39.4%	1,118	8.7%	13,721	42.2%
Unknown-income	1	2.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**39**	**100.0%**	**32,491**	**100.0%**	**4,910**	**15.1%**	**32,491**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,960	979	3.1%	24.7%	2,073	52.3%	908	22.9%
Moderate-income	13,716	5,881	18.7%	42.9%	4,962	36.2%	2,873	20.9%
Middle-income	19,633	10,921	34.7%	55.6%	5,500	28.0%	3,212	16.4%
Upper-income	21,255	13,724	43.6%	64.6%	5,035	23.7%	2,496	11.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**58,564**	**31,505**	**100.0%**	**53.8%**	**17,570**	**30.0%**	**9,489**	**16.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	492	8.8%	425	8.4%	61	14.4%	6	8.6%
Moderate-income	1,248	22.4%	1,103	21.7%	130	30.6%	15	21.4%
Middle-income	1,452	26.0%	1,353	26.6%	80	18.8%	19	27.1%
Upper-income	2,375	42.5%	2,196	43.2%	149	35.1%	30	42.9%
Unknown-income	15	0.3%	10	0.2%	5	1.2%	0	0.0%
Total Assessment Area	**5,582**	**100.0%**	**5,087**	**100.0%**	**425**	**100.0%**	**70**	**100.0%**
	Percentage of Total Businesses:			**91.1%**		**7.6%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	41	25.6%	40	25.8%	1	20.0%	0	0.0%
Middle-income	30	18.8%	29	18.7%	1	20.0%	0	0.0%
Upper-income	89	55.6%	86	55.5%	3	60.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**160**	**100.0%**	**155**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.9%**		**3.1%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: LA Baton Rouge

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	12.7%	10,754	5.9%	3,740	34.8%	41,846	23.1%
Moderate-income	35	26.1%	38,013	21.0%	7,963	20.9%	28,918	16.0%
Middle-income	43	32.1%	64,558	35.7%	6,862	10.6%	32,308	17.9%
Upper-income	38	28.4%	67,512	37.3%	3,759	5.6%	77,765	43.0%
Unknown-income	1	0.7%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**134**	**100.0%**	**180,837**	**100.0%**	**22,324**	**12.3%**	**180,837**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	25,273	7,474	4.1%	29.6%	13,262	52.5%	4,537	18.0%
Moderate-income	71,632	34,575	18.7%	48.3%	27,497	38.4%	9,560	13.3%
Middle-income	102,069	69,750	37.8%	68.3%	22,111	21.7%	10,208	10.0%
Upper-income	108,642	72,731	39.4%	66.9%	27,343	25.2%	8,568	7.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**307,616**	**184,530**	**100.0%**	**60.0%**	**90,213**	**29.3%**	**32,873**	**10.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,132	5.5%	1,936	5.5%	161	6.1%	35	6.9%
Moderate-income	7,812	20.3%	7,048	19.9%	645	24.3%	119	23.5%
Middle-income	11,779	30.6%	10,905	30.8%	726	27.3%	148	29.2%
Upper-income	16,807	43.6%	15,482	43.8%	1,121	42.2%	204	40.2%
Unknown-income	18	0.0%	13	0.0%	4	0.2%	1	0.2%
Total Assessment Area	**38,548**	**100.0%**	**35,384**	**100.0%**	**2,657**	**100.0%**	**507**	**100.0%**
	Percentage of Total Businesses:			**91.8%**		**6.9%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	2.0%	6	1.8%	1	5.9%	0	0.0%
Moderate-income	85	24.3%	77	23.1%	8	47.1%	0	0.0%
Middle-income	147	42.0%	140	42.0%	7	41.2%	0	0.0%
Upper-income	111	31.7%	110	33.0%	1	5.9%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**350**	**100.0%**	**333**	**100.0%**	**17**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.1%**		**4.9%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: LA Baton Rouge

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	22	12.0%	14,929	8.3%	4,729	31.7%	41,859	23.2%
Moderate-income	36	19.6%	29,230	16.2%	5,111	17.5%	28,960	16.0%
Middle-income	65	35.3%	69,033	38.2%	5,522	8.0%	32,329	17.9%
Upper-income	53	28.8%	64,229	35.6%	2,777	4.3%	77,475	42.9%
Unknown-income	8	4.3%	3,202	1.8%	1,050	32.8%	0	0.0%
Total Assessment Area	**184**	**100.0%**	**180,623**	**100.0%**	**19,189**	**10.6%**	**180,623**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	34,585	10,471	5.5%	30.3%	16,875	48.8%	7,239	20.9%
Moderate-income	55,505	29,018	15.3%	52.3%	16,987	30.6%	9,500	17.1%
Middle-income	120,152	75,228	39.6%	62.6%	26,658	22.2%	18,266	15.2%
Upper-income	103,005	72,148	38.0%	70.0%	20,806	20.2%	10,051	9.8%
Unknown-income	10,915	3,079	1.6%	28.2%	4,756	43.6%	3,080	28.2%
Total Assessment Area	**324,162**	**189,944**	**100.0%**	**58.6%**	**86,082**	**26.6%**	**48,136**	**14.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,272	8.5%	2,969	8.4%	269	10.3%	34	6.2%
Moderate-income	6,864	17.7%	6,182	17.4%	545	21.0%	137	25.1%
Middle-income	13,644	35.3%	12,663	35.6%	832	32.0%	149	27.3%
Upper-income	14,298	37.0%	13,160	37.0%	916	35.2%	222	40.7%
Unknown-income	611	1.6%	569	1.6%	38	1.5%	4	0.7%
Total Assessment Area	**38,689**	**100.0%**	**35,543**	**100.0%**	**2,600**	**100.0%**	**546**	**100.0%**
	Percentage of Total Businesses:			**91.9%**		**6.7%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	13	3.7%	12	3.6%	1	6.3%	0	0.0%
Moderate-income	85	24.1%	80	23.7%	5	31.3%	0	0.0%
Middle-income	158	44.8%	151	44.8%	7	43.8%	0	0.0%
Upper-income	94	26.6%	92	27.3%	2	12.5%	0	0.0%
Unknown-income	3	0.8%	2	0.6%	1	6.3%	0	0.0%
Total Assessment Area	**353**	**100.0%**	**337**	**100.0%**	**16**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.5%**		**4.5%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: LA Hammond

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	8,037	25.9%
Moderate-income	5	25.0%	5,778	18.7%	1,678	29.0%	5,077	16.4%
Middle-income	11	55.0%	14,560	47.0%	2,552	17.5%	4,805	15.5%
Upper-income	4	20.0%	10,638	34.3%	1,456	13.7%	13,057	42.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**20**	**100.0%**	**30,976**	**100.0%**	**5,686**	**18.4%**	**30,976**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	10,058	5,150	16.7%	51.2%	3,471	34.5%	1,437	14.3%
Middle-income	26,452	14,692	47.8%	55.5%	8,226	31.1%	3,534	13.4%
Upper-income	15,428	10,909	35.5%	70.7%	3,035	19.7%	1,484	9.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**51,938**	**30,751**	**100.0%**	**59.2%**	**14,732**	**28.4%**	**6,455**	**12.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,097	20.8%	1,010	20.5%	68	24.6%	19	28.8%
Middle-income	2,806	53.3%	2,609	53.0%	167	60.5%	30	45.5%
Upper-income	1,364	25.9%	1,306	26.5%	41	14.9%	17	25.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,267**	**100.0%**	**4,925**	**100.0%**	**276**	**100.0%**	**66**	**100.0%**
	Percentage of Total Businesses:			**93.5%**		**5.2%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	17	18.7%	15	17.2%	2	50.0%	0	0.0%
Middle-income	46	50.5%	45	51.7%	1	25.0%	0	0.0%
Upper-income	28	30.8%	27	31.0%	1	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**91**	**100.0%**	**87**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.6%**		**4.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: LA Hammond

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	9.7%	2,338	7.3%	768	32.8%	8,425	26.2%
Moderate-income	5	16.1%	4,279	13.3%	1,158	27.1%	4,839	15.0%
Middle-income	15	48.4%	16,143	50.2%	2,406	14.9%	5,365	16.7%
Upper-income	7	22.6%	9,100	28.3%	755	8.3%	13,558	42.1%
Unknown-income	1	3.2%	327	1.0%	0	0.0%	0	0.0%
Total Assessment Area	**31**	**100.0%**	**32,187**	**100.0%**	**5,087**	**15.8%**	**32,187**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,101	1,852	5.4%	45.2%	1,832	44.7%	417	10.2%
Moderate-income	8,386	4,174	12.2%	49.8%	2,791	33.3%	1,421	16.9%
Middle-income	27,937	17,447	51.1%	62.5%	6,599	23.6%	3,891	13.9%
Upper-income	15,225	10,419	30.5%	68.4%	2,904	19.1%	1,902	12.5%
Unknown-income	800	241	0.7%	30.1%	289	36.1%	270	33.8%
Total Assessment Area	**56,449**	**34,133**	**100.0%**	**60.5%**	**14,415**	**25.5%**	**7,901**	**14.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	686	13.0%	638	12.9%	43	15.6%	5	6.8%
Moderate-income	903	17.1%	817	16.5%	76	27.5%	10	13.5%
Middle-income	2,300	43.5%	2,169	43.9%	94	34.1%	37	50.0%
Upper-income	1,358	25.7%	1,275	25.8%	62	22.5%	21	28.4%
Unknown-income	45	0.9%	43	0.9%	1	0.4%	1	1.4%
Total Assessment Area	**5,292**	**100.0%**	**4,942**	**100.0%**	**276**	**100.0%**	**74**	**100.0%**
	Percentage of Total Businesses:			**93.4%**		**5.2%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.2%	2	2.3%	0	0.0%	0	0.0%
Moderate-income	11	12.1%	10	11.5%	1	25.0%	0	0.0%
Middle-income	49	53.8%	48	55.2%	1	25.0%	0	0.0%
Upper-income	28	30.8%	26	29.9%	2	50.0%	0	0.0%
Unknown-income	1	1.1%	1	1.1%	0	0.0%	0	0.0%
Total Assessment Area	**91**	**100.0%**	**87**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.6%**		**4.4%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: LA Houma

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	12,050	22.7%
Moderate-income	7	15.2%	7,839	14.7%	1,760	22.5%	8,627	16.2%
Middle-income	29	63.0%	33,899	63.8%	4,243	12.5%	9,959	18.7%
Upper-income	8	17.4%	11,431	21.5%	800	7.0%	22,533	42.4%
Unknown-income	2	4.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**46**	**100.0%**	**53,169**	**100.0%**	**6,803**	**12.8%**	**53,169**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	13,635	7,782	14.0%	57.1%	4,309	31.6%	1,544	11.3%
Middle-income	54,074	35,923	64.5%	66.4%	12,765	23.6%	5,386	10.0%
Upper-income	16,072	12,006	21.6%	74.7%	2,893	18.0%	1,173	7.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**83,781**	**55,711**	**100.0%**	**66.5%**	**19,967**	**23.8%**	**8,103**	**9.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,608	18.7%	1,368	17.8%	221	27.8%	19	18.3%
Middle-income	4,769	55.5%	4,333	56.4%	373	46.9%	63	60.6%
Upper-income	2,212	25.8%	1,988	25.9%	202	25.4%	22	21.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**8,589**	**100.0%**	**7,689**	**100.0%**	**796**	**100.0%**	**104**	**100.0%**
	Percentage of Total Businesses:			**89.5%**		**9.3%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	12	9.0%	12	9.5%	0	0.0%	0	0.0%
Middle-income	81	60.9%	76	60.3%	5	71.4%	0	0.0%
Upper-income	40	30.1%	38	30.2%	2	28.6%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**133**	**100.0%**	**126**	**100.0%**	**7**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.7%**		**5.3%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: LA Houma

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	4.8%	1,789	3.4%	812	45.4%	12,573	23.9%
Moderate-income	11	17.7%	8,062	15.3%	1,399	17.4%	8,994	17.1%
Middle-income	28	45.2%	24,163	45.9%	3,007	12.4%	9,374	17.8%
Upper-income	16	25.8%	17,171	32.6%	1,286	7.5%	21,758	41.3%
Unknown-income	4	6.5%	1,514	2.9%	868	57.3%	0	0.0%
Total Assessment Area	**62**	**100.0%**	**52,699**	**100.0%**	**7,372**	**14.0%**	**52,699**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,275	1,301	2.3%	39.7%	1,437	43.9%	537	16.4%
Moderate-income	13,800	8,719	15.3%	63.2%	3,595	26.1%	1,486	10.8%
Middle-income	42,222	27,483	48.3%	65.1%	8,607	20.4%	6,132	14.5%
Upper-income	25,261	18,550	32.6%	73.4%	5,221	20.7%	1,490	5.9%
Unknown-income	2,523	844	1.5%	33.5%	1,262	50.0%	417	16.5%
Total Assessment Area	**87,081**	**56,897**	**100.0%**	**65.3%**	**20,122**	**23.1%**	**10,062**	**11.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	260	3.1%	224	3.0%	33	4.4%	3	2.6%
Moderate-income	1,368	16.4%	1,222	16.3%	121	16.0%	25	21.7%
Middle-income	3,668	43.9%	3,263	43.6%	351	46.5%	54	47.0%
Upper-income	2,894	34.6%	2,632	35.2%	230	30.5%	32	27.8%
Unknown-income	167	2.0%	146	2.0%	20	2.6%	1	0.9%
Total Assessment Area	**8,357**	**100.0%**	**7,487**	**100.0%**	**755**	**100.0%**	**115**	**100.0%**
	Percentage of Total Businesses:			**89.6%**		**9.0%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	15	11.4%	14	11.2%	1	14.3%	0	0.0%
Middle-income	63	47.7%	62	49.6%	1	14.3%	0	0.0%
Upper-income	52	39.4%	48	38.4%	4	57.1%	0	0.0%
Unknown-income	2	1.5%	1	0.8%	1	14.3%	0	0.0%
Total Assessment Area	**132**	**100.0%**	**125**	**100.0%**	**7**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.7%**		**5.3%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: LA Lafayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	6.8%	2,730	3.7%	997	36.5%	16,929	22.7%
Moderate-income	14	23.7%	13,954	18.7%	3,000	21.5%	11,121	14.9%
Middle-income	21	35.6%	27,991	37.6%	3,579	12.8%	12,501	16.8%
Upper-income	18	30.5%	29,822	40.0%	2,150	7.2%	33,951	45.6%
Unknown-income	2	3.4%	5	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**59**	**100.0%**	**74,502**	**100.0%**	**9,726**	**13.1%**	**74,502**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,576	1,945	2.6%	34.9%	3,146	56.4%	485	8.7%
Moderate-income	26,212	12,350	16.3%	47.1%	10,507	40.1%	3,355	12.8%
Middle-income	46,414	28,994	38.2%	62.5%	13,778	29.7%	3,642	7.8%
Upper-income	48,263	32,556	42.9%	67.5%	12,059	25.0%	3,648	7.6%
Unknown-income	5	5	0.0%	100.0%	0	0.0%	0	0.0%
Total Assessment Area	**126,470**	**75,850**	**100.0%**	**60.0%**	**39,490**	**31.2%**	**11,130**	**8.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,208	6.5%	1,050	6.2%	146	9.2%	12	6.3%
Moderate-income	2,641	14.2%	2,411	14.3%	205	12.9%	25	13.2%
Middle-income	7,016	37.6%	6,113	36.2%	834	52.4%	69	36.3%
Upper-income	7,762	41.6%	7,275	43.1%	403	25.3%	84	44.2%
Unknown-income	25	0.1%	20	0.1%	5	0.3%	0	0.0%
Total Assessment Area	**18,652**	**100.0%**	**16,869**	**100.0%**	**1,593**	**100.0%**	**190**	**100.0%**
	Percentage of Total Businesses:			**90.4%**		**8.5%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	2.7%	5	2.4%	1	7.7%	0	0.0%
Moderate-income	31	14.0%	27	12.9%	4	30.8%	0	0.0%
Middle-income	88	39.6%	81	38.8%	7	53.8%	0	0.0%
Upper-income	97	43.7%	96	45.9%	1	7.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**222**	**100.0%**	**209**	**100.0%**	**13**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.1%**		**5.9%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: LA Lafayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	9.9%	4,535	5.8%	1,775	39.1%	18,810	24.1%
Moderate-income	15	18.5%	15,071	19.3%	3,391	22.5%	11,427	14.6%
Middle-income	21	25.9%	19,729	25.2%	2,841	14.4%	13,297	17.0%
Upper-income	35	43.2%	38,346	49.1%	2,938	7.7%	34,616	44.3%
Unknown-income	2	2.5%	469	0.6%	73	15.6%	0	0.0%
Total Assessment Area	**81**	**100.0%**	**78,150**	**100.0%**	**11,018**	**14.1%**	**78,150**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,595	3,229	4.0%	33.7%	4,567	47.6%	1,799	18.7%
Moderate-income	27,633	13,906	17.4%	50.3%	9,771	35.4%	3,956	14.3%
Middle-income	34,909	18,889	23.6%	54.1%	12,200	34.9%	3,820	10.9%
Upper-income	61,580	43,431	54.3%	70.5%	12,496	20.3%	5,653	9.2%
Unknown-income	763	490	0.6%	64.2%	273	35.8%	0	0.0%
Total Assessment Area	**134,480**	**79,945**	**100.0%**	**59.4%**	**39,307**	**29.2%**	**15,228**	**11.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,300	7.0%	1,161	6.9%	112	7.5%	27	12.3%
Moderate-income	3,232	17.5%	2,916	17.4%	283	18.9%	33	15.1%
Middle-income	4,431	24.0%	3,905	23.3%	478	31.9%	48	21.9%
Upper-income	9,197	49.8%	8,488	50.7%	600	40.0%	109	49.8%
Unknown-income	295	1.6%	266	1.6%	27	1.8%	2	0.9%
Total Assessment Area	**18,455**	**100.0%**	**16,736**	**100.0%**	**1,500**	**100.0%**	**219**	**100.0%**
	Percentage of Total Businesses:			**90.7%**		**8.1%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	3.6%	5	2.4%	3	21.4%	0	0.0%
Moderate-income	37	16.7%	33	15.9%	4	28.6%	0	0.0%
Middle-income	45	20.3%	42	20.2%	3	21.4%	0	0.0%
Upper-income	131	59.0%	127	61.1%	4	28.6%	0	0.0%
Unknown-income	1	0.5%	1	0.5%	0	0.0%	0	0.0%
Total Assessment Area	**222**	**100.0%**	**208**	**100.0%**	**14**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**93.7%**		**6.3%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: LA Monroe

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	25.0%	7,533	17.0%	3,545	47.1%	11,252	25.5%
Moderate-income	7	14.6%	6,094	13.8%	1,832	30.1%	7,068	16.0%
Middle-income	14	29.2%	11,724	26.5%	1,841	15.7%	6,899	15.6%
Upper-income	14	29.2%	18,842	42.6%	1,647	8.7%	18,974	42.9%
Unknown-income	1	2.1%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**48**	**100.0%**	**44,193**	**100.0%**	**8,865**	**20.1%**	**44,193**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,898	4,671	11.3%	31.4%	7,678	51.5%	2,549	17.1%
Moderate-income	11,818	5,907	14.3%	50.0%	4,025	34.1%	1,886	16.0%
Middle-income	20,957	11,435	27.7%	54.6%	6,399	30.5%	3,123	14.9%
Upper-income	30,624	19,268	46.7%	62.9%	8,754	28.6%	2,602	8.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**78,297**	**41,281**	**100.0%**	**52.7%**	**26,856**	**34.3%**	**10,160**	**13.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,646	19.5%	1,450	18.9%	171	25.0%	25	30.5%
Moderate-income	1,027	12.2%	896	11.7%	120	17.5%	11	13.4%
Middle-income	1,959	23.3%	1,820	23.8%	124	18.1%	15	18.3%
Upper-income	3,775	44.8%	3,479	45.4%	265	38.7%	31	37.8%
Unknown-income	15	0.2%	11	0.1%	4	0.6%	0	0.0%
Total Assessment Area	**8,422**	**100.0%**	**7,656**	**100.0%**	**684**	**100.0%**	**82**	**100.0%**
	Percentage of Total Businesses:			**90.9%**		**8.1%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	10	3.9%	10	4.0%	0	0.0%	0	0.0%
Moderate-income	49	19.1%	46	18.3%	3	60.0%	0	0.0%
Middle-income	109	42.4%	108	42.9%	1	20.0%	0	0.0%
Upper-income	88	34.2%	87	34.5%	1	20.0%	0	0.0%
Unknown-income	1	0.4%	1	0.4%	0	0.0%	0	0.0%
Total Assessment Area	**257**	**100.0%**	**252**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.1%**		**1.9%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: LA Monroe

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	21.8%	6,473	15.8%	3,068	47.4%	10,322	25.2%
Moderate-income	11	20.0%	6,133	14.9%	1,899	31.0%	6,565	16.0%
Middle-income	13	23.6%	10,475	25.5%	1,323	12.6%	6,541	15.9%
Upper-income	18	32.7%	17,944	43.7%	1,247	6.9%	17,597	42.9%
Unknown-income	1	1.8%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**55**	**100.0%**	**41,025**	**100.0%**	**7,537**	**18.4%**	**41,025**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,713	4,567	11.2%	31.0%	7,139	48.5%	3,007	20.4%
Moderate-income	14,753	4,887	12.0%	33.1%	6,268	42.5%	3,598	24.4%
Middle-income	20,718	10,352	25.5%	50.0%	6,266	30.2%	4,100	19.8%
Upper-income	31,415	20,869	51.3%	66.4%	6,346	20.2%	4,200	13.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**81,599**	**40,675**	**100.0%**	**49.8%**	**26,019**	**31.9%**	**14,905**	**18.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	963	11.4%	879	11.5%	72	10.8%	12	13.8%
Moderate-income	1,884	22.4%	1,648	21.5%	212	31.9%	24	27.6%
Middle-income	2,140	25.4%	1,975	25.8%	151	22.7%	14	16.1%
Upper-income	3,414	40.6%	3,151	41.1%	226	34.0%	37	42.5%
Unknown-income	13	0.2%	9	0.1%	4	0.6%	0	0.0%
Total Assessment Area	**8,414**	**100.0%**	**7,662**	**100.0%**	**665**	**100.0%**	**87**	**100.0%**
	Percentage of Total Businesses:			**91.1%**		**7.9%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	3.1%	8	3.2%	0	0.0%	0	0.0%
Moderate-income	52	20.3%	49	19.5%	3	60.0%	0	0.0%
Middle-income	97	37.9%	95	37.8%	2	40.0%	0	0.0%
Upper-income	98	38.3%	98	39.0%	0	0.0%	0	0.0%
Unknown-income	1	0.4%	1	0.4%	0	0.0%	0	0.0%
Total Assessment Area	**256**	**100.0%**	**251**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.0%**		**2.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: LA Northwest LA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	9.5%	1,621	8.1%	689	42.5%	4,880	24.3%
Moderate-income	4	19.0%	3,199	15.9%	835	26.1%	3,221	16.0%
Middle-income	7	33.3%	7,622	37.9%	1,370	18.0%	3,247	16.2%
Upper-income	8	38.1%	7,651	38.1%	931	12.2%	8,745	43.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**21**	**100.0%**	**20,093**	**100.0%**	**3,825**	**19.0%**	**20,093**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,007	872	4.3%	29.0%	1,749	58.2%	386	12.8%
Moderate-income	7,172	2,757	13.5%	38.4%	3,147	43.9%	1,268	17.7%
Middle-income	14,879	8,070	39.5%	54.2%	4,143	27.8%	2,666	17.9%
Upper-income	14,008	8,709	42.7%	62.2%	3,487	24.9%	1,812	12.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**39,066**	**20,408**	**100.0%**	**52.2%**	**12,526**	**32.1%**	**6,132**	**15.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	218	6.4%	197	6.4%	18	7.3%	3	5.5%
Moderate-income	611	18.0%	556	17.9%	44	17.8%	11	20.0%
Middle-income	938	27.6%	851	27.4%	73	29.6%	14	25.5%
Upper-income	1,636	48.1%	1,497	48.3%	112	45.3%	27	49.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,403**	**100.0%**	**3,101**	**100.0%**	**247**	**100.0%**	**55**	**100.0%**
	Percentage of Total Businesses:			**91.1%**		**7.3%**		**1.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.3%	2	2.4%	0	0.0%	0	0.0%
Moderate-income	4	4.6%	4	4.8%	0	0.0%	0	0.0%
Middle-income	34	39.1%	31	37.3%	3	75.0%	0	0.0%
Upper-income	47	54.0%	46	55.4%	1	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**87**	**100.0%**	**83**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.4%**		**4.6%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: LA Northwest LA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	12.0%	2,106	10.5%	907	43.1%	5,567	27.7%
Moderate-income	9	36.0%	6,969	34.7%	2,003	28.7%	3,833	19.1%
Middle-income	7	28.0%	6,599	32.8%	1,062	16.1%	3,376	16.8%
Upper-income	5	20.0%	4,183	20.8%	203	4.9%	7,319	36.4%
Unknown-income	1	4.0%	238	1.2%	60	25.2%	0	0.0%
Total Assessment Area	**25**	**100.0%**	**20,095**	**100.0%**	**4,235**	**21.1%**	**20,095**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,811	1,485	7.4%	30.9%	2,635	54.8%	691	14.4%
Moderate-income	13,643	6,331	31.6%	46.4%	4,892	35.9%	2,420	17.7%
Middle-income	12,816	6,710	33.5%	52.4%	4,166	32.5%	1,940	15.1%
Upper-income	7,824	5,239	26.2%	67.0%	1,783	22.8%	802	10.3%
Unknown-income	1,120	250	1.2%	22.3%	690	61.6%	180	16.1%
Total Assessment Area	**40,214**	**20,015**	**100.0%**	**49.8%**	**14,166**	**35.2%**	**6,033**	**15.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	336	9.9%	302	9.8%	25	9.9%	9	15.3%
Moderate-income	888	26.1%	802	25.9%	67	26.5%	19	32.2%
Middle-income	1,023	30.1%	929	30.1%	80	31.6%	14	23.7%
Upper-income	881	25.9%	808	26.1%	60	23.7%	13	22.0%
Unknown-income	275	8.1%	250	8.1%	21	8.3%	4	6.8%
Total Assessment Area	**3,403**	**100.0%**	**3,091**	**100.0%**	**253**	**100.0%**	**59**	**100.0%**
	Percentage of Total Businesses:			**90.8%**		**7.4%**		**1.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.3%	2	2.4%	0	0.0%	0	0.0%
Moderate-income	24	27.6%	24	28.9%	0	0.0%	0	0.0%
Middle-income	34	39.1%	31	37.3%	3	75.0%	0	0.0%
Upper-income	26	29.9%	25	30.1%	1	25.0%	0	0.0%
Unknown-income	1	1.1%	1	1.2%	0	0.0%	0	0.0%
Total Assessment Area	**87**	**100.0%**	**83**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.4%**		**4.6%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: LA Shreveport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	17.4%	10,283	11.1%	4,127	40.1%	23,257	25.1%
Moderate-income	21	24.4%	16,433	17.7%	4,215	25.6%	14,444	15.6%
Middle-income	27	31.4%	30,648	33.1%	3,254	10.6%	15,753	17.0%
Upper-income	22	25.6%	35,275	38.1%	2,113	6.0%	39,185	42.3%
Unknown-income	1	1.2%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**86**	**100.0%**	**92,639**	**100.0%**	**13,709**	**14.8%**	**92,639**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,444	7,105	7.8%	34.8%	9,717	47.5%	3,622	17.7%
Moderate-income	34,017	13,044	14.4%	38.3%	16,297	47.9%	4,676	13.7%
Middle-income	53,519	30,444	33.6%	56.9%	15,976	29.9%	7,099	13.3%
Upper-income	57,428	40,144	44.2%	69.9%	12,389	21.6%	4,895	8.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**165,408**	**90,737**	**100.0%**	**54.9%**	**54,379**	**32.9%**	**20,292**	**12.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,889	16.0%	2,537	15.2%	332	27.5%	20	13.2%
Moderate-income	3,725	20.7%	3,366	20.2%	332	27.5%	27	17.9%
Middle-income	4,993	27.7%	4,658	27.9%	285	23.6%	50	33.1%
Upper-income	6,419	35.6%	6,109	36.6%	256	21.2%	54	35.8%
Unknown-income	7	0.0%	6	0.0%	1	0.1%	0	0.0%
Total Assessment Area	**18,033**	**100.0%**	**16,676**	**100.0%**	**1,206**	**100.0%**	**151**	**100.0%**
	Percentage of Total Businesses:			**92.5%**		**6.7%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	12	4.9%	10	4.3%	2	20.0%	0	0.0%
Moderate-income	22	8.9%	21	8.9%	1	10.0%	0	0.0%
Middle-income	102	41.5%	96	40.9%	5	50.0%	1	100.0%
Upper-income	110	44.7%	108	46.0%	2	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**246**	**100.0%**	**235**	**100.0%**	**10**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**95.5%**		**4.1%**		**0.4%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: LA Shreveport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	8.4%	5,031	5.6%	2,356	46.8%	22,128	24.6%
Moderate-income	29	27.1%	21,151	23.6%	5,338	25.2%	13,224	14.7%
Middle-income	32	29.9%	27,419	30.5%	3,786	13.8%	15,898	17.7%
Upper-income	31	29.0%	34,041	37.9%	1,968	5.8%	38,538	42.9%
Unknown-income	6	5.6%	2,146	2.4%	936	43.6%	0	0.0%
Total Assessment Area	**107**	**100.0%**	**89,788**	**100.0%**	**14,384**	**16.0%**	**89,788**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,146	3,205	3.5%	26.4%	6,320	52.0%	2,621	21.6%
Moderate-income	45,622	16,755	18.5%	36.7%	20,990	46.0%	7,877	17.3%
Middle-income	49,855	30,095	33.2%	60.4%	12,719	25.5%	7,041	14.1%
Upper-income	58,904	38,666	42.7%	65.6%	13,340	22.6%	6,898	11.7%
Unknown-income	4,440	1,876	2.1%	42.3%	1,677	37.8%	887	20.0%
Total Assessment Area	**170,967**	**90,597**	**100.0%**	**53.0%**	**55,046**	**32.2%**	**25,324**	**14.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,163	6.4%	1,019	6.0%	134	11.4%	10	5.6%
Moderate-income	4,710	25.8%	4,305	25.4%	374	31.7%	31	17.2%
Middle-income	4,611	25.2%	4,296	25.4%	275	23.3%	40	22.2%
Upper-income	6,486	35.5%	6,152	36.3%	252	21.4%	82	45.6%
Unknown-income	1,320	7.2%	1,159	6.8%	144	12.2%	17	9.4%
Total Assessment Area	**18,290**	**100.0%**	**16,931**	**100.0%**	**1,179**	**100.0%**	**180**	**100.0%**
	Percentage of Total Businesses:			**92.6%**		**6.4%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	3.6%	8	3.3%	1	11.1%	0	0.0%
Moderate-income	18	7.2%	17	7.1%	1	11.1%	0	0.0%
Middle-income	94	37.8%	89	37.2%	4	44.4%	1	100.0%
Upper-income	120	48.2%	118	49.4%	2	22.2%	0	0.0%
Unknown-income	8	3.2%	7	2.9%	1	11.1%	0	0.0%
Total Assessment Area	**249**	**100.0%**	**239**	**100.0%**	**9**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**96.0%**		**3.6%**		**0.4%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: LA Southern LA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.9%	435	3.2%	190	43.7%	3,264	24.1%
Moderate-income	3	17.6%	1,863	13.7%	525	28.2%	1,889	13.9%
Middle-income	9	52.9%	8,023	59.1%	1,497	18.7%	2,540	18.7%
Upper-income	3	17.6%	3,247	23.9%	357	11.0%	5,875	43.3%
Unknown-income	1	5.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**17**	**100.0%**	**13,568**	**100.0%**	**2,569**	**18.9%**	**13,568**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	830	381	2.8%	45.9%	278	33.5%	171	20.6%
Moderate-income	3,521	1,767	13.0%	50.2%	1,025	29.1%	729	20.7%
Middle-income	13,694	8,136	59.8%	59.4%	4,212	30.8%	1,346	9.8%
Upper-income	5,117	3,323	24.4%	64.9%	1,198	23.4%	596	11.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**23,162**	**13,607**	**100.0%**	**58.7%**	**6,713**	**29.0%**	**2,842**	**12.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	24	1.2%	23	1.3%	1	0.5%	0	0.0%
Moderate-income	282	14.3%	235	13.6%	41	19.3%	6	18.2%
Middle-income	1,088	55.3%	944	54.8%	122	57.5%	22	66.7%
Upper-income	573	29.1%	520	30.2%	48	22.6%	5	15.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,967**	**100.0%**	**1,722**	**100.0%**	**212**	**100.0%**	**33**	**100.0%**
	Percentage of Total Businesses:			**87.5%**		**10.8%**		**1.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	4	12.1%	4	12.5%	0	0.0%	0	0.0%
Middle-income	20	60.6%	20	62.5%	0	0.0%	0	0.0%
Upper-income	9	27.3%	8	25.0%	1	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**33**	**100.0%**	**32**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.0%**		**3.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: LA Southern LA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,174	20.4%
Moderate-income	2	11.8%	1,219	11.4%	271	22.2%	1,973	18.5%
Middle-income	11	64.7%	7,090	66.4%	1,037	14.6%	2,290	21.5%
Upper-income	3	17.6%	2,363	22.1%	318	13.5%	4,235	39.7%
Unknown-income	1	5.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**17**	**100.0%**	**10,672**	**100.0%**	**1,626**	**15.2%**	**10,672**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	2,888	1,095	9.2%	37.9%	1,045	36.2%	748	25.9%
Middle-income	15,987	7,661	64.3%	47.9%	5,724	35.8%	2,602	16.3%
Upper-income	4,682	3,154	26.5%	67.4%	954	20.4%	574	12.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**23,557**	**11,910**	**100.0%**	**50.6%**	**7,723**	**32.8%**	**3,924**	**16.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	130	6.6%	115	6.7%	13	6.1%	2	6.3%
Middle-income	1,529	77.5%	1,325	76.7%	180	84.1%	24	75.0%
Upper-income	315	16.0%	288	16.7%	21	9.8%	6	18.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,974**	**100.0%**	**1,728**	**100.0%**	**214**	**100.0%**	**32**	**100.0%**
	Percentage of Total Businesses:			**87.5%**		**10.8%**		**1.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	4	11.8%	4	12.1%	0	0.0%	0	0.0%
Middle-income	10	29.4%	10	30.3%	0	0.0%	0	0.0%
Upper-income	20	58.8%	19	57.6%	1	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**34**	**100.0%**	**33**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.1%**		**2.9%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: LA West Carroll

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	844	28.7%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	441	15.0%
Middle-income	3	100.0%	2,942	100.0%	558	19.0%	472	16.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	1,185	40.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3**	**100.0%**	**2,942**	**100.0%**	**558**	**19.0%**	**2,942**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	5,065	2,961	100.0%	58.5%	1,335	26.4%	769	15.2%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,065**	**2,961**	**100.0%**	**58.5%**	**1,335**	**26.4%**	**769**	**15.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	279	100.0%	259	100.0%	11	100.0%	9	100.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**279**	**100.0%**	**259**	**100.0%**	**11**	**100.0%**	**9**	**100.0%**
	Percentage of Total Businesses:			**92.8%**		**3.9%**		**3.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	75	100.0%	72	100.0%	3	100.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**75**	**100.0%**	**72**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.0%**		**4.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: LA West Carroll

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	552	20.1%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	480	17.5%
Middle-income	2	66.7%	1,705	62.0%	244	14.3%	522	19.0%
Upper-income	1	33.3%	1,045	38.0%	163	15.6%	1,196	43.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3**	**100.0%**	**2,750**	**100.0%**	**407**	**14.8%**	**2,750**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	3,450	2,050	64.2%	59.4%	674	19.5%	726	21.0%
Upper-income	1,761	1,145	35.8%	65.0%	257	14.6%	359	20.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,211**	**3,195**	**100.0%**	**61.3%**	**931**	**17.9%**	**1,085**	**20.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	157	55.9%	144	55.0%	10	90.9%	3	37.5%
Upper-income	124	44.1%	118	45.0%	1	9.1%	5	62.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**281**	**100.0%**	**262**	**100.0%**	**11**	**100.0%**	**8**	**100.0%**
	Percentage of Total Businesses:			**93.2%**		**3.9%**		**2.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	51	68.0%	48	66.7%	3	100.0%	0	0.0%
Upper-income	24	32.0%	24	33.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**75**	**100.0%**	**72**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.0%**		**4.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Mississippi

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MS Adams

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	11.1%	659	8.8%	365	55.4%	2,332	31.0%
Moderate-income	4	44.4%	3,888	51.7%	966	24.8%	1,347	17.9%
Middle-income	3	33.3%	1,839	24.4%	521	28.3%	1,156	15.4%
Upper-income	1	11.1%	1,138	15.1%	142	12.5%	2,689	35.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9**	**100.0%**	**7,524**	**100.0%**	**1,994**	**26.5%**	**7,524**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,455	479	6.2%	32.9%	694	47.7%	282	19.4%
Moderate-income	7,303	4,267	55.2%	58.4%	1,598	21.9%	1,438	19.7%
Middle-income	3,852	1,814	23.5%	47.1%	1,177	30.6%	861	22.4%
Upper-income	2,012	1,171	15.1%	58.2%	654	32.5%	187	9.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**14,622**	**7,731**	**100.0%**	**52.9%**	**4,123**	**28.2%**	**2,768**	**18.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	110	7.7%	103	7.8%	5	4.7%	2	13.3%
Moderate-income	460	32.1%	439	33.4%	19	17.9%	2	13.3%
Middle-income	608	42.4%	539	41.0%	59	55.7%	10	66.7%
Upper-income	257	17.9%	233	17.7%	23	21.7%	1	6.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,435**	**100.0%**	**1,314**	**100.0%**	**106**	**100.0%**	**15**	**100.0%**
	Percentage of Total Businesses:			**91.6%**		**7.4%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	4.7%	2	4.8%	0	0.0%	0	0.0%
Moderate-income	24	55.8%	24	57.1%	0	0.0%	0	0.0%
Middle-income	12	27.9%	11	26.2%	1	100.0%	0	0.0%
Upper-income	5	11.6%	5	11.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**43**	**100.0%**	**42**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.7%**		**2.3%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MS Adams

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	20.0%	1,089	16.2%	518	47.6%	2,186	32.6%
Moderate-income	2	20.0%	1,990	29.7%	759	38.1%	1,351	20.1%
Middle-income	5	50.0%	3,152	47.0%	628	19.9%	1,001	14.9%
Upper-income	1	10.0%	480	7.2%	34	7.1%	2,173	32.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10**	**100.0%**	**6,711**	**100.0%**	**1,939**	**28.9%**	**6,711**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,641	796	11.5%	30.1%	1,097	41.5%	748	28.3%
Moderate-income	3,775	1,682	24.4%	44.6%	1,306	34.6%	787	20.8%
Middle-income	7,080	3,760	54.4%	53.1%	1,657	23.4%	1,663	23.5%
Upper-income	1,223	669	9.7%	54.7%	162	13.2%	392	32.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**14,719**	**6,907**	**100.0%**	**46.9%**	**4,222**	**28.7%**	**3,590**	**24.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	162	10.4%	153	10.6%	7	7.1%	2	13.3%
Moderate-income	278	17.9%	266	18.5%	8	8.2%	4	26.7%
Middle-income	1,025	66.1%	936	65.1%	80	81.6%	9	60.0%
Upper-income	86	5.5%	83	5.8%	3	3.1%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,551**	**100.0%**	**1,438**	**100.0%**	**98**	**100.0%**	**15**	**100.0%**
	Percentage of Total Businesses:			**92.7%**		**6.3%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	6.7%	3	6.8%	0	0.0%	0	0.0%
Moderate-income	10	22.2%	10	22.7%	0	0.0%	0	0.0%
Middle-income	21	46.7%	20	45.5%	1	100.0%	0	0.0%
Upper-income	11	24.4%	11	25.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**45**	**100.0%**	**44**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.8%**		**2.2%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MS Central MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	6.4%	3,205	3.9%	1,787	55.8%	19,258	23.5%
Moderate-income	14	17.9%	11,345	13.8%	4,130	36.4%	12,805	15.6%
Middle-income	37	47.4%	40,419	49.3%	7,629	18.9%	13,662	16.7%
Upper-income	22	28.2%	27,073	33.0%	2,932	10.8%	36,317	44.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**78**	**100.0%**	**82,042**	**100.0%**	**16,478**	**20.1%**	**82,042**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,657	2,103	2.6%	31.6%	3,274	49.2%	1,280	19.2%
Moderate-income	20,700	8,886	10.9%	42.9%	8,834	42.7%	2,980	14.4%
Middle-income	72,861	41,976	51.5%	57.6%	18,696	25.7%	12,189	16.7%
Upper-income	45,914	28,609	35.1%	62.3%	11,343	24.7%	5,962	13.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**146,132**	**81,574**	**100.0%**	**55.8%**	**42,147**	**28.8%**	**22,411**	**15.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	558	5.9%	482	5.7%	70	9.0%	6	3.3%
Moderate-income	1,934	20.4%	1,659	19.5%	237	30.3%	38	20.7%
Middle-income	4,304	45.4%	3,894	45.7%	330	42.2%	80	43.5%
Upper-income	2,694	28.4%	2,489	29.2%	145	18.5%	60	32.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9,490**	**100.0%**	**8,524**	**100.0%**	**782**	**100.0%**	**184**	**100.0%**
	Percentage of Total Businesses:			**89.8%**		**8.2%**		**1.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.9%	3	0.9%	0	0.0%	0	0.0%
Moderate-income	26	7.5%	24	7.3%	2	11.1%	0	0.0%
Middle-income	224	64.4%	213	64.5%	11	61.1%	0	0.0%
Upper-income	95	27.3%	90	27.3%	5	27.8%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**348**	**100.0%**	**330**	**100.0%**	**18**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.8%**		**5.2%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MS Central MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	8.3%	4,768	6.2%	2,040	42.8%	18,167	23.4%
Moderate-income	18	18.8%	14,865	19.2%	3,591	24.2%	12,176	15.7%
Middle-income	34	35.4%	27,946	36.1%	4,808	17.2%	13,334	17.2%
Upper-income	34	35.4%	29,357	37.9%	2,940	10.0%	33,820	43.6%
Unknown-income	2	2.1%	561	0.7%	216	38.5%	0	0.0%
Total Assessment Area	**96**	**100.0%**	**77,497**	**100.0%**	**13,595**	**17.5%**	**77,497**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,965	3,069	3.8%	30.8%	4,973	49.9%	1,923	19.3%
Moderate-income	28,674	15,140	18.8%	52.8%	8,218	28.7%	5,316	18.5%
Middle-income	56,731	30,936	38.4%	54.5%	14,688	25.9%	11,107	19.6%
Upper-income	52,077	30,893	38.3%	59.3%	13,338	25.6%	7,846	15.1%
Unknown-income	1,749	609	0.8%	34.8%	717	41.0%	423	24.2%
Total Assessment Area	**149,196**	**80,647**	**100.0%**	**54.1%**	**41,934**	**28.1%**	**26,615**	**17.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,236	11.7%	1,051	11.0%	166	21.8%	19	10.1%
Moderate-income	1,852	17.6%	1,677	17.5%	138	18.1%	37	19.6%
Middle-income	4,028	38.2%	3,687	38.5%	275	36.0%	66	34.9%
Upper-income	3,215	30.5%	2,978	31.1%	174	22.8%	63	33.3%
Unknown-income	200	1.9%	186	1.9%	10	1.3%	4	2.1%
Total Assessment Area	**10,531**	**100.0%**	**9,579**	**100.0%**	**763**	**100.0%**	**189**	**100.0%**
	Percentage of Total Businesses:			**91.0%**		**7.2%**		**1.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	12	3.2%	11	3.1%	1	5.9%	0	0.0%
Moderate-income	49	13.1%	46	12.9%	3	17.6%	0	0.0%
Middle-income	192	51.2%	185	51.8%	6	35.3%	1	100.0%
Upper-income	120	32.0%	113	31.7%	7	41.2%	0	0.0%
Unknown-income	2	0.5%	2	0.6%	0	0.0%	0	0.0%
Total Assessment Area	**375**	**100.0%**	**357**	**100.0%**	**17**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**95.2%**		**4.5%**		**0.3%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MS Gulfport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	8.4%	5,182	5.4%	2,204	42.5%	22,136	22.9%
Moderate-income	13	15.7%	12,728	13.2%	3,220	25.3%	15,772	16.3%
Middle-income	42	50.6%	54,598	56.5%	7,382	13.5%	18,666	19.3%
Upper-income	16	19.3%	24,040	24.9%	2,071	8.6%	40,011	41.4%
Unknown-income	5	6.0%	37	0.0%	10	27.0%	0	0.0%
Total Assessment Area	**83**	**100.0%**	**96,585**	**100.0%**	**14,887**	**15.4%**	**96,585**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,039	3,279	3.6%	29.7%	5,518	50.0%	2,242	20.3%
Moderate-income	25,871	9,970	10.8%	38.5%	10,102	39.0%	5,799	22.4%
Middle-income	96,828	53,577	58.2%	55.3%	28,596	29.5%	14,655	15.1%
Upper-income	38,988	25,256	27.4%	64.8%	8,237	21.1%	5,495	14.1%
Unknown-income	180	42	0.0%	23.3%	138	76.7%	0	0.0%
Total Assessment Area	**172,906**	**92,124**	**100.0%**	**53.3%**	**52,591**	**30.4%**	**28,191**	**16.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,093	8.0%	994	7.9%	87	11.0%	12	8.5%
Moderate-income	1,809	13.3%	1,629	12.9%	160	20.2%	20	14.2%
Middle-income	7,533	55.4%	7,048	55.7%	406	51.3%	79	56.0%
Upper-income	3,105	22.9%	2,944	23.3%	132	16.7%	29	20.6%
Unknown-income	47	0.3%	40	0.3%	6	0.8%	1	0.7%
Total Assessment Area	**13,587**	**100.0%**	**12,655**	**100.0%**	**791**	**100.0%**	**141**	**100.0%**
	Percentage of Total Businesses:			**93.1%**		**5.8%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	5.1%	4	5.1%	0	0.0%	0	0.0%
Moderate-income	5	6.3%	5	6.4%	0	0.0%	0	0.0%
Middle-income	50	63.3%	49	62.8%	1	100.0%	0	0.0%
Upper-income	20	25.3%	20	25.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**79**	**100.0%**	**78**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.7%**		**1.3%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MS Gulfport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	7.0%	5,511	5.3%	2,260	41.0%	23,443	22.7%
Moderate-income	23	16.1%	16,610	16.1%	3,994	24.0%	16,649	16.1%
Middle-income	57	39.9%	41,634	40.4%	4,996	12.0%	19,403	18.8%
Upper-income	45	31.5%	36,347	35.3%	2,278	6.3%	43,599	42.3%
Unknown-income	8	5.6%	2,992	2.9%	681	22.8%	0	0.0%
Total Assessment Area	**143**	**100.0%**	**103,094**	**100.0%**	**14,209**	**13.8%**	**103,094**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,925	3,126	3.1%	26.2%	6,685	56.1%	2,114	17.7%
Moderate-income	30,419	13,269	13.0%	43.6%	12,719	41.8%	4,431	14.6%
Middle-income	75,127	42,363	41.6%	56.4%	20,396	27.1%	12,368	16.5%
Upper-income	58,346	40,123	39.4%	68.8%	11,669	20.0%	6,554	11.2%
Unknown-income	6,174	3,060	3.0%	49.6%	2,059	33.3%	1,055	17.1%
Total Assessment Area	**181,991**	**101,941**	**100.0%**	**56.0%**	**53,528**	**29.4%**	**26,522**	**14.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,068	7.1%	989	7.0%	66	8.6%	13	8.9%
Moderate-income	2,579	17.2%	2,436	17.3%	122	16.0%	21	14.4%
Middle-income	5,987	40.0%	5,594	39.8%	332	43.5%	61	41.8%
Upper-income	4,814	32.2%	4,552	32.4%	215	28.1%	47	32.2%
Unknown-income	525	3.5%	492	3.5%	29	3.8%	4	2.7%
Total Assessment Area	**14,973**	**100.0%**	**14,063**	**100.0%**	**764**	**100.0%**	**146**	**100.0%**
	Percentage of Total Businesses:			**93.9%**		**5.1%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	5.3%	5	5.4%	0	0.0%	0	0.0%
Moderate-income	11	11.7%	11	11.8%	0	0.0%	0	0.0%
Middle-income	50	53.2%	50	53.8%	0	0.0%	0	0.0%
Upper-income	27	28.7%	26	28.0%	1	100.0%	0	0.0%
Unknown-income	1	1.1%	1	1.1%	0	0.0%	0	0.0%
Total Assessment Area	**94**	**100.0%**	**93**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.9%**		**1.1%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MS Hattiesburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	13.8%	2,790	7.3%	1,338	48.0%	9,389	24.7%
Moderate-income	7	24.1%	6,492	17.0%	1,622	25.0%	5,681	14.9%
Middle-income	12	41.4%	16,217	42.6%	2,853	17.6%	7,042	18.5%
Upper-income	6	20.7%	12,586	33.0%	864	6.9%	15,973	41.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**29**	**100.0%**	**38,085**	**100.0%**	**6,677**	**17.5%**	**38,085**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,309	1,353	3.8%	18.5%	4,565	62.5%	1,391	19.0%
Moderate-income	12,182	6,591	18.6%	54.1%	3,577	29.4%	2,014	16.5%
Middle-income	28,439	15,624	44.0%	54.9%	9,323	32.8%	3,492	12.3%
Upper-income	17,255	11,923	33.6%	69.1%	3,861	22.4%	1,471	8.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**65,185**	**35,491**	**100.0%**	**54.4%**	**21,326**	**32.7%**	**8,368**	**12.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	517	9.6%	447	9.1%	65	15.6%	5	7.9%
Moderate-income	723	13.5%	629	12.9%	74	17.7%	20	31.7%
Middle-income	2,694	50.2%	2,452	50.2%	218	52.2%	24	38.1%
Upper-income	1,436	26.7%	1,361	27.8%	61	14.6%	14	22.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,370**	**100.0%**	**4,889**	**100.0%**	**418**	**100.0%**	**63**	**100.0%**
	Percentage of Total Businesses:			**91.0%**		**7.8%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.5%	2	1.6%	0	0.0%	0	0.0%
Moderate-income	40	30.1%	40	31.3%	0	0.0%	0	0.0%
Middle-income	61	45.9%	57	44.5%	4	80.0%	0	0.0%
Upper-income	30	22.6%	29	22.7%	1	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**133**	**100.0%**	**128**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.2%**		**3.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MS Hattiesburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	9,345	24.0%
Moderate-income	11	25.6%	7,410	19.0%	2,095	28.3%	5,744	14.8%
Middle-income	15	34.9%	13,014	33.4%	2,014	15.5%	7,404	19.0%
Upper-income	13	30.2%	15,948	41.0%	1,367	8.6%	16,424	42.2%
Unknown-income	4	9.3%	2,545	6.5%	1,182	46.4%	0	0.0%
Total Assessment Area	**43**	**100.0%**	**38,917**	**100.0%**	**6,658**	**17.1%**	**38,917**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	15,789	5,229	14.2%	33.1%	7,662	48.5%	2,898	18.4%
Middle-income	22,459	13,387	36.4%	59.6%	5,943	26.5%	3,129	13.9%
Upper-income	22,983	16,281	44.3%	70.8%	4,891	21.3%	1,811	7.9%
Unknown-income	5,267	1,878	5.1%	35.7%	2,354	44.7%	1,035	19.7%
Total Assessment Area	**66,498**	**36,775**	**100.0%**	**55.3%**	**20,850**	**31.4%**	**8,873**	**13.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,483	24.7%	1,331	24.1%	141	33.6%	11	18.3%
Middle-income	1,822	30.3%	1,678	30.3%	127	30.2%	17	28.3%
Upper-income	2,248	37.4%	2,112	38.2%	111	26.4%	25	41.7%
Unknown-income	457	7.6%	409	7.4%	41	9.8%	7	11.7%
Total Assessment Area	**6,010**	**100.0%**	**5,530**	**100.0%**	**420**	**100.0%**	**60**	**100.0%**
	Percentage of Total Businesses:			**92.0%**		**7.0%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	17	11.3%	17	11.7%	0	0.0%	0	0.0%
Middle-income	61	40.7%	59	40.7%	2	40.0%	0	0.0%
Upper-income	55	36.7%	52	35.9%	3	60.0%	0	0.0%
Unknown-income	17	11.3%	17	11.7%	0	0.0%	0	0.0%
Total Assessment Area	**150**	**100.0%**	**145**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.7%**		**3.3%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MS Northern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	17,069	19.6%
Moderate-income	9	12.2%	7,668	8.8%	2,110	27.5%	14,045	16.1%
Middle-income	41	55.4%	48,904	56.2%	8,600	17.6%	15,594	17.9%
Upper-income	22	29.7%	30,274	34.8%	3,288	10.9%	40,367	46.4%
Unknown-income	2	2.7%	229	0.3%	94	41.0%	0	0.0%
Total Assessment Area	**74**	**100.0%**	**87,075**	**100.0%**	**14,092**	**16.2%**	**87,075**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	14,514	7,158	7.9%	49.3%	4,906	33.8%	2,450	16.9%
Middle-income	85,930	51,493	56.9%	59.9%	19,733	23.0%	14,704	17.1%
Upper-income	52,804	31,842	35.2%	60.3%	12,888	24.4%	8,074	15.3%
Unknown-income	966	47	0.1%	4.9%	552	57.1%	367	38.0%
Total Assessment Area	**154,214**	**90,540**	**100.0%**	**58.7%**	**38,079**	**24.7%**	**25,595**	**16.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,539	13.8%	1,332	13.4%	178	18.6%	29	14.9%
Middle-income	5,248	47.2%	4,705	47.2%	441	46.1%	102	52.3%
Upper-income	4,215	37.9%	3,829	38.4%	323	33.8%	63	32.3%
Unknown-income	111	1.0%	95	1.0%	15	1.6%	1	0.5%
Total Assessment Area	**11,113**	**100.0%**	**9,961**	**100.0%**	**957**	**100.0%**	**195**	**100.0%**
	Percentage of Total Businesses:			**89.6%**		**8.6%**		**1.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	28	6.7%	27	6.8%	0	0.0%	1	33.3%
Middle-income	296	71.2%	281	71.0%	15	88.2%	0	0.0%
Upper-income	92	22.1%	88	22.2%	2	11.8%	2	66.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**416**	**100.0%**	**396**	**100.0%**	**17**	**100.0%**	**3**	**100.0%**
	Percentage of Total Farms:			**95.2%**		**4.1%**		**0.7%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MS Northern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.1%	1,003	1.2%	403	40.2%	15,802	18.5%
Moderate-income	11	11.3%	8,174	9.6%	1,645	20.1%	13,836	16.2%
Middle-income	55	56.7%	50,255	58.8%	6,537	13.0%	16,301	19.1%
Upper-income	26	26.8%	24,917	29.1%	1,830	7.3%	39,543	46.3%
Unknown-income	3	3.1%	1,133	1.3%	344	30.4%	0	0.0%
Total Assessment Area	**97**	**100.0%**	**85,482**	**100.0%**	**10,759**	**12.6%**	**85,482**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,741	741	0.8%	27.0%	1,371	50.0%	629	22.9%
Moderate-income	15,852	7,746	8.6%	48.9%	5,094	32.1%	3,012	19.0%
Middle-income	94,046	53,017	59.1%	56.4%	23,009	24.5%	18,020	19.2%
Upper-income	45,109	27,109	30.2%	60.1%	10,276	22.8%	7,724	17.1%
Unknown-income	1,704	1,093	1.2%	64.1%	426	25.0%	185	10.9%
Total Assessment Area	**159,452**	**89,706**	**100.0%**	**56.3%**	**40,176**	**25.2%**	**29,570**	**18.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	332	2.7%	294	2.7%	35	3.7%	3	1.5%
Moderate-income	840	6.9%	777	7.0%	50	5.3%	13	6.6%
Middle-income	6,883	56.4%	6,217	56.3%	541	56.9%	125	63.5%
Upper-income	4,016	32.9%	3,651	33.0%	311	32.7%	54	27.4%
Unknown-income	124	1.0%	109	1.0%	13	1.4%	2	1.0%
Total Assessment Area	**12,195**	**100.0%**	**11,048**	**100.0%**	**950**	**100.0%**	**197**	**100.0%**
	Percentage of Total Businesses:			**90.6%**		**7.8%**		**1.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.7%	3	0.7%	0	0.0%	0	0.0%
Moderate-income	35	7.6%	32	7.3%	3	17.6%	0	0.0%
Middle-income	314	68.4%	299	68.0%	13	76.5%	2	100.0%
Upper-income	105	22.9%	104	23.6%	1	5.9%	0	0.0%
Unknown-income	2	0.4%	2	0.5%	0	0.0%	0	0.0%
Total Assessment Area	**459**	**100.0%**	**440**	**100.0%**	**17**	**100.0%**	**2**	**100.0%**
	Percentage of Total Farms:			**95.9%**		**3.7%**		**0.4%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MS Northwest MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	15.2%	4,148	11.6%	2,221	53.5%	12,190	34.0%
Moderate-income	20	43.5%	14,510	40.4%	5,228	36.0%	5,862	16.3%
Middle-income	15	32.6%	12,383	34.5%	3,108	25.1%	5,739	16.0%
Upper-income	4	8.7%	4,849	13.5%	466	9.6%	12,099	33.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**46**	**100.0%**	**35,890**	**100.0%**	**11,023**	**30.7%**	**35,890**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,219	2,440	8.0%	29.7%	4,253	51.7%	1,526	18.6%
Moderate-income	26,992	11,050	36.0%	40.9%	11,459	42.5%	4,483	16.6%
Middle-income	21,251	11,939	38.9%	56.2%	6,311	29.7%	3,001	14.1%
Upper-income	8,848	5,238	17.1%	59.2%	2,455	27.7%	1,155	13.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**65,310**	**30,667**	**100.0%**	**47.0%**	**24,478**	**37.5%**	**10,165**	**15.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	559	12.2%	503	12.2%	49	12.9%	7	9.1%
Moderate-income	1,905	41.6%	1,684	40.9%	178	46.7%	43	55.8%
Middle-income	1,363	29.8%	1,246	30.2%	94	24.7%	23	29.9%
Upper-income	752	16.4%	688	16.7%	60	15.7%	4	5.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,579**	**100.0%**	**4,121**	**100.0%**	**381**	**100.0%**	**77**	**100.0%**
	Percentage of Total Businesses:			**90.0%**		**8.3%**		**1.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	13	2.3%	12	2.3%	1	2.8%	0	0.0%
Moderate-income	204	36.4%	187	35.7%	17	47.2%	0	0.0%
Middle-income	280	50.0%	263	50.2%	17	47.2%	0	0.0%
Upper-income	63	11.3%	62	11.8%	1	2.8%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**560**	**100.0%**	**524**	**100.0%**	**36**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**93.6%**		**6.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MS Northwest MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	19.1%	6,050	18.2%	2,535	41.9%	11,167	33.6%
Moderate-income	18	38.3%	12,497	37.6%	4,025	32.2%	6,033	18.2%
Middle-income	13	27.7%	8,743	26.3%	1,438	16.4%	5,237	15.8%
Upper-income	7	14.9%	5,931	17.9%	485	8.2%	10,784	32.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**47**	**100.0%**	**33,221**	**100.0%**	**8,483**	**25.5%**	**33,221**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,586	4,491	15.2%	35.7%	5,338	42.4%	2,757	21.9%
Moderate-income	25,499	9,926	33.7%	38.9%	10,100	39.6%	5,473	21.5%
Middle-income	16,158	8,808	29.9%	54.5%	4,910	30.4%	2,440	15.1%
Upper-income	11,199	6,229	21.1%	55.6%	3,031	27.1%	1,939	17.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**65,442**	**29,454**	**100.0%**	**45.0%**	**23,379**	**35.7%**	**12,609**	**19.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	852	16.7%	761	16.4%	73	19.1%	18	22.2%
Moderate-income	2,135	41.7%	1,940	41.7%	164	42.8%	31	38.3%
Middle-income	1,227	24.0%	1,116	24.0%	90	23.5%	21	25.9%
Upper-income	902	17.6%	835	17.9%	56	14.6%	11	13.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,116**	**100.0%**	**4,652**	**100.0%**	**383**	**100.0%**	**81**	**100.0%**
	Percentage of Total Businesses:			**90.9%**		**7.5%**		**1.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	83	13.9%	76	13.5%	7	20.6%	0	0.0%
Moderate-income	147	24.5%	141	25.0%	6	17.6%	0	0.0%
Middle-income	269	44.9%	253	44.8%	16	47.1%	0	0.0%
Upper-income	100	16.7%	95	16.8%	5	14.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**599**	**100.0%**	**565**	**100.0%**	**34**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.3%**		**5.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MS Southern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.0%	1,700	2.6%	687	40.4%	15,571	24.1%
Moderate-income	11	22.4%	11,832	18.3%	3,779	31.9%	10,852	16.8%
Middle-income	29	59.2%	41,175	63.8%	7,324	17.8%	10,997	17.0%
Upper-income	7	14.3%	9,875	15.3%	1,040	10.5%	27,162	42.1%
Unknown-income	1	2.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**49**	**100.0%**	**64,582**	**100.0%**	**12,830**	**19.9%**	**64,582**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,792	1,217	1.8%	43.6%	1,170	41.9%	405	14.5%
Moderate-income	23,000	11,538	16.9%	50.2%	7,198	31.3%	4,264	18.5%
Middle-income	68,129	44,571	65.3%	65.4%	13,172	19.3%	10,386	15.2%
Upper-income	15,979	10,961	16.1%	68.6%	2,715	17.0%	2,303	14.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**109,900**	**68,287**	**100.0%**	**62.1%**	**24,255**	**22.1%**	**17,358**	**15.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	408	5.5%	339	5.0%	65	11.4%	4	4.3%
Moderate-income	1,410	18.9%	1,281	18.8%	111	19.5%	18	19.4%
Middle-income	4,554	60.9%	4,181	61.4%	314	55.2%	59	63.4%
Upper-income	1,101	14.7%	1,011	14.8%	78	13.7%	12	12.9%
Unknown-income	2	0.0%	1	0.0%	1	0.2%	0	0.0%
Total Assessment Area	**7,475**	**100.0%**	**6,813**	**100.0%**	**569**	**100.0%**	**93**	**100.0%**
	Percentage of Total Businesses:			**91.1%**		**7.6%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	55	16.6%	52	16.1%	3	37.5%	0	0.0%
Middle-income	228	68.9%	222	68.9%	5	62.5%	1	100.0%
Upper-income	48	14.5%	48	14.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**331**	**100.0%**	**322**	**100.0%**	**8**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.3%**		**2.4%**		**0.3%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MS Southern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.9%	1,489	2.4%	799	53.7%	14,499	23.1%
Moderate-income	15	21.4%	13,739	21.9%	3,651	26.6%	10,560	16.8%
Middle-income	29	41.4%	25,991	41.5%	4,110	15.8%	10,949	17.5%
Upper-income	21	30.0%	20,761	33.1%	2,032	9.8%	26,669	42.5%
Unknown-income	3	4.3%	697	1.1%	176	25.3%	0	0.0%
Total Assessment Area	**70**	**100.0%**	**62,677**	**100.0%**	**10,768**	**17.2%**	**62,677**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,377	1,135	1.6%	33.6%	1,515	44.9%	727	21.5%
Moderate-income	26,333	13,907	19.8%	52.8%	7,332	27.8%	5,094	19.3%
Middle-income	48,966	31,139	44.4%	63.6%	8,755	17.9%	9,072	18.5%
Upper-income	33,311	23,182	33.1%	69.6%	5,141	15.4%	4,988	15.0%
Unknown-income	1,536	751	1.1%	48.9%	411	26.8%	374	24.3%
Total Assessment Area	**113,523**	**70,114**	**100.0%**	**61.8%**	**23,154**	**20.4%**	**20,255**	**17.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	333	4.0%	310	4.1%	21	3.8%	2	2.1%
Moderate-income	1,987	23.9%	1,787	23.4%	174	31.2%	26	27.1%
Middle-income	3,451	41.6%	3,209	42.0%	196	35.1%	46	47.9%
Upper-income	2,441	29.4%	2,261	29.6%	159	28.5%	21	21.9%
Unknown-income	87	1.0%	78	1.0%	8	1.4%	1	1.0%
Total Assessment Area	**8,299**	**100.0%**	**7,645**	**100.0%**	**558**	**100.0%**	**96**	**100.0%**
	Percentage of Total Businesses:			**92.1%**		**6.7%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3%	1	0.3%	0	0.0%	0	0.0%
Moderate-income	64	17.2%	61	16.9%	3	33.3%	0	0.0%
Middle-income	197	53.0%	193	53.3%	3	33.3%	1	100.0%
Upper-income	107	28.8%	104	28.7%	3	33.3%	0	0.0%
Unknown-income	3	0.8%	3	0.8%	0	0.0%	0	0.0%
Total Assessment Area	**372**	**100.0%**	**362**	**100.0%**	**9**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.3%**		**2.4%**		**0.3%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MS Warren

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,542	20.5%
Moderate-income	3	25.0%	2,032	16.4%	628	30.9%	1,772	14.3%
Middle-income	2	16.7%	1,482	12.0%	327	22.1%	1,903	15.4%
Upper-income	7	58.3%	8,871	71.6%	1,241	14.0%	6,168	49.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**12**	**100.0%**	**12,385**	**100.0%**	**2,196**	**17.7%**	**12,385**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	4,064	1,453	12.2%	35.8%	1,944	47.8%	667	16.4%
Middle-income	2,958	1,235	10.3%	41.8%	1,104	37.3%	619	20.9%
Upper-income	14,850	9,252	77.5%	62.3%	3,427	23.1%	2,171	14.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**21,872**	**11,940**	**100.0%**	**54.6%**	**6,475**	**29.6%**	**3,457**	**15.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	516	29.2%	472	28.4%	43	43.4%	1	11.1%
Middle-income	197	11.1%	179	10.8%	15	15.2%	3	33.3%
Upper-income	1,057	59.7%	1,011	60.8%	41	41.4%	5	55.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,770**	**100.0%**	**1,662**	**100.0%**	**99**	**100.0%**	**9**	**100.0%**
	Percentage of Total Businesses:			**93.9%**		**5.6%**		**0.5%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	3	9.7%	3	10.3%	0	0.0%	0	0.0%
Upper-income	28	90.3%	26	89.7%	2	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**31**	**100.0%**	**29**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**93.5%**		**6.5%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MS Warren

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	7.7%	303	2.7%	160	52.8%	2,309	20.7%
Moderate-income	2	15.4%	1,371	12.3%	433	31.6%	1,541	13.8%
Middle-income	5	38.5%	4,247	38.2%	758	17.8%	2,125	19.1%
Upper-income	5	38.5%	5,211	46.8%	559	10.7%	5,157	46.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**13**	**100.0%**	**11,132**	**100.0%**	**1,910**	**17.2%**	**11,132**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,354	250	2.1%	18.5%	522	38.6%	582	43.0%
Moderate-income	3,273	1,156	9.7%	35.3%	1,325	40.5%	792	24.2%
Middle-income	8,121	4,312	36.1%	53.1%	2,429	29.9%	1,380	17.0%
Upper-income	9,338	6,221	52.1%	66.6%	1,892	20.3%	1,225	13.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**22,086**	**11,939**	**100.0%**	**54.1%**	**6,168**	**27.9%**	**3,979**	**18.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	274	14.4%	253	14.1%	20	22.0%	1	9.1%
Moderate-income	213	11.2%	201	11.2%	9	9.9%	3	27.3%
Middle-income	639	33.7%	602	33.5%	35	38.5%	2	18.2%
Upper-income	771	40.6%	739	41.2%	27	29.7%	5	45.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,897**	**100.0%**	**1,795**	**100.0%**	**91**	**100.0%**	**11**	**100.0%**
	Percentage of Total Businesses:			**94.6%**		**4.8%**		**0.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2	5.6%	2	5.9%	0	0.0%	0	0.0%
Middle-income	17	47.2%	15	44.1%	2	100.0%	0	0.0%
Upper-income	17	47.2%	17	50.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**36**	**100.0%**	**34**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.4%**		**5.6%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TX Austin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	11.4%	31,879	8.8%	10,391	32.6%	80,058	22.1%
Moderate-income	61	19.9%	61,300	16.9%	10,378	16.9%	58,783	16.2%
Middle-income	109	35.5%	133,878	37.0%	8,757	6.5%	70,901	19.6%
Upper-income	96	31.3%	133,405	36.9%	3,529	2.6%	152,076	42.0%
Unknown-income	6	2.0%	1,356	0.4%	723	53.3%	0	0.0%
Total Assessment Area	**307**	**100.0%**	**361,818**	**100.0%**	**33,778**	**9.3%**	**361,818**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	70,447	14,466	4.4%	20.5%	49,572	70.4%	6,409	9.1%
Moderate-income	111,296	49,968	15.0%	44.9%	53,337	47.9%	7,991	7.2%
Middle-income	233,702	125,580	37.8%	53.7%	92,054	39.4%	16,068	6.9%
Upper-income	214,242	141,494	42.6%	66.0%	57,791	27.0%	14,957	7.0%
Unknown-income	6,623	712	0.2%	10.8%	5,039	76.1%	872	13.2%
Total Assessment Area	**636,310**	**332,220**	**100.0%**	**52.2%**	**257,793**	**40.5%**	**46,297**	**7.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,697	7.0%	6,994	6.8%	636	9.8%	67	4.4%
Moderate-income	13,935	12.6%	12,907	12.6%	898	13.8%	130	8.5%
Middle-income	35,340	32.1%	32,871	32.2%	2,070	31.9%	399	26.0%
Upper-income	51,874	47.1%	48,239	47.2%	2,765	42.6%	870	56.6%
Unknown-income	1,379	1.3%	1,186	1.2%	123	1.9%	70	4.6%
Total Assessment Area	**110,225**	**100.0%**	**102,197**	**100.0%**	**6,492**	**100.0%**	**1,536**	**100.0%**
	Percentage of Total Businesses:			**92.7%**		**5.9%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	41	3.6%	38	3.3%	3	27.3%	0	0.0%
Moderate-income	151	13.1%	146	12.8%	5	45.5%	0	0.0%
Middle-income	403	34.9%	403	35.3%	0	0.0%	0	0.0%
Upper-income	554	48.0%	552	48.3%	2	18.2%	0	0.0%
Unknown-income	5	0.4%	4	0.3%	1	9.1%	0	0.0%
Total Assessment Area	**1,154**	**100.0%**	**1,143**	**100.0%**	**11**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.0%**		**1.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TX Austin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	27	6.4%	21,562	5.2%	5,043	23.4%	84,820	20.4%
Moderate-income	100	23.5%	88,697	21.3%	9,409	10.6%	70,060	16.8%
Middle-income	142	33.4%	148,541	35.7%	7,483	5.0%	86,524	20.8%
Upper-income	140	32.9%	154,103	37.0%	3,732	2.4%	174,832	42.0%
Unknown-income	16	3.8%	3,333	0.8%	868	26.0%	0	0.0%
Total Assessment Area	**425**	**100.0%**	**416,236**	**100.0%**	**26,535**	**6.4%**	**416,236**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	46,024	9,969	2.6%	21.7%	31,665	68.8%	4,390	9.5%
Moderate-income	168,410	68,287	17.6%	40.5%	88,696	52.7%	11,427	6.8%
Middle-income	257,600	145,995	37.6%	56.7%	95,133	36.9%	16,472	6.4%
Upper-income	245,168	162,416	41.8%	66.2%	67,066	27.4%	15,686	6.4%
Unknown-income	11,984	2,028	0.5%	16.9%	8,389	70.0%	1,567	13.1%
Total Assessment Area	**729,186**	**388,695**	**100.0%**	**53.3%**	**290,949**	**39.9%**	**49,542**	**6.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,983	3.7%	3,604	3.7%	335	5.3%	44	2.9%
Moderate-income	18,351	17.3%	16,846	17.1%	1,330	21.0%	175	11.7%
Middle-income	30,936	29.1%	28,869	29.3%	1,749	27.6%	318	21.3%
Upper-income	49,994	47.0%	46,443	47.2%	2,646	41.7%	905	60.6%
Unknown-income	3,027	2.8%	2,697	2.7%	278	4.4%	52	3.5%
Total Assessment Area	**106,291**	**100.0%**	**98,459**	**100.0%**	**6,338**	**100.0%**	**1,494**	**100.0%**
	Percentage of Total Businesses:			**92.6%**		**6.0%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	29	2.7%	27	2.5%	2	20.0%	0	0.0%
Moderate-income	210	19.6%	204	19.2%	6	60.0%	0	0.0%
Middle-income	321	30.0%	321	30.3%	0	0.0%	0	0.0%
Upper-income	497	46.4%	496	46.7%	1	10.0%	0	0.0%
Unknown-income	14	1.3%	13	1.2%	1	10.0%	0	0.0%
Total Assessment Area	**1,071**	**100.0%**	**1,061**	**100.0%**	**10**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.1%**		**0.9%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TX Cass

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,813	22.8%
Moderate-income	1	14.3%	635	8.0%	118	18.6%	1,593	20.0%
Middle-income	6	85.7%	7,311	92.0%	967	13.2%	1,564	19.7%
Upper-income	0	0.0%	0	0.0%	0	0.0%	2,976	37.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**7**	**100.0%**	**7,946**	**100.0%**	**1,085**	**13.7%**	**7,946**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,509	816	9.1%	54.1%	195	12.9%	498	33.0%
Middle-income	12,891	8,164	90.9%	63.3%	2,516	19.5%	2,211	17.2%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**14,400**	**8,980**	**100.0%**	**62.4%**	**2,711**	**18.8%**	**2,709**	**18.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	43	4.6%	39	4.6%	2	3.4%	2	8.7%
Middle-income	883	95.4%	805	95.4%	57	96.6%	21	91.3%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**926**	**100.0%**	**844**	**100.0%**	**59**	**100.0%**	**23**	**100.0%**
	Percentage of Total Businesses:			**91.1%**		**6.4%**		**2.5%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	8	14.3%	8	15.1%	0	0.0%	0	0.0%
Middle-income	48	85.7%	45	84.9%	3	100.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**56**	**100.0%**	**53**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.6%**		**5.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TX Cass

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,148	25.5%
Moderate-income	1	11.1%	676	8.0%	65	9.6%	1,345	16.0%
Middle-income	6	66.7%	5,720	68.0%	753	13.2%	1,878	22.3%
Upper-income	2	22.2%	2,016	24.0%	235	11.7%	3,041	36.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9**	**100.0%**	**8,412**	**100.0%**	**1,053**	**12.5%**	**8,412**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,399	950	10.0%	67.9%	86	6.1%	363	25.9%
Middle-income	10,049	6,309	66.2%	62.8%	1,930	19.2%	1,810	18.0%
Upper-income	3,228	2,275	23.9%	70.5%	412	12.8%	541	16.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**14,676**	**9,534**	**100.0%**	**65.0%**	**2,428**	**16.5%**	**2,714**	**18.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	46	4.9%	40	4.7%	3	5.0%	3	13.0%
Middle-income	730	78.2%	660	77.6%	52	86.7%	18	78.3%
Upper-income	157	16.8%	150	17.6%	5	8.3%	2	8.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**933**	**100.0%**	**850**	**100.0%**	**60**	**100.0%**	**23**	**100.0%**
	Percentage of Total Businesses:			**91.1%**		**6.4%**		**2.5%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	11	18.3%	11	19.3%	0	0.0%	0	0.0%
Middle-income	33	55.0%	32	56.1%	1	33.3%	0	0.0%
Upper-income	16	26.7%	14	24.6%	2	66.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**60**	**100.0%**	**57**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.0%**		**5.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TX Dallas

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	115	13.9%	107,421	10.6%	35,772	33.3%	239,686	23.8%
Moderate-income	218	26.3%	240,867	23.9%	45,206	18.8%	165,058	16.4%
Middle-income	194	23.4%	260,213	25.8%	21,033	8.1%	174,229	17.3%
Upper-income	296	35.7%	399,136	39.6%	14,256	3.6%	430,152	42.6%
Unknown-income	6	0.7%	1,488	0.1%	273	18.3%	0	0.0%
Total Assessment Area	**829**	**100.0%**	**1,009,125**	**100.0%**	**116,540**	**11.5%**	**1,009,125**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	205,191	46,378	5.5%	22.6%	132,262	64.5%	26,551	12.9%
Moderate-income	387,796	171,197	20.3%	44.1%	185,354	47.8%	31,245	8.1%
Middle-income	411,398	221,746	26.3%	53.9%	162,711	39.6%	26,941	6.5%
Upper-income	579,650	402,768	47.8%	69.5%	146,041	25.2%	30,841	5.3%
Unknown-income	4,910	1,248	0.1%	25.4%	3,133	63.8%	529	10.8%
Total Assessment Area	**1,588,945**	**843,337**	**100.0%**	**53.1%**	**629,501**	**39.6%**	**116,107**	**7.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	21,920	8.1%	19,704	7.9%	2,054	11.5%	162	5.1%
Moderate-income	51,159	18.8%	46,554	18.6%	4,229	23.7%	376	11.8%
Middle-income	69,010	25.4%	63,746	25.4%	4,569	25.6%	695	21.8%
Upper-income	127,578	46.9%	119,155	47.5%	6,497	36.4%	1,926	60.3%
Unknown-income	2,193	0.8%	1,635	0.7%	523	2.9%	35	1.1%
Total Assessment Area	**271,860**	**100.0%**	**250,794**	**100.0%**	**17,872**	**100.0%**	**3,194**	**100.0%**
	Percentage of Total Businesses:			**92.3%**		**6.6%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	77	3.6%	74	3.5%	3	13.6%	0	0.0%
Moderate-income	219	10.2%	214	10.1%	5	22.7%	0	0.0%
Middle-income	646	30.0%	644	30.3%	2	9.1%	0	0.0%
Upper-income	1,199	55.8%	1,185	55.8%	11	50.0%	3	100.0%
Unknown-income	9	0.4%	8	0.4%	1	4.5%	0	0.0%
Total Assessment Area	**2,150**	**100.0%**	**2,125**	**100.0%**	**22**	**100.0%**	**3**	**100.0%**
	Percentage of Total Farms:			**98.8%**		**1.0%**		**0.1%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TX Dallas

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	114	10.5%	105,036	9.5%	26,219	25.0%	249,102	22.5%
Moderate-income	272	25.0%	260,161	23.5%	34,533	13.3%	189,390	17.1%
Middle-income	294	27.0%	306,490	27.6%	17,272	5.6%	206,048	18.6%
Upper-income	388	35.7%	431,574	38.9%	11,948	2.8%	464,721	41.9%
Unknown-income	19	1.7%	6,000	0.5%	1,115	18.6%	0	0.0%
Total Assessment Area	**1,087**	**100.0%**	**1,109,261**	**100.0%**	**91,087**	**8.2%**	#######	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	194,192	50,085	5.4%	25.8%	124,151	63.9%	19,956	10.3%
Moderate-income	429,167	181,535	19.5%	42.3%	214,346	49.9%	33,286	7.8%
Middle-income	494,003	267,203	28.7%	54.1%	194,226	39.3%	32,574	6.6%
Upper-income	621,063	428,103	46.0%	68.9%	158,014	25.4%	34,946	5.6%
Unknown-income	19,513	3,451	0.4%	17.7%	13,415	68.7%	2,647	13.6%
Total Assessment Area	**1,757,938**	**930,377**	**100.0%**	**52.9%**	**704,152**	**40.1%**	**123,409**	**7.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	15,474	5.9%	14,185	5.8%	1,191	6.9%	98	3.0%
Moderate-income	49,036	18.6%	45,154	18.5%	3,496	20.2%	386	12.0%
Middle-income	79,159	30.0%	72,630	29.8%	5,744	33.2%	785	24.4%
Upper-income	117,715	44.6%	109,237	44.9%	6,549	37.9%	1,929	59.9%
Unknown-income	2,573	1.0%	2,238	0.9%	312	1.8%	23	0.7%
Total Assessment Area	**263,957**	**100.0%**	**243,444**	**100.0%**	**17,292**	**100.0%**	**3,221**	**100.0%**
	Percentage of Total Businesses:			**92.2%**		**6.6%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	57	2.8%	57	2.8%	0	0.0%	0	0.0%
Moderate-income	241	11.7%	236	11.6%	5	20.0%	0	0.0%
Middle-income	697	33.8%	688	33.8%	9	36.0%	0	0.0%
Upper-income	1,059	51.3%	1,046	51.3%	11	44.0%	2	100.0%
Unknown-income	11	0.5%	11	0.5%	0	0.0%	0	0.0%
Total Assessment Area	**2,065**	**100.0%**	**2,038**	**100.0%**	**25**	**100.0%**	**2**	**100.0%**
	Percentage of Total Farms:			**98.7%**		**1.2%**		**0.1%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TX Ft. Worth

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	47	13.2%	39,666	8.5%	14,651	36.9%	106,853	22.9%
Moderate-income	92	25.8%	105,020	22.5%	20,519	19.5%	75,485	16.2%
Middle-income	113	31.7%	153,821	33.0%	13,025	8.5%	89,879	19.3%
Upper-income	104	29.1%	167,563	36.0%	5,684	3.4%	193,853	41.6%
Unknown-income	1	0.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**357**	**100.0%**	**466,070**	**100.0%**	**53,879**	**11.6%**	**466,070**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	73,353	21,537	5.2%	29.4%	40,992	55.9%	10,824	14.8%
Moderate-income	179,506	77,148	18.8%	43.0%	83,981	46.8%	18,377	10.2%
Middle-income	242,240	141,409	34.4%	58.4%	84,570	34.9%	16,261	6.7%
Upper-income	237,874	170,392	41.5%	71.6%	53,708	22.6%	13,774	5.8%
Unknown-income	12	0	0.0%	0.0%	0	0.0%	12	100.0%
Total Assessment Area	**732,985**	**410,486**	**100.0%**	**56.0%**	**263,251**	**35.9%**	**59,248**	**8.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,340	6.9%	6,614	6.6%	660	10.6%	66	6.0%
Moderate-income	22,494	21.0%	20,468	20.6%	1,865	30.0%	161	14.6%
Middle-income	30,236	28.3%	28,579	28.7%	1,412	22.7%	245	22.2%
Upper-income	46,683	43.7%	43,812	44.0%	2,241	36.0%	630	57.1%
Unknown-income	127	0.1%	82	0.1%	44	0.7%	1	0.1%
Total Assessment Area	**106,880**	**100.0%**	**99,555**	**100.0%**	**6,222**	**100.0%**	**1,103**	**100.0%**
	Percentage of Total Businesses:			**93.1%**		**5.8%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	19	2.6%	18	2.5%	1	8.3%	0	0.0%
Moderate-income	83	11.4%	83	11.6%	0	0.0%	0	0.0%
Middle-income	178	24.5%	175	24.5%	3	25.0%	0	0.0%
Upper-income	447	61.5%	439	61.4%	8	66.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**727**	**100.0%**	**715**	**100.0%**	**12**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.3%**		**1.7%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TX Ft. Worth

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	7.8%	27,035	5.4%	8,129	30.1%	106,209	21.2%
Moderate-income	130	29.0%	125,780	25.1%	18,427	14.7%	88,143	17.6%
Middle-income	140	31.2%	172,590	34.4%	11,117	6.4%	101,401	20.2%
Upper-income	139	31.0%	173,348	34.6%	4,447	2.6%	205,236	41.0%
Unknown-income	5	1.1%	2,236	0.4%	157	7.0%	0	0.0%
Total Assessment Area	**449**	**100.0%**	**500,989**	**100.0%**	**42,277**	**8.4%**	**500,989**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	53,340	11,895	2.7%	22.3%	33,862	63.5%	7,583	14.2%
Moderate-income	209,902	89,120	20.5%	42.5%	101,816	48.5%	18,966	9.0%
Middle-income	265,807	155,834	35.8%	58.6%	94,038	35.4%	15,935	6.0%
Upper-income	247,088	176,933	40.6%	71.6%	55,534	22.5%	14,621	5.9%
Unknown-income	4,244	1,761	0.4%	41.5%	1,653	38.9%	830	19.6%
Total Assessment Area	**780,381**	**435,543**	**100.0%**	**55.8%**	**286,903**	**36.8%**	**57,935**	**7.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,519	4.3%	4,158	4.3%	333	5.5%	28	2.6%
Moderate-income	23,184	22.1%	21,079	21.6%	1,926	31.9%	179	16.4%
Middle-income	31,912	30.5%	30,331	31.1%	1,321	21.9%	260	23.8%
Upper-income	44,552	42.5%	41,543	42.5%	2,388	39.6%	621	56.8%
Unknown-income	626	0.6%	552	0.6%	68	1.1%	6	0.5%
Total Assessment Area	**104,793**	**100.0%**	**97,663**	**100.0%**	**6,036**	**100.0%**	**1,094**	**100.0%**
	Percentage of Total Businesses:			**93.2%**		**5.8%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1.0%	6	0.9%	1	9.1%	0	0.0%
Moderate-income	91	13.2%	90	13.2%	1	9.1%	0	0.0%
Middle-income	191	27.6%	190	27.9%	1	9.1%	0	0.0%
Upper-income	396	57.3%	388	57.1%	8	72.7%	0	0.0%
Unknown-income	6	0.9%	6	0.9%	0	0.0%	0	0.0%
Total Assessment Area	**691**	**100.0%**	**680**	**100.0%**	**11**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.4%**		**1.6%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TX Longview

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.0%	833	2.7%	280	33.6%	7,155	23.4%
Moderate-income	5	20.0%	3,943	12.9%	1,001	25.4%	4,767	15.6%
Middle-income	13	52.0%	17,933	58.7%	2,880	16.1%	5,817	19.0%
Upper-income	5	20.0%	7,851	25.7%	399	5.1%	12,821	42.0%
Unknown-income	1	4.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**25**	**100.0%**	**30,560**	**100.0%**	**4,560**	**14.9%**	**30,560**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,449	398	1.4%	27.5%	963	66.5%	88	6.1%
Moderate-income	7,015	3,408	12.4%	48.6%	2,682	38.2%	925	13.2%
Middle-income	29,752	15,950	57.9%	53.6%	10,676	35.9%	3,126	10.5%
Upper-income	12,569	7,812	28.3%	62.2%	3,729	29.7%	1,028	8.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**50,785**	**27,568**	**100.0%**	**54.3%**	**18,050**	**35.5%**	**5,167**	**10.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	621	9.2%	540	8.9%	74	12.5%	7	9.6%
Moderate-income	704	10.5%	637	10.5%	62	10.5%	5	6.8%
Middle-income	3,601	53.6%	3,234	53.4%	337	56.8%	30	41.1%
Upper-income	1,777	26.4%	1,633	27.0%	114	19.2%	30	41.1%
Unknown-income	21	0.3%	14	0.2%	6	1.0%	1	1.4%
Total Assessment Area	**6,724**	**100.0%**	**6,058**	**100.0%**	**593**	**100.0%**	**73**	**100.0%**
	Percentage of Total Businesses:			**90.1%**		**8.8%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	4.8%	3	5.0%	0	0.0%	0	0.0%
Moderate-income	3	4.8%	3	5.0%	0	0.0%	0	0.0%
Middle-income	47	75.8%	46	76.7%	1	50.0%	0	0.0%
Upper-income	9	14.5%	8	13.3%	1	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**62**	**100.0%**	**60**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.8%**		**3.2%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TX Longview

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	6,947	22.7%
Moderate-income	10	33.3%	7,934	25.9%	1,590	20.0%	5,679	18.5%
Middle-income	13	43.3%	14,883	48.6%	2,085	14.0%	5,878	19.2%
Upper-income	6	20.0%	7,812	25.5%	440	5.6%	12,129	39.6%
Unknown-income	1	3.3%	4	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**30**	**100.0%**	**30,633**	**100.0%**	**4,115**	**13.4%**	**30,633**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	14,578	6,448	23.6%	44.2%	6,110	41.9%	2,020	13.9%
Middle-income	25,924	13,272	48.5%	51.2%	9,659	37.3%	2,993	11.5%
Upper-income	11,746	7,630	27.9%	65.0%	3,047	25.9%	1,069	9.1%
Unknown-income	8	4	0.0%	50.0%	4	50.0%	0	0.0%
Total Assessment Area	**52,256**	**27,354**	**100.0%**	**52.3%**	**18,820**	**36.0%**	**6,082**	**11.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,909	29.4%	1,698	29.0%	194	33.7%	17	24.6%
Middle-income	3,084	47.5%	2,784	47.6%	275	47.8%	25	36.2%
Upper-income	1,477	22.8%	1,349	23.1%	101	17.6%	27	39.1%
Unknown-income	21	0.3%	16	0.3%	5	0.9%	0	0.0%
Total Assessment Area	**6,491**	**100.0%**	**5,847**	**100.0%**	**575**	**100.0%**	**69**	**100.0%**
	Percentage of Total Businesses:			**90.1%**		**8.9%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	15	25.0%	14	24.1%	1	50.0%	0	0.0%
Middle-income	21	35.0%	21	36.2%	0	0.0%	0	0.0%
Upper-income	23	38.3%	22	37.9%	1	50.0%	0	0.0%
Unknown-income	1	1.7%	1	1.7%	0	0.0%	0	0.0%
Total Assessment Area	**60**	**100.0%**	**58**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.7%**		**3.3%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TX Nacogdoches-Angelina-Anderson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.4%	545	1.1%	306	56.1%	11,232	22.6%
Moderate-income	9	22.0%	9,030	18.2%	2,269	25.1%	8,847	17.8%
Middle-income	24	58.5%	33,339	67.2%	4,685	14.1%	9,799	19.7%
Upper-income	6	14.6%	6,669	13.4%	591	8.9%	19,749	39.8%
Unknown-income	1	2.4%	44	0.1%	0	0.0%	0	0.0%
Total Assessment Area	**41**	**100.0%**	**49,627**	**100.0%**	**7,851**	**15.8%**	**49,627**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,227	467	1.0%	38.1%	617	50.3%	143	11.7%
Moderate-income	16,789	6,344	14.0%	37.8%	8,094	48.2%	2,351	14.0%
Middle-income	54,615	31,979	70.6%	58.6%	13,827	25.3%	8,809	16.1%
Upper-income	11,352	6,484	14.3%	57.1%	3,343	29.4%	1,525	13.4%
Unknown-income	79	5	0.0%	6.3%	48	60.8%	26	32.9%
Total Assessment Area	**84,062**	**45,279**	**100.0%**	**53.9%**	**25,929**	**30.8%**	**12,854**	**15.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	124	1.6%	110	1.6%	11	2.2%	3	3.2%
Moderate-income	2,035	27.0%	1,866	26.9%	149	29.9%	20	21.5%
Middle-income	4,409	58.6%	4,058	58.5%	293	58.8%	58	62.4%
Upper-income	961	12.8%	904	13.0%	45	9.0%	12	12.9%
Unknown-income	1	0.0%	1	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**7,530**	**100.0%**	**6,939**	**100.0%**	**498**	**100.0%**	**93**	**100.0%**
	Percentage of Total Businesses:			**92.2%**		**6.6%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.7%	2	0.8%	0	0.0%	0	0.0%
Moderate-income	18	6.7%	18	6.9%	0	0.0%	0	0.0%
Middle-income	176	65.7%	169	64.8%	7	100.0%	0	0.0%
Upper-income	72	26.9%	72	27.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**268**	**100.0%**	**261**	**100.0%**	**7**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.4%**		**2.6%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TX Nacogdoches-Angelina-Anderson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.0%	1,637	3.3%	642	39.2%	12,107	24.3%
Moderate-income	14	28.0%	14,368	28.8%	2,353	16.4%	8,886	17.8%
Middle-income	24	48.0%	25,833	51.9%	3,270	12.7%	10,556	21.2%
Upper-income	8	16.0%	7,793	15.6%	501	6.4%	18,262	36.7%
Unknown-income	2	4.0%	180	0.4%	46	25.6%	0	0.0%
Total Assessment Area	**50**	**100.0%**	**49,811**	**100.0%**	**6,812**	**13.7%**	**49,811**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,003	813	1.8%	27.1%	1,599	53.2%	591	19.7%
Moderate-income	27,747	12,451	27.0%	44.9%	9,897	35.7%	5,399	19.5%
Middle-income	41,694	24,920	54.0%	59.8%	10,174	24.4%	6,600	15.8%
Upper-income	12,665	7,786	16.9%	61.5%	3,129	24.7%	1,750	13.8%
Unknown-income	1,082	204	0.4%	18.9%	715	66.1%	163	15.1%
Total Assessment Area	**86,191**	**46,174**	**100.0%**	**53.6%**	**25,514**	**29.6%**	**14,503**	**16.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	232	3.2%	205	3.0%	22	4.4%	5	5.4%
Moderate-income	2,412	32.9%	2,207	32.7%	179	36.0%	26	28.0%
Middle-income	3,506	47.8%	3,226	47.8%	231	46.5%	49	52.7%
Upper-income	968	13.2%	907	13.4%	49	9.9%	12	12.9%
Unknown-income	223	3.0%	206	3.1%	16	3.2%	1	1.1%
Total Assessment Area	**7,341**	**100.0%**	**6,751**	**100.0%**	**497**	**100.0%**	**93**	**100.0%**
	Percentage of Total Businesses:			**92.0%**		**6.8%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.5%	4	1.6%	0	0.0%	0	0.0%
Moderate-income	41	15.6%	40	15.7%	1	12.5%	0	0.0%
Middle-income	163	62.0%	156	61.2%	7	87.5%	0	0.0%
Upper-income	54	20.5%	54	21.2%	0	0.0%	0	0.0%
Unknown-income	1	0.4%	1	0.4%	0	0.0%	0	0.0%
Total Assessment Area	**263**	**100.0%**	**255**	**100.0%**	**8**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.0%**		**3.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: TX Tyler

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.9%	862	1.6%	296	34.3%	11,777	21.9%
Moderate-income	11	26.8%	12,589	23.4%	2,878	22.9%	9,498	17.7%
Middle-income	15	36.6%	21,073	39.2%	2,126	10.1%	10,026	18.7%
Upper-income	12	29.3%	19,185	35.7%	1,204	6.3%	22,408	41.7%
Unknown-income	1	2.4%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**41**	**100.0%**	**53,709**	**100.0%**	**6,504**	**12.1%**	**53,709**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,701	463	0.9%	27.2%	918	54.0%	320	18.8%
Moderate-income	21,730	10,266	19.9%	47.2%	8,848	40.7%	2,616	12.0%
Middle-income	35,945	21,104	40.9%	58.7%	10,746	29.9%	4,095	11.4%
Upper-income	28,769	19,785	38.3%	68.8%	6,648	23.1%	2,336	8.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**88,145**	**51,618**	**100.0%**	**58.6%**	**27,160**	**30.8%**	**9,367**	**10.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	774	6.6%	690	6.4%	77	10.1%	7	5.8%
Moderate-income	2,185	18.7%	2,008	18.6%	167	21.9%	10	8.3%
Middle-income	4,097	35.0%	3,793	35.1%	260	34.1%	44	36.4%
Upper-income	4,633	39.6%	4,317	39.9%	257	33.7%	59	48.8%
Unknown-income	15	0.1%	13	0.1%	1	0.1%	1	0.8%
Total Assessment Area	**11,704**	**100.0%**	**10,821**	**100.0%**	**762**	**100.0%**	**121**	**100.0%**
	Percentage of Total Businesses:			**92.5%**		**6.5%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	2.1%	4	2.2%	0	0.0%	0	0.0%
Moderate-income	28	14.8%	27	14.7%	0	0.0%	1	100.0%
Middle-income	93	49.2%	89	48.4%	4	100.0%	0	0.0%
Upper-income	64	33.9%	64	34.8%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**189**	**100.0%**	**184**	**100.0%**	**4**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.4%**		**2.1%**		**0.5%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: TX Tyler

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.8%	784	1.5%	152	19.4%	11,317	21.0%
Moderate-income	16	28.6%	12,216	22.6%	2,128	17.4%	9,450	17.5%
Middle-income	23	41.1%	23,722	44.0%	2,229	9.4%	11,437	21.2%
Upper-income	14	25.0%	16,786	31.1%	723	4.3%	21,739	40.3%
Unknown-income	2	3.6%	435	0.8%	87	20.0%	0	0.0%
Total Assessment Area	**56**	**100.0%**	**53,943**	**100.0%**	**5,319**	**9.9%**	**53,943**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,879	529	1.0%	28.2%	884	47.0%	466	24.8%
Moderate-income	22,936	9,828	18.8%	42.8%	9,084	39.6%	4,024	17.5%
Middle-income	39,381	23,319	44.6%	59.2%	10,541	26.8%	5,521	14.0%
Upper-income	26,141	18,060	34.5%	69.1%	4,856	18.6%	3,225	12.3%
Unknown-income	785	564	1.1%	71.8%	144	18.3%	77	9.8%
Total Assessment Area	**91,122**	**52,300**	**100.0%**	**57.4%**	**25,509**	**28.0%**	**13,313**	**14.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	232	2.0%	201	1.9%	29	3.9%	2	1.7%
Moderate-income	2,762	24.4%	2,505	24.0%	242	32.3%	15	12.4%
Middle-income	4,790	42.3%	4,420	42.3%	312	41.6%	58	47.9%
Upper-income	3,479	30.7%	3,270	31.3%	164	21.9%	45	37.2%
Unknown-income	66	0.6%	62	0.6%	3	0.4%	1	0.8%
Total Assessment Area	**11,329**	**100.0%**	**10,458**	**100.0%**	**750**	**100.0%**	**121**	**100.0%**
	Percentage of Total Businesses:			**92.3%**		**6.6%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	34	19.0%	32	18.3%	2	66.7%	0	0.0%
Middle-income	75	41.9%	74	42.3%	0	0.0%	1	100.0%
Upper-income	65	36.3%	64	36.6%	1	33.3%	0	0.0%
Unknown-income	5	2.8%	5	2.9%	0	0.0%	0	0.0%
Total Assessment Area	**179**	**100.0%**	**175**	**100.0%**	**3**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.8%**		**1.7%**		**0.6%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AR Fayetteville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.5%	1,973	1.7%	717	36.3%	22,813	19.9%
Moderate-income	15	18.5%	21,601	18.9%	4,354	20.2%	21,158	18.5%
Middle-income	39	48.1%	51,079	44.6%	5,779	11.3%	23,272	20.3%
Upper-income	25	30.9%	39,767	34.8%	1,650	4.1%	47,177	41.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**81**	**100.0%**	**114,420**	**100.0%**	**12,500**	**10.9%**	**114,420**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,685	676	0.7%	11.9%	4,445	78.2%	564	9.9%
Moderate-income	36,265	15,766	15.4%	43.5%	17,351	47.8%	3,148	8.7%
Middle-income	81,765	47,123	46.2%	57.6%	25,735	31.5%	8,907	10.9%
Upper-income	62,005	38,489	37.7%	62.1%	17,807	28.7%	5,709	9.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**185,720**	**102,054**	**100.0%**	**55.0%**	**65,338**	**35.2%**	**18,328**	**9.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	339	1.9%	311	1.9%	25	1.9%	3	1.5%
Moderate-income	3,039	16.7%	2,749	16.5%	265	20.6%	25	12.5%
Middle-income	8,296	45.7%	7,555	45.3%	651	50.6%	90	45.0%
Upper-income	6,472	35.7%	6,045	36.3%	345	26.8%	82	41.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**18,146**	**100.0%**	**16,660**	**100.0%**	**1,286**	**100.0%**	**200**	**100.0%**
	Percentage of Total Businesses:			**91.8%**		**7.1%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.6%	2	0.6%	0	0.0%	0	0.0%
Moderate-income	34	10.1%	33	10.0%	1	12.5%	0	0.0%
Middle-income	204	60.4%	199	60.3%	5	62.5%	0	0.0%
Upper-income	98	29.0%	96	29.1%	2	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**338**	**100.0%**	**330**	**100.0%**	**8**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.6%**		**2.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AR Fayetteville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	6.3%	4,664	3.6%	1,097	23.5%	26,285	20.4%
Moderate-income	24	21.6%	25,307	19.6%	3,638	14.4%	23,401	18.2%
Middle-income	51	45.9%	57,601	44.7%	4,502	7.8%	26,210	20.3%
Upper-income	28	25.2%	41,088	31.9%	1,588	3.9%	52,988	41.1%
Unknown-income	1	0.9%	224	0.2%	49	21.9%	0	0.0%
Total Assessment Area	**111**	**100.0%**	**128,884**	**100.0%**	**10,874**	**8.4%**	**128,884**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,073	1,470	1.3%	13.3%	9,084	82.0%	519	4.7%
Moderate-income	41,298	18,730	16.5%	45.4%	19,715	47.7%	2,853	6.9%
Middle-income	89,537	53,397	47.1%	59.6%	28,175	31.5%	7,965	8.9%
Upper-income	60,560	39,519	34.9%	65.3%	17,188	28.4%	3,853	6.4%
Unknown-income	1,606	242	0.2%	15.1%	1,235	76.9%	129	8.0%
Total Assessment Area	**204,074**	**113,358**	**100.0%**	**55.5%**	**75,397**	**36.9%**	**15,319**	**7.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	628	3.5%	545	3.3%	75	5.9%	8	3.9%
Moderate-income	3,517	19.7%	3,181	19.4%	303	23.7%	33	15.9%
Middle-income	7,322	40.9%	6,686	40.8%	547	42.8%	89	43.0%
Upper-income	5,916	33.1%	5,526	33.7%	321	25.1%	69	33.3%
Unknown-income	505	2.8%	464	2.8%	33	2.6%	8	3.9%
Total Assessment Area	**17,888**	**100.0%**	**16,402**	**100.0%**	**1,279**	**100.0%**	**207**	**100.0%**
	Percentage of Total Businesses:			**91.7%**		**7.2%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	2.8%	8	2.5%	1	14.3%	0	0.0%
Moderate-income	72	22.3%	71	22.5%	1	14.3%	0	0.0%
Middle-income	174	53.9%	172	54.4%	2	28.6%	0	0.0%
Upper-income	68	21.1%	65	20.6%	3	42.9%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**323**	**100.0%**	**316**	**100.0%**	**7**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.8%**		**2.2%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AR Ft. Smith

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,174	22.2%
Moderate-income	9	34.6%	8,788	27.2%	2,910	33.1%	5,566	17.2%
Middle-income	7	26.9%	9,374	29.0%	1,287	13.7%	5,449	16.8%
Upper-income	10	38.5%	14,182	43.8%	1,724	12.2%	14,155	43.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**26**	**100.0%**	**32,344**	**100.0%**	**5,921**	**18.3%**	**32,344**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	17,708	6,526	21.7%	36.9%	8,546	48.3%	2,636	14.9%
Middle-income	16,004	8,967	29.8%	56.0%	5,133	32.1%	1,904	11.9%
Upper-income	22,046	14,611	48.5%	66.3%	5,796	26.3%	1,639	7.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**55,758**	**30,104**	**100.0%**	**54.0%**	**19,475**	**34.9%**	**6,179**	**11.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,480	30.9%	1,270	30.3%	201	36.8%	9	18.4%
Middle-income	1,398	29.2%	1,193	28.5%	191	35.0%	14	28.6%
Upper-income	1,905	39.8%	1,725	41.2%	154	28.2%	26	53.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,783**	**100.0%**	**4,188**	**100.0%**	**546**	**100.0%**	**49**	**100.0%**
	Percentage of Total Businesses:			**87.6%**		**11.4%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	5	9.8%	5	10.0%	0	0.0%	0	0.0%
Middle-income	11	21.6%	10	20.0%	1	100.0%	0	0.0%
Upper-income	35	68.6%	35	70.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**51**	**100.0%**	**50**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.0%**		**2.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AR Ft. Smith

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	6,165	18.3%
Moderate-income	9	29.0%	9,540	28.4%	2,155	22.6%	6,160	18.3%
Middle-income	10	32.3%	10,530	31.3%	991	9.4%	6,951	20.7%
Upper-income	12	38.7%	13,559	40.3%	635	4.7%	14,353	42.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**31**	**100.0%**	**33,629**	**100.0%**	**3,781**	**11.2%**	**33,629**	**100.0%**

	Housing Units by Tract	Housing Types by Tract					
		Owner-Occupied		Rental		Vacant	
		#	%	#	%	#	%
Low-income	0	0	0.0%	0	0.0%	0	0.0%
Moderate-income	17,505	6,464	20.9%	9,174	52.4%	1,867	10.7%
Middle-income	17,101	10,573	34.3%	5,140	30.1%	1,388	8.1%
Upper-income	22,521	13,829	44.8%	6,846	30.4%	1,846	8.2%
Unknown-income	0	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**57,127**	**30,866**	**100.0%**	**21,160**	**37.0%**	**5,101**	**8.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,440	31.2%	1,243	30.7%	192	36.6%	5	12.5%
Middle-income	1,323	28.7%	1,161	28.7%	145	27.6%	17	42.5%
Upper-income	1,854	40.2%	1,648	40.7%	188	35.8%	18	45.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,617**	**100.0%**	**4,052**	**100.0%**	**525**	**100.0%**	**40**	**100.0%**
	Percentage of Total Businesses:			**87.8%**		**11.4%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	3	7.0%	3	7.1%	0	0.0%	0	0.0%
Middle-income	18	41.9%	17	40.5%	1	100.0%	0	0.0%
Upper-income	22	51.2%	22	52.4%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**43**	**100.0%**	**42**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.7%**		**2.3%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AR Hot Springs

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	10.0%	1,111	4.3%	400	36.0%	6,024	23.2%
Moderate-income	4	20.0%	3,355	12.9%	814	24.3%	4,346	16.7%
Middle-income	9	45.0%	12,371	47.7%	1,686	13.6%	5,091	19.6%
Upper-income	5	25.0%	9,114	35.1%	810	8.9%	10,490	40.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**20**	**100.0%**	**25,951**	**100.0%**	**3,710**	**14.3%**	**25,951**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,948	926	3.4%	31.4%	1,422	48.2%	600	20.4%
Moderate-income	7,925	3,208	11.8%	40.5%	3,029	38.2%	1,688	21.3%
Middle-income	24,057	13,318	49.1%	55.4%	5,539	23.0%	5,200	21.6%
Upper-income	15,588	9,661	35.6%	62.0%	3,187	20.4%	2,740	17.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**50,518**	**27,113**	**100.0%**	**53.7%**	**13,177**	**26.1%**	**10,228**	**20.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	307	6.9%	281	6.8%	25	8.9%	1	2.6%
Moderate-income	839	19.0%	744	18.1%	88	31.2%	7	18.4%
Middle-income	1,946	44.0%	1,818	44.3%	108	38.3%	20	52.6%
Upper-income	1,334	30.1%	1,263	30.8%	61	21.6%	10	26.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,426**	**100.0%**	**4,106**	**100.0%**	**282**	**100.0%**	**38**	**100.0%**
	Percentage of Total Businesses:			**92.8%**		**6.4%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	2.1%	1	2.2%	0	0.0%	0	0.0%
Moderate-income	4	8.5%	4	8.7%	0	0.0%	0	0.0%
Middle-income	20	42.6%	19	41.3%	1	100.0%	0	0.0%
Upper-income	22	46.8%	22	47.8%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**47**	**100.0%**	**46**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.9%**		**2.1%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AR Hot Springs

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	5,381	20.6%
Moderate-income	9	30.0%	7,034	27.0%	1,072	15.2%	4,672	17.9%
Middle-income	15	50.0%	13,910	53.4%	1,509	10.8%	6,076	23.3%
Upper-income	5	16.7%	4,829	18.5%	271	5.6%	9,942	38.1%
Unknown-income	1	3.3%	298	1.1%	73	24.5%	0	0.0%
Total Assessment Area	**30**	**100.0%**	**26,071**	**100.0%**	**2,925**	**11.2%**	**26,071**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	14,648	6,586	24.0%	45.0%	5,132	35.0%	2,930	20.0%
Middle-income	26,440	14,924	54.3%	56.4%	6,352	24.0%	5,164	19.5%
Upper-income	8,793	5,772	21.0%	65.6%	1,287	14.6%	1,734	19.7%
Unknown-income	1,093	186	0.7%	17.0%	667	61.0%	240	22.0%
Total Assessment Area	**50,974**	**27,468**	**100.0%**	**53.9%**	**13,438**	**26.4%**	**10,068**	**19.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,368	31.6%	1,239	30.8%	121	45.5%	8	19.0%
Middle-income	2,144	49.6%	2,011	50.0%	107	40.2%	26	61.9%
Upper-income	743	17.2%	704	17.5%	33	12.4%	6	14.3%
Unknown-income	71	1.6%	64	1.6%	5	1.9%	2	4.8%
Total Assessment Area	**4,326**	**100.0%**	**4,018**	**100.0%**	**266**	**100.0%**	**42**	**100.0%**
	Percentage of Total Businesses:			**92.9%**		**6.1%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	10	20.0%	10	20.4%	0	0.0%	0	0.0%
Middle-income	29	58.0%	28	57.1%	1	100.0%	0	0.0%
Upper-income	11	22.0%	11	22.4%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**50**	**100.0%**	**49**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.0%**		**2.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AR Jonesboro

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	11.8%	1,568	6.1%	690	44.0%	5,135	19.9%
Moderate-income	2	11.8%	2,978	11.5%	822	27.6%	4,348	16.9%
Middle-income	10	58.8%	14,953	58.0%	2,070	13.8%	5,002	19.4%
Upper-income	3	17.6%	6,303	24.4%	189	3.0%	11,317	43.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**17**	**100.0%**	**25,802**	**100.0%**	**3,771**	**14.6%**	**25,802**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,285	686	3.0%	16.0%	2,832	66.1%	767	17.9%
Moderate-income	6,413	2,255	9.9%	35.2%	3,513	54.8%	645	10.1%
Middle-income	23,466	13,398	58.5%	57.1%	8,006	34.1%	2,062	8.8%
Upper-income	8,436	6,548	28.6%	77.6%	1,486	17.6%	402	4.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**42,600**	**22,887**	**100.0%**	**53.7%**	**15,837**	**37.2%**	**3,876**	**9.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	367	10.0%	302	9.2%	59	17.2%	6	12.8%
Moderate-income	651	17.7%	578	17.5%	67	19.5%	6	12.8%
Middle-income	1,886	51.2%	1,687	51.2%	177	51.6%	22	46.8%
Upper-income	781	21.2%	728	22.1%	40	11.7%	13	27.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,685**	**100.0%**	**3,295**	**100.0%**	**343**	**100.0%**	**47**	**100.0%**
	Percentage of Total Businesses:			**89.4%**		**9.3%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.1%	3	1.1%	0	0.0%	0	0.0%
Moderate-income	17	6.1%	17	6.3%	0	0.0%	0	0.0%
Middle-income	165	59.6%	158	59.0%	7	77.8%	0	0.0%
Upper-income	92	33.2%	90	33.6%	2	22.2%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**277**	**100.0%**	**268**	**100.0%**	**9**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.8%**		**3.2%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AR Jonesboro

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.5%	806	2.9%	356	44.2%	5,771	20.7%
Moderate-income	5	22.7%	5,331	19.2%	1,312	24.6%	4,423	15.9%
Middle-income	9	40.9%	11,060	39.7%	1,281	11.6%	5,435	19.5%
Upper-income	7	31.8%	10,632	38.2%	441	4.1%	12,200	43.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**22**	**100.0%**	**27,829**	**100.0%**	**3,390**	**12.2%**	**27,829**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,153	121	0.5%	5.6%	1,627	75.6%	405	18.8%
Moderate-income	10,441	4,013	16.7%	38.4%	5,236	50.1%	1,192	11.4%
Middle-income	19,205	9,432	39.2%	49.1%	8,200	42.7%	1,573	8.2%
Upper-income	14,357	10,489	43.6%	73.1%	3,085	21.5%	783	5.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**46,156**	**24,055**	**100.0%**	**52.1%**	**18,148**	**39.3%**	**3,953**	**8.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	90	2.4%	75	2.3%	15	4.4%	0	0.0%
Moderate-income	1,002	27.1%	875	26.4%	114	33.3%	13	28.9%
Middle-income	1,425	38.5%	1,242	37.5%	166	48.5%	17	37.8%
Upper-income	1,186	32.0%	1,124	33.9%	47	13.7%	15	33.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,703**	**100.0%**	**3,316**	**100.0%**	**342**	**100.0%**	**45**	**100.0%**
	Percentage of Total Businesses:			**89.5%**		**9.2%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.4%	1	0.4%	0	0.0%	0	0.0%
Moderate-income	55	19.9%	55	20.5%	0	0.0%	0	0.0%
Middle-income	119	43.0%	113	42.2%	6	66.7%	0	0.0%
Upper-income	102	36.8%	99	36.9%	3	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**277**	**100.0%**	**268**	**100.0%**	**9**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.8%**		**3.2%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AR Northeast AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	13,390	21.3%
Moderate-income	11	19.3%	9,318	14.8%	2,493	26.8%	10,201	16.2%
Middle-income	33	57.9%	32,738	52.1%	5,569	17.0%	11,813	18.8%
Upper-income	13	22.8%	20,800	33.1%	2,495	12.0%	27,452	43.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**57**	**100.0%**	**62,856**	**100.0%**	**10,557**	**16.8%**	**62,856**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	16,844	7,477	12.6%	44.4%	6,689	39.7%	2,678	15.9%
Middle-income	58,390	31,447	52.8%	53.9%	18,844	32.3%	8,099	13.9%
Upper-income	30,927	20,587	34.6%	66.6%	7,566	24.5%	2,774	9.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**106,161**	**59,511**	**100.0%**	**56.1%**	**33,099**	**31.2%**	**13,551**	**12.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	925	13.8%	820	13.6%	83	15.9%	22	14.2%
Middle-income	3,561	53.2%	3,154	52.4%	305	58.3%	102	65.8%
Upper-income	2,211	33.0%	2,045	34.0%	135	25.8%	31	20.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**6,697**	**100.0%**	**6,019**	**100.0%**	**523**	**100.0%**	**155**	**100.0%**
	Percentage of Total Businesses:			**89.9%**		**7.8%**		**2.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	118	15.1%	111	14.8%	7	21.2%	0	0.0%
Middle-income	468	59.8%	446	59.5%	21	63.6%	1	100.0%
Upper-income	197	25.2%	192	25.6%	5	15.2%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**783**	**100.0%**	**749**	**100.0%**	**33**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**95.7%**		**4.2%**		**0.1%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AR Northeast AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.4%	614	1.0%	278	45.3%	13,186	21.0%
Moderate-income	15	21.4%	10,966	17.5%	2,937	26.8%	11,652	18.6%
Middle-income	39	55.7%	34,124	54.4%	4,271	12.5%	12,349	19.7%
Upper-income	15	21.4%	17,001	27.1%	1,620	9.5%	25,518	40.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**70**	**100.0%**	**62,705**	**100.0%**	**9,106**	**14.5%**	**62,705**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,557	514	0.9%	33.0%	647	41.6%	396	25.4%
Moderate-income	20,739	8,400	14.2%	40.5%	8,723	42.1%	3,616	17.4%
Middle-income	58,894	33,346	56.3%	56.6%	16,422	27.9%	9,126	15.5%
Upper-income	27,081	17,018	28.7%	62.8%	6,749	24.9%	3,314	12.2%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**108,271**	**59,278**	**100.0%**	**54.7%**	**32,541**	**30.1%**	**16,452**	**15.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	70	1.0%	67	1.1%	3	0.6%	0	0.0%
Moderate-income	1,595	23.8%	1,394	23.1%	158	30.4%	43	29.5%
Middle-income	3,286	49.1%	2,953	49.0%	251	48.4%	82	56.2%
Upper-income	1,742	26.0%	1,614	26.8%	107	20.6%	21	14.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**6,693**	**100.0%**	**6,028**	**100.0%**	**519**	**100.0%**	**146**	**100.0%**
	Percentage of Total Businesses:			**90.1%**		**7.8%**		**2.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.1%	1	0.1%	0	0.0%	0	0.0%
Moderate-income	100	13.1%	92	12.6%	8	24.2%	0	0.0%
Middle-income	520	68.0%	499	68.3%	20	60.6%	1	100.0%
Upper-income	144	18.8%	139	19.0%	5	15.2%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**765**	**100.0%**	**731**	**100.0%**	**33**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**95.6%**		**4.3%**		**0.1%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AR Northwest AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	8,289	19.3%
Moderate-income	3	8.6%	2,664	6.2%	590	22.1%	7,609	17.7%
Middle-income	26	74.3%	31,061	72.2%	5,184	16.7%	8,652	20.1%
Upper-income	6	17.1%	9,309	21.6%	788	8.5%	18,484	43.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**35**	**100.0%**	**43,034**	**100.0%**	**6,562**	**15.2%**	**43,034**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	4,922	2,089	4.7%	42.4%	2,085	42.4%	748	15.2%
Middle-income	55,051	31,974	71.8%	58.1%	14,209	25.8%	8,868	16.1%
Upper-income	14,106	10,484	23.5%	74.3%	2,117	15.0%	1,505	10.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**74,079**	**44,547**	**100.0%**	**60.1%**	**18,411**	**24.9%**	**11,121**	**15.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	671	11.6%	610	11.6%	46	11.4%	15	13.8%
Middle-income	4,085	70.7%	3,715	70.5%	304	75.6%	66	60.6%
Upper-income	1,024	17.7%	944	17.9%	52	12.9%	28	25.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,780**	**100.0%**	**5,269**	**100.0%**	**402**	**100.0%**	**109**	**100.0%**
	Percentage of Total Businesses:			**91.2%**		**7.0%**		**1.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	4	1.4%	4	1.5%	0	0.0%	0	0.0%
Middle-income	212	76.0%	206	75.7%	3	75.0%	3	100.0%
Upper-income	63	22.6%	62	22.8%	1	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**279**	**100.0%**	**272**	**100.0%**	**4**	**100.0%**	**3**	**100.0%**
	Percentage of Total Farms:			**97.5%**		**1.4%**		**1.1%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AR Northwest AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,851	18.5%
Moderate-income	5	11.9%	3,817	9.0%	565	14.8%	8,062	19.0%
Middle-income	26	61.9%	27,979	66.1%	3,295	11.8%	8,325	19.7%
Upper-income	11	26.2%	10,553	24.9%	940	8.9%	18,111	42.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**42**	**100.0%**	**42,349**	**100.0%**	**4,800**	**11.3%**	**42,349**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	8,639	3,340	7.3%	38.7%	3,683	42.6%	1,616	18.7%
Middle-income	49,618	31,070	67.5%	62.6%	9,946	20.0%	8,602	17.3%
Upper-income	17,058	11,632	25.3%	68.2%	3,738	21.9%	1,688	9.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**75,315**	**46,042**	**100.0%**	**61.1%**	**17,367**	**23.1%**	**11,906**	**15.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,174	20.5%	1,065	20.4%	87	22.0%	22	19.1%
Middle-income	2,885	50.4%	2,639	50.7%	182	46.1%	64	55.7%
Upper-income	1,661	29.0%	1,506	28.9%	126	31.9%	29	25.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,720**	**100.0%**	**5,210**	**100.0%**	**395**	**100.0%**	**115**	**100.0%**
	Percentage of Total Businesses:			**91.1%**		**6.9%**		**2.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	11	4.0%	11	4.1%	0	0.0%	0	0.0%
Middle-income	205	74.5%	200	74.6%	3	75.0%	2	66.7%
Upper-income	59	21.5%	57	21.3%	1	25.0%	1	33.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**275**	**100.0%**	**268**	**100.0%**	**4**	**100.0%**	**3**	**100.0%**
	Percentage of Total Farms:			**97.5%**		**1.5%**		**1.1%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AR Southern AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,847	20.8%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	1,577	17.8%
Middle-income	7	87.5%	8,074	90.9%	1,487	18.4%	1,552	17.5%
Upper-income	1	12.5%	807	9.1%	87	10.8%	3,905	44.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**8**	**100.0%**	**8,881**	**100.0%**	**1,574**	**17.7%**	**8,881**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	15,150	7,986	90.6%	52.7%	4,397	29.0%	2,767	18.3%
Upper-income	1,475	824	9.4%	55.9%	523	35.5%	128	8.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**16,625**	**8,810**	**100.0%**	**53.0%**	**4,920**	**29.6%**	**2,895**	**17.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	1,049	88.2%	943	87.5%	79	95.2%	27	93.1%
Upper-income	141	11.8%	135	12.5%	4	4.8%	2	6.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,190**	**100.0%**	**1,078**	**100.0%**	**83**	**100.0%**	**29**	**100.0%**
	Percentage of Total Businesses:			**90.6%**		**7.0%**		**2.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	84	96.6%	81	96.4%	3	100.0%	0	0.0%
Upper-income	3	3.4%	3	3.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**87**	**100.0%**	**84**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.6%**		**3.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AR Southern AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,974	22.7%
Moderate-income	1	11.1%	1,030	11.8%	201	19.5%	1,587	18.2%
Middle-income	6	66.7%	6,349	73.0%	958	15.1%	1,567	18.0%
Upper-income	2	22.2%	1,321	15.2%	80	6.1%	3,572	41.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9**	**100.0%**	**8,700**	**100.0%**	**1,239**	**14.2%**	**8,700**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,960	842	9.9%	43.0%	759	38.7%	359	18.3%
Middle-income	12,204	6,258	73.9%	51.3%	3,857	31.6%	2,089	17.1%
Upper-income	2,650	1,373	16.2%	51.8%	518	19.5%	759	28.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**16,814**	**8,473**	**100.0%**	**50.4%**	**5,134**	**30.5%**	**3,207**	**19.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	201	17.3%	181	17.2%	16	19.8%	4	13.8%
Middle-income	784	67.3%	704	66.7%	58	71.6%	22	75.9%
Upper-income	180	15.5%	170	16.1%	7	8.6%	3	10.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,165**	**100.0%**	**1,055**	**100.0%**	**81**	**100.0%**	**29**	**100.0%**
	Percentage of Total Businesses:			**90.6%**		**7.0%**		**2.5%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	5	5.7%	5	6.0%	0	0.0%	0	0.0%
Middle-income	73	83.9%	70	83.3%	3	100.0%	0	0.0%
Upper-income	9	10.3%	9	10.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**87**	**100.0%**	**84**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.6%**		**3.4%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: AR Union

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,487	22.0%
Moderate-income	2	20.0%	1,995	17.6%	611	30.6%	1,687	14.9%
Middle-income	5	50.0%	4,853	42.8%	892	18.4%	1,999	17.6%
Upper-income	3	30.0%	4,479	39.5%	510	11.4%	5,154	45.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10**	**100.0%**	**11,327**	**100.0%**	**2,013**	**17.8%**	**11,327**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,843	1,852	15.8%	48.2%	1,349	35.1%	642	16.7%
Middle-income	8,554	4,829	41.2%	56.5%	2,054	24.0%	1,671	19.5%
Upper-income	7,244	5,043	43.0%	69.6%	1,409	19.5%	792	10.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**19,641**	**11,724**	**100.0%**	**59.7%**	**4,812**	**24.5%**	**3,105**	**15.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	238	15.1%	209	15.1%	29	16.5%	0	0.0%
Middle-income	606	38.4%	534	38.7%	59	33.5%	13	56.5%
Upper-income	735	46.5%	637	46.2%	88	50.0%	10	43.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,579**	**100.0%**	**1,380**	**100.0%**	**176**	**100.0%**	**23**	**100.0%**
	Percentage of Total Businesses:			**87.4%**		**11.1%**		**1.5%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2	5.7%	2	6.1%	0	0.0%	0	0.0%
Middle-income	11	31.4%	11	33.3%	0	0.0%	0	0.0%
Upper-income	22	62.9%	20	60.6%	2	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**35**	**100.0%**	**33**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**94.3%**		**5.7%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: AR Union

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,102	20.6%
Moderate-income	2	16.7%	1,492	14.6%	524	35.1%	1,678	16.5%
Middle-income	6	50.0%	5,436	53.3%	761	14.0%	1,711	16.8%
Upper-income	4	33.3%	3,264	32.0%	331	10.1%	4,701	46.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**12**	**100.0%**	**10,192**	**100.0%**	**1,616**	**15.9%**	**10,192**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,086	1,118	9.5%	36.2%	1,228	39.8%	740	24.0%
Middle-income	10,826	6,269	53.1%	57.9%	2,015	18.6%	2,542	23.5%
Upper-income	6,153	4,410	37.4%	71.7%	815	13.2%	928	15.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**20,065**	**11,797**	**100.0%**	**58.8%**	**4,058**	**20.2%**	**4,210**	**21.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	252	15.5%	213	14.9%	37	21.3%	2	9.1%
Middle-income	694	42.7%	624	43.6%	58	33.3%	12	54.5%
Upper-income	680	41.8%	593	41.5%	79	45.4%	8	36.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,626**	**100.0%**	**1,430**	**100.0%**	**174**	**100.0%**	**22**	**100.0%**
	Percentage of Total Businesses:			**87.9%**		**10.7%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	3	8.6%	3	9.4%	0	0.0%	0	0.0%
Middle-income	13	37.1%	12	37.5%	1	33.3%	0	0.0%
Upper-income	19	54.3%	17	53.1%	2	66.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**35**	**100.0%**	**32**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**91.4%**		**8.6%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IN Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	9.7%	1,264	4.5%	728	57.6%	6,162	22.2%
Moderate-income	5	16.1%	3,394	12.2%	725	21.4%	4,405	15.8%
Middle-income	11	35.5%	12,264	44.1%	1,143	9.3%	5,429	19.5%
Upper-income	11	35.5%	10,872	39.1%	712	6.5%	11,813	42.5%
Unknown-income	1	3.2%	15	0.1%	12	80.0%	0	0.0%
Total Assessment Area	**31**	**100.0%**	**27,809**	**100.0%**	**3,320**	**11.9%**	**27,809**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,856	913	3.1%	23.7%	2,521	65.4%	422	10.9%
Moderate-income	12,856	2,216	7.6%	17.2%	9,330	72.6%	1,310	10.2%
Middle-income	22,309	13,025	44.8%	58.4%	7,126	31.9%	2,158	9.7%
Upper-income	20,754	12,893	44.4%	62.1%	6,108	29.4%	1,753	8.4%
Unknown-income	33	3	0.0%	9.1%	30	90.9%	0	0.0%
Total Assessment Area	**59,808**	**29,050**	**100.0%**	**48.6%**	**25,115**	**42.0%**	**5,643**	**9.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	323	5.8%	286	5.6%	37	8.9%	0	0.0%
Moderate-income	1,106	20.0%	1,000	19.7%	101	24.2%	5	10.0%
Middle-income	2,053	37.1%	1,842	36.3%	185	44.3%	26	52.0%
Upper-income	1,990	35.9%	1,885	37.2%	87	20.8%	18	36.0%
Unknown-income	69	1.2%	60	1.2%	8	1.9%	1	2.0%
Total Assessment Area	**5,541**	**100.0%**	**5,073**	**100.0%**	**418**	**100.0%**	**50**	**100.0%**
	Percentage of Total Businesses:			**91.6%**		**7.5%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.0%	2	2.1%	0	0.0%	0	0.0%
Moderate-income	5	5.1%	5	5.2%	0	0.0%	0	0.0%
Middle-income	54	54.5%	54	55.7%	0	0.0%	0	0.0%
Upper-income	37	37.4%	35	36.1%	2	100.0%	0	0.0%
Unknown-income	1	1.0%	1	1.0%	0	0.0%	0	0.0%
Total Assessment Area	**99**	**100.0%**	**97**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.0%**		**2.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IN Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.1%	771	2.6%	384	49.8%	5,658	19.1%
Moderate-income	6	18.2%	4,831	16.3%	912	18.9%	5,024	17.0%
Middle-income	12	36.4%	11,788	39.8%	995	8.4%	5,944	20.1%
Upper-income	10	30.3%	11,518	38.9%	667	5.8%	12,975	43.8%
Unknown-income	3	9.1%	693	2.3%	90	13.0%	0	0.0%
Total Assessment Area	**33**	**100.0%**	**29,601**	**100.0%**	**3,048**	**10.3%**	**29,601**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,889	696	2.2%	14.2%	3,316	67.8%	877	17.9%
Moderate-income	10,130	4,391	14.1%	43.3%	5,127	50.6%	612	6.0%
Middle-income	21,965	12,042	38.7%	54.8%	8,192	37.3%	1,731	7.9%
Upper-income	20,616	13,418	43.1%	65.1%	5,515	26.8%	1,683	8.2%
Unknown-income	4,473	599	1.9%	13.4%	3,103	69.4%	771	17.2%
Total Assessment Area	**62,073**	**31,146**	**100.0%**	**50.2%**	**25,253**	**40.7%**	**5,674**	**9.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	718	13.7%	644	13.5%	71	17.4%	3	6.5%
Moderate-income	805	15.4%	717	15.0%	81	19.8%	7	15.2%
Middle-income	1,669	31.9%	1,527	32.0%	128	31.3%	14	30.4%
Upper-income	1,746	33.4%	1,615	33.9%	109	26.7%	22	47.8%
Unknown-income	286	5.5%	266	5.6%	20	4.9%	0	0.0%
Total Assessment Area	**5,224**	**100.0%**	**4,769**	**100.0%**	**409**	**100.0%**	**46**	**100.0%**
	Percentage of Total Businesses:			**91.3%**		**7.8%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	3.1%	3	3.2%	0	0.0%	0	0.0%
Moderate-income	9	9.3%	9	9.5%	0	0.0%	0	0.0%
Middle-income	51	52.6%	51	53.7%	0	0.0%	0	0.0%
Upper-income	32	33.0%	30	31.6%	2	100.0%	0	0.0%
Unknown-income	2	2.1%	2	2.1%	0	0.0%	0	0.0%
Total Assessment Area	**97**	**100.0%**	**95**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.9%**		**2.1%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IN Clinton-Grant

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	5,751	22.6%
Moderate-income	9	37.5%	7,956	31.3%	1,768	22.2%	4,860	19.1%
Middle-income	12	50.0%	13,505	53.1%	1,283	9.5%	5,593	22.0%
Upper-income	3	12.5%	3,963	15.6%	367	9.3%	9,220	36.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**24**	**100.0%**	**25,424**	**100.0%**	**3,418**	**13.4%**	**25,424**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	16,301	7,919	29.5%	48.6%	5,614	34.4%	2,768	17.0%
Middle-income	21,457	14,639	54.5%	68.2%	4,685	21.8%	2,133	9.9%
Upper-income	5,826	4,327	16.1%	74.3%	936	16.1%	563	9.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**43,584**	**26,885**	**100.0%**	**61.7%**	**11,235**	**25.8%**	**5,464**	**12.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,248	39.6%	1,114	39.2%	117	47.0%	17	28.3%
Middle-income	1,392	44.2%	1,272	44.8%	90	36.1%	30	50.0%
Upper-income	508	16.1%	453	16.0%	42	16.9%	13	21.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,148**	**100.0%**	**2,839**	**100.0%**	**249**	**100.0%**	**60**	**100.0%**
	Percentage of Total Businesses:			**90.2%**		**7.9%**		**1.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	5	1.8%	5	1.8%	0	0.0%	0	0.0%
Middle-income	170	60.1%	169	60.4%	1	33.3%	0	0.0%
Upper-income	108	38.2%	106	37.9%	2	66.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**283**	**100.0%**	**280**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.9%**		**1.1%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IN Clinton-Grant

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	8.3%	1,794	7.1%	607	33.8%	5,787	22.9%
Moderate-income	9	37.5%	7,453	29.5%	1,202	16.1%	5,223	20.7%
Middle-income	11	45.8%	12,414	49.2%	930	7.5%	5,133	20.3%
Upper-income	2	8.3%	3,579	14.2%	315	8.8%	9,097	36.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**24**	**100.0%**	**25,240**	**100.0%**	**3,054**	**12.1%**	**25,240**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,686	1,882	6.9%	51.1%	1,305	35.4%	499	13.5%
Moderate-income	14,432	7,440	27.3%	51.6%	5,101	35.3%	1,891	13.1%
Middle-income	20,386	13,956	51.3%	68.5%	4,392	21.5%	2,038	10.0%
Upper-income	5,361	3,946	14.5%	73.6%	1,018	19.0%	397	7.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**43,865**	**27,224**	**100.0%**	**62.1%**	**11,816**	**26.9%**	**4,825**	**11.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	189	6.4%	164	6.2%	24	9.7%	1	1.8%
Moderate-income	955	32.5%	854	32.5%	81	32.7%	20	36.4%
Middle-income	1,416	48.3%	1,273	48.4%	111	44.8%	32	58.2%
Upper-income	374	12.7%	340	12.9%	32	12.9%	2	3.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2,934**	**100.0%**	**2,631**	**100.0%**	**248**	**100.0%**	**55**	**100.0%**
	Percentage of Total Businesses:			**89.7%**		**8.5%**		**1.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.4%	1	0.4%	0	0.0%	0	0.0%
Moderate-income	17	6.2%	16	5.9%	1	25.0%	0	0.0%
Middle-income	224	81.8%	221	81.9%	3	75.0%	0	0.0%
Upper-income	32	11.7%	32	11.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**274**	**100.0%**	**270**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.5%**		**1.5%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IN Evansville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	20.4%	5,837	13.0%	1,950	33.4%	10,876	24.1%
Moderate-income	13	26.5%	10,741	23.8%	1,992	18.5%	8,412	18.7%
Middle-income	15	30.6%	14,571	32.3%	1,140	7.8%	8,964	19.9%
Upper-income	9	18.4%	13,853	30.7%	465	3.4%	16,811	37.3%
Unknown-income	2	4.1%	61	0.1%	0	0.0%	0	0.0%
Total Assessment Area	**49**	**100.0%**	**45,063**	**100.0%**	**5,547**	**12.3%**	**45,063**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,665	4,441	9.5%	35.1%	5,670	44.8%	2,554	20.2%
Moderate-income	23,347	9,202	19.6%	39.4%	10,968	47.0%	3,177	13.6%
Middle-income	27,292	16,676	35.5%	61.1%	8,308	30.4%	2,308	8.5%
Upper-income	19,672	16,565	35.3%	84.2%	2,111	10.7%	996	5.1%
Unknown-income	353	70	0.1%	19.8%	206	58.4%	77	21.8%
Total Assessment Area	**83,329**	**46,954**	**100.0%**	**56.3%**	**27,263**	**32.7%**	**9,112**	**10.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	862	11.6%	725	11.2%	132	15.5%	5	7.8%
Moderate-income	2,082	28.1%	1,783	27.4%	287	33.7%	12	18.8%
Middle-income	2,178	29.4%	1,946	29.9%	210	24.6%	22	34.4%
Upper-income	1,780	24.0%	1,638	25.2%	128	15.0%	14	21.9%
Unknown-income	512	6.9%	406	6.2%	95	11.2%	11	17.2%
Total Assessment Area	**7,414**	**100.0%**	**6,498**	**100.0%**	**852**	**100.0%**	**64**	**100.0%**
	Percentage of Total Businesses:			**87.6%**		**11.5%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.1%	2	2.1%	0	0.0%	0	0.0%
Moderate-income	7	7.2%	6	6.4%	1	33.3%	0	0.0%
Middle-income	26	26.8%	26	27.7%	0	0.0%	0	0.0%
Upper-income	60	61.9%	58	61.7%	2	66.7%	0	0.0%
Unknown-income	2	2.1%	2	2.1%	0	0.0%	0	0.0%
Total Assessment Area	**97**	**100.0%**	**94**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.9%**		**3.1%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IN Evansville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	16.9%	5,383	11.8%	1,348	25.0%	11,100	24.4%
Moderate-income	17	28.8%	13,139	28.8%	1,945	14.8%	8,732	19.2%
Middle-income	17	28.8%	15,785	34.7%	1,444	9.1%	9,458	20.8%
Upper-income	9	15.3%	11,142	24.5%	286	2.6%	16,258	35.7%
Unknown-income	6	10.2%	99	0.2%	0	0.0%	0	0.0%
Total Assessment Area	**59**	**100.0%**	**45,548**	**100.0%**	**5,023**	**11.0%**	**45,548**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,072	4,244	8.6%	35.2%	5,351	44.3%	2,477	20.5%
Moderate-income	27,155	13,354	27.1%	49.2%	10,702	39.4%	3,099	11.4%
Middle-income	27,358	18,603	37.7%	68.0%	7,081	25.9%	1,674	6.1%
Upper-income	17,387	12,959	26.3%	74.5%	3,453	19.9%	975	5.6%
Unknown-income	506	168	0.3%	33.2%	179	35.4%	159	31.4%
Total Assessment Area	**84,478**	**49,328**	**100.0%**	**58.4%**	**26,766**	**31.7%**	**8,384**	**9.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	821	11.9%	705	11.6%	109	13.8%	7	11.3%
Moderate-income	2,053	29.7%	1,734	28.6%	305	38.6%	14	22.6%
Middle-income	1,736	25.1%	1,608	26.5%	116	14.7%	12	19.4%
Upper-income	1,650	23.9%	1,486	24.5%	148	18.7%	16	25.8%
Unknown-income	650	9.4%	525	8.7%	112	14.2%	13	21.0%
Total Assessment Area	**6,910**	**100.0%**	**6,058**	**100.0%**	**790**	**100.0%**	**62**	**100.0%**
	Percentage of Total Businesses:			**87.7%**		**11.4%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	3.3%	3	3.4%	0	0.0%	0	0.0%
Moderate-income	6	6.7%	6	6.9%	0	0.0%	0	0.0%
Middle-income	46	51.1%	45	51.7%	1	33.3%	0	0.0%
Upper-income	33	36.7%	31	35.6%	2	66.7%	0	0.0%
Unknown-income	2	2.2%	2	2.3%	0	0.0%	0	0.0%
Total Assessment Area	**90**	**100.0%**	**87**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**96.7%**		**3.3%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report

Assessment Area: IN Kokomo

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	10.0%	1,791	8.0%	602	33.6%	4,955	22.2%
Moderate-income	4	20.0%	3,434	15.4%	849	24.7%	3,704	16.6%
Middle-income	9	45.0%	10,461	47.0%	1,276	12.2%	4,704	21.1%
Upper-income	5	25.0%	6,595	29.6%	231	3.5%	8,918	40.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**20**	**100.0%**	**22,281**	**100.0%**	**2,958**	**13.3%**	**22,281**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,862	1,497	6.3%	38.8%	1,748	45.3%	617	16.0%
Moderate-income	7,327	3,372	14.2%	46.0%	2,460	33.6%	1,495	20.4%
Middle-income	17,841	11,558	48.7%	64.8%	4,830	27.1%	1,453	8.1%
Upper-income	9,619	7,304	30.8%	75.9%	1,644	17.1%	671	7.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**38,649**	**23,731**	**100.0%**	**61.4%**	**10,682**	**27.6%**	**4,236**	**11.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	310	10.9%	286	10.9%	23	12.4%	1	3.0%
Moderate-income	542	19.1%	497	18.9%	37	20.0%	8	24.2%
Middle-income	1,307	46.0%	1,196	45.6%	92	49.7%	19	57.6%
Upper-income	683	24.0%	645	24.6%	33	17.8%	5	15.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2,842**	**100.0%**	**2,624**	**100.0%**	**185**	**100.0%**	**33**	**100.0%**
	Percentage of Total Businesses:			**92.3%**		**6.5%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.6%	2	1.6%	0	0.0%	0	0.0%
Moderate-income	1	0.8%	1	0.8%	0	0.0%	0	0.0%
Middle-income	61	49.6%	61	50.0%	0	0.0%	0	0.0%
Upper-income	59	48.0%	58	47.5%	1	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**123**	**100.0%**	**122**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.2%**		**0.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IN Lafayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.8%	1,168	2.7%	506	43.3%	8,835	20.5%
Moderate-income	10	22.7%	8,247	19.1%	1,494	18.1%	6,985	16.2%
Middle-income	16	36.4%	17,419	40.3%	1,825	10.5%	9,919	23.0%
Upper-income	12	27.3%	16,237	37.6%	838	5.2%	17,441	40.4%
Unknown-income	3	6.8%	109	0.3%	22	20.2%	0	0.0%
Total Assessment Area	**44**	**100.0%**	**43,180**	**100.0%**	**4,685**	**10.8%**	**43,180**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,131	410	1.0%	8.0%	4,068	79.3%	653	12.7%
Moderate-income	17,789	6,662	15.8%	37.5%	9,534	53.6%	1,593	9.0%
Middle-income	30,780	17,130	40.7%	55.7%	10,834	35.2%	2,816	9.1%
Upper-income	26,506	17,796	42.3%	67.1%	7,082	26.7%	1,628	6.1%
Unknown-income	2,386	43	0.1%	1.8%	1,990	83.4%	353	14.8%
Total Assessment Area	**82,592**	**42,041**	**100.0%**	**50.9%**	**33,508**	**40.6%**	**7,043**	**8.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	269	4.0%	244	3.9%	24	5.3%	1	1.7%
Moderate-income	1,928	28.8%	1,715	27.7%	198	43.5%	15	25.0%
Middle-income	2,169	32.4%	2,016	32.6%	129	28.4%	24	40.0%
Upper-income	2,104	31.4%	1,991	32.2%	93	20.4%	20	33.3%
Unknown-income	231	3.4%	220	3.6%	11	2.4%	0	0.0%
Total Assessment Area	**6,701**	**100.0%**	**6,186**	**100.0%**	**455**	**100.0%**	**60**	**100.0%**
	Percentage of Total Businesses:			**92.3%**		**6.8%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2%	1	0.3%	0	0.0%	0	0.0%
Moderate-income	12	2.9%	11	2.8%	1	9.1%	0	0.0%
Middle-income	250	61.3%	242	61.0%	8	72.7%	0	0.0%
Upper-income	145	35.5%	143	36.0%	2	18.2%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**408**	**100.0%**	**397**	**100.0%**	**11**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.3%**		**2.7%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IN Lafayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.0%	2,398	5.2%	629	26.2%	9,782	21.4%
Moderate-income	10	20.0%	6,452	14.1%	787	12.2%	7,814	17.1%
Middle-income	23	46.0%	23,005	50.2%	1,809	7.9%	9,416	20.6%
Upper-income	10	20.0%	13,897	30.3%	482	3.5%	18,795	41.0%
Unknown-income	4	8.0%	55	0.1%	33	60.0%	0	0.0%
Total Assessment Area	**50**	**100.0%**	**45,807**	**100.0%**	**3,740**	**8.2%**	**45,807**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,845	1,111	2.4%	19.0%	4,155	71.1%	579	9.9%
Moderate-income	15,256	5,668	12.3%	37.2%	7,888	51.7%	1,700	11.1%
Middle-income	41,531	23,638	51.4%	56.9%	15,072	36.3%	2,821	6.8%
Upper-income	20,296	15,584	33.9%	76.8%	3,393	16.7%	1,319	6.5%
Unknown-income	3,843	0	0.0%	0.0%	3,300	85.9%	543	14.1%
Total Assessment Area	**86,771**	**46,001**	**100.0%**	**53.0%**	**33,808**	**39.0%**	**6,962**	**8.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	561	8.8%	502	8.5%	59	13.8%	0	0.0%
Moderate-income	1,585	24.9%	1,435	24.4%	135	31.6%	15	24.2%
Middle-income	2,532	39.7%	2,351	40.0%	154	36.1%	27	43.5%
Upper-income	1,502	23.6%	1,415	24.0%	68	15.9%	19	30.6%
Unknown-income	193	3.0%	181	3.1%	11	2.6%	1	1.6%
Total Assessment Area	**6,373**	**100.0%**	**5,884**	**100.0%**	**427**	**100.0%**	**62**	**100.0%**
	Percentage of Total Businesses:			**92.3%**		**6.7%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.5%	1	0.3%	1	9.1%	0	0.0%
Moderate-income	10	2.5%	10	2.6%	0	0.0%	0	0.0%
Middle-income	291	72.6%	281	72.1%	10	90.9%	0	0.0%
Upper-income	98	24.4%	98	25.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**401**	**100.0%**	**390**	**100.0%**	**11**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.3%**		**2.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IN Louisville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	4,200	23.9%
Moderate-income	3	25.0%	3,870	22.1%	576	14.9%	3,583	20.4%
Middle-income	9	75.0%	13,671	77.9%	1,406	10.3%	4,048	23.1%
Upper-income	0	0.0%	0	0.0%	0	0.0%	5,710	32.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**12**	**100.0%**	**17,541**	**100.0%**	**1,982**	**11.3%**	**17,541**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	6,640	4,346	21.7%	65.5%	1,351	20.3%	943	14.2%
Middle-income	22,184	15,647	78.3%	70.5%	3,802	17.1%	2,735	12.3%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**28,824**	**19,993**	**100.0%**	**69.4%**	**5,153**	**17.9%**	**3,678**	**12.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	540	22.2%	499	22.0%	26	21.7%	15	37.5%
Middle-income	1,892	77.8%	1,773	78.0%	94	78.3%	25	62.5%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2,432**	**100.0%**	**2,272**	**100.0%**	**120**	**100.0%**	**40**	**100.0%**
	Percentage of Total Businesses:			**93.4%**		**4.9%**		**1.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	48	18.3%	47	18.1%	1	50.0%	0	0.0%
Middle-income	214	81.7%	213	81.9%	1	50.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**262**	**100.0%**	**260**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.2%**		**0.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IN Louisville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	3,597	20.7%
Moderate-income	3	18.8%	2,790	16.1%	313	11.2%	3,857	22.2%
Middle-income	13	81.3%	14,574	83.9%	1,133	7.8%	4,401	25.3%
Upper-income	0	0.0%	0	0.0%	0	0.0%	5,509	31.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**16**	**100.0%**	**17,364**	**100.0%**	**1,446**	**8.3%**	**17,364**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	4,806	3,257	15.7%	67.8%	894	18.6%	655	13.6%
Middle-income	24,821	17,524	84.3%	70.6%	3,679	14.8%	3,618	14.6%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**29,627**	**20,781**	**100.0%**	**70.1%**	**4,573**	**15.4%**	**4,273**	**14.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	356	15.8%	331	15.8%	16	13.6%	9	21.4%
Middle-income	1,897	84.2%	1,762	84.2%	102	86.4%	33	78.6%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2,253**	**100.0%**	**2,093**	**100.0%**	**118**	**100.0%**	**42**	**100.0%**
	Percentage of Total Businesses:			**92.9%**		**5.2%**		**1.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	29	11.5%	28	11.1%	1	100.0%	0	0.0%
Middle-income	224	88.5%	224	88.9%	0	0.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**253**	**100.0%**	**252**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.6%**		**0.4%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IN Southwest IN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,400	18.4%
Moderate-income	8	22.2%	5,154	12.8%	844	16.4%	7,533	18.7%
Middle-income	23	63.9%	28,194	70.1%	2,908	10.3%	8,830	22.0%
Upper-income	5	13.9%	6,856	17.1%	369	5.4%	16,441	40.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**36**	**100.0%**	**40,204**	**100.0%**	**4,121**	**10.3%**	**40,204**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	10,475	5,191	11.7%	49.6%	3,607	34.4%	1,677	16.0%
Middle-income	46,545	31,382	70.9%	67.4%	9,498	20.4%	5,665	12.2%
Upper-income	10,740	7,673	17.3%	71.4%	1,822	17.0%	1,245	11.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**67,760**	**44,246**	**100.0%**	**65.3%**	**14,927**	**22.0%**	**8,587**	**12.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	974	19.0%	878	18.9%	78	21.0%	18	17.0%
Middle-income	3,328	64.8%	3,018	64.8%	234	63.1%	76	71.7%
Upper-income	831	16.2%	760	16.3%	59	15.9%	12	11.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,133**	**100.0%**	**4,656**	**100.0%**	**371**	**100.0%**	**106**	**100.0%**
	Percentage of Total Businesses:			**90.7%**		**7.2%**		**2.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	5	1.1%	5	1.1%	0	0.0%	0	0.0%
Middle-income	302	65.7%	296	66.1%	6	54.5%	0	0.0%
Upper-income	153	33.3%	147	32.8%	5	45.5%	1	100.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**460**	**100.0%**	**448**	**100.0%**	**11**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.4%**		**2.4%**		**0.2%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IN Southwest IN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.6%	601	2.1%	261	43.4%	5,900	21.1%
Moderate-income	6	21.4%	4,803	17.1%	684	14.2%	5,565	19.9%
Middle-income	18	64.3%	19,068	68.1%	1,668	8.7%	5,807	20.7%
Upper-income	3	10.7%	3,541	12.6%	162	4.6%	10,741	38.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**28**	**100.0%**	**28,013**	**100.0%**	**2,775**	**9.9%**	**28,013**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,195	438	1.5%	36.7%	511	42.8%	246	20.6%
Moderate-income	9,309	4,258	14.2%	45.7%	3,698	39.7%	1,353	14.5%
Middle-income	31,701	21,348	71.3%	67.3%	6,116	19.3%	4,237	13.4%
Upper-income	5,577	3,915	13.1%	70.2%	1,441	25.8%	221	4.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**47,782**	**29,959**	**100.0%**	**62.7%**	**11,766**	**24.6%**	**6,057**	**12.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	62	1.9%	51	1.7%	10	4.1%	1	1.3%
Moderate-income	864	26.2%	782	26.3%	69	28.5%	13	16.7%
Middle-income	1,841	55.9%	1,678	56.4%	110	45.5%	53	67.9%
Upper-income	528	16.0%	464	15.6%	53	21.9%	11	14.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,295**	**100.0%**	**2,975**	**100.0%**	**242**	**100.0%**	**78**	**100.0%**
	Percentage of Total Businesses:			**90.3%**		**7.3%**		**2.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	6	1.7%	6	1.7%	0	0.0%	0	0.0%
Middle-income	270	74.6%	262	74.9%	7	63.6%	1	100.0%
Upper-income	86	23.8%	82	23.4%	4	36.4%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**362**	**100.0%**	**350**	**100.0%**	**11**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**96.7%**		**3.0%**		**0.3%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IN Terre Haute

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	14.3%	1,833	7.4%	734	40.0%	5,393	21.9%
Moderate-income	8	28.6%	5,362	21.8%	1,279	23.9%	4,375	17.7%
Middle-income	8	28.6%	6,771	27.5%	758	11.2%	4,675	19.0%
Upper-income	8	28.6%	10,685	43.3%	621	5.8%	10,208	41.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**28**	**100.0%**	**24,651**	**100.0%**	**3,392**	**13.8%**	**24,651**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,718	1,163	4.7%	31.3%	1,969	53.0%	586	15.8%
Moderate-income	11,780	4,392	17.9%	37.3%	5,524	46.9%	1,864	15.8%
Middle-income	13,203	7,431	30.3%	56.3%	4,053	30.7%	1,719	13.0%
Upper-income	17,652	11,511	47.0%	65.2%	4,272	24.2%	1,869	10.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**46,353**	**24,497**	**100.0%**	**52.8%**	**15,818**	**34.1%**	**6,038**	**13.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	347	9.9%	301	9.7%	46	13.6%	0	0.0%
Moderate-income	890	25.3%	767	24.6%	104	30.7%	19	34.5%
Middle-income	916	26.1%	802	25.7%	99	29.2%	15	27.3%
Upper-income	1,360	38.7%	1,249	40.0%	90	26.5%	21	38.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,513**	**100.0%**	**3,119**	**100.0%**	**339**	**100.0%**	**55**	**100.0%**
	Percentage of Total Businesses:			**88.8%**		**9.6%**		**1.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.2%	1	1.2%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	7	8.1%	7	8.1%	0	0.0%	0	0.0%
Upper-income	78	90.7%	78	90.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**86**	**100.0%**	**86**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: IN Terre Haute

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.5%	2,034	8.2%	778	38.2%	5,782	23.3%
Moderate-income	9	28.1%	5,820	23.5%	1,166	20.0%	4,141	16.7%
Middle-income	9	28.1%	8,551	34.5%	856	10.0%	5,300	21.4%
Upper-income	9	28.1%	8,160	32.9%	297	3.6%	9,572	38.6%
Unknown-income	1	3.1%	230	0.9%	80	34.8%	0	0.0%
Total Assessment Area	**32**	**100.0%**	**24,795**	**100.0%**	**3,177**	**12.8%**	**24,795**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,161	1,379	5.1%	33.1%	2,140	51.4%	642	15.4%
Moderate-income	11,886	5,537	20.5%	46.6%	5,159	43.4%	1,190	10.0%
Middle-income	14,421	9,502	35.1%	65.9%	3,884	26.9%	1,035	7.2%
Upper-income	16,001	10,614	39.2%	66.3%	3,756	23.5%	1,631	10.2%
Unknown-income	882	13	0.0%	1.5%	673	76.3%	196	22.2%
Total Assessment Area	**47,351**	**27,045**	**100.0%**	**57.1%**	**15,612**	**33.0%**	**4,694**	**9.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	307	9.0%	268	8.8%	38	11.4%	1	1.9%
Moderate-income	671	19.6%	601	19.8%	61	18.3%	9	16.7%
Middle-income	1,170	34.2%	1,047	34.5%	107	32.1%	16	29.6%
Upper-income	961	28.1%	869	28.6%	71	21.3%	21	38.9%
Unknown-income	316	9.2%	253	8.3%	56	16.8%	7	13.0%
Total Assessment Area	**3,425**	**100.0%**	**3,038**	**100.0%**	**333**	**100.0%**	**54**	**100.0%**
	Percentage of Total Businesses:			**88.7%**		**9.7%**		**1.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.2%	1	1.2%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	34	40.5%	34	40.5%	0	0.0%	0	0.0%
Upper-income	49	58.3%	49	58.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**84**	**100.0%**	**84**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

ILLINOIS

Combined Demographics Report - 2021

Assessment Area: IL Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	9.8%	1,212	3.0%	421	34.7%	8,111	20.0%
Moderate-income	7	17.1%	5,501	13.6%	728	13.2%	7,135	17.6%
Middle-income	22	53.7%	21,916	54.1%	1,428	6.5%	9,141	22.6%
Upper-income	8	19.5%	11,859	29.3%	193	1.6%	16,101	39.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**41**	**100.0%**	**40,488**	**100.0%**	**2,770**	**6.8%**	**40,488**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,152	973	2.3%	23.4%	2,443	58.8%	736	17.7%
Moderate-income	10,862	6,130	14.3%	56.4%	3,678	33.9%	1,054	9.7%
Middle-income	39,050	23,135	53.9%	59.2%	12,889	33.0%	3,026	7.7%
Upper-income	16,833	12,667	29.5%	75.3%	3,431	20.4%	735	4.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**70,897**	**42,905**	**100.0%**	**60.5%**	**22,441**	**31.7%**	**5,551**	**7.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	482	9.0%	429	9.0%	46	9.4%	7	9.3%
Moderate-income	712	13.3%	630	13.2%	78	16.0%	4	5.3%
Middle-income	2,919	54.7%	2,619	54.8%	249	51.1%	51	68.0%
Upper-income	1,225	22.9%	1,098	23.0%	114	23.4%	13	17.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5,338**	**100.0%**	**4,776**	**100.0%**	**487**	**100.0%**	**75**	**100.0%**
	Percentage of Total Businesses:			**89.5%**		**9.1%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3%	0	0.0%	1	100.0%	0	0.0%
Moderate-income	11	3.7%	11	3.7%	0	0.0%	0	0.0%
Middle-income	229	76.1%	229	76.3%	0	0.0%	0	0.0%
Upper-income	60	19.9%	60	20.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**301**	**100.0%**	**300**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.7%**		**0.3%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IL Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.1%	494	1.2%	130	26.3%	8,344	21.0%
Moderate-income	13	27.7%	8,910	22.5%	1,164	13.1%	6,683	16.8%
Middle-income	22	46.8%	20,617	52.0%	1,367	6.6%	8,879	22.4%
Upper-income	8	17.0%	8,658	21.8%	187	2.2%	15,759	39.7%
Unknown-income	3	6.4%	986	2.5%	337	34.2%	0	0.0%
Total Assessment Area	**47**	**100.0%**	**39,665**	**100.0%**	**3,185**	**8.0%**	**39,665**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,090	359	0.8%	32.9%	553	50.7%	178	16.3%
Moderate-income	19,397	10,172	23.7%	52.4%	7,221	37.2%	2,004	10.3%
Middle-income	35,927	21,945	51.0%	61.1%	10,924	30.4%	3,058	8.5%
Upper-income	11,448	9,726	22.6%	85.0%	1,435	12.5%	287	2.5%
Unknown-income	4,718	803	1.9%	17.0%	3,087	65.4%	828	17.5%
Total Assessment Area	**72,580**	**43,005**	**100.0%**	**59.3%**	**23,220**	**32.0%**	**6,355**	**8.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	52	1.0%	50	1.1%	2	0.4%	0	0.0%
Moderate-income	1,256	24.3%	1,141	24.5%	99	22.0%	16	21.9%
Middle-income	2,665	51.5%	2,374	51.0%	246	54.5%	45	61.6%
Upper-income	798	15.4%	732	15.7%	60	13.3%	6	8.2%
Unknown-income	407	7.9%	357	7.7%	44	9.8%	6	8.2%
Total Assessment Area	**5,178**	**100.0%**	**4,654**	**100.0%**	**451**	**100.0%**	**73**	**100.0%**
	Percentage of Total Businesses:			**89.9%**		**8.7%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	36	12.3%	36	12.3%	0	0.0%	0	0.0%
Middle-income	217	74.1%	217	74.3%	0	0.0%	0	0.0%
Upper-income	37	12.6%	37	12.7%	0	0.0%	0	0.0%
Unknown-income	3	1.0%	2	0.7%	1	100.0%	0	0.0%
Total Assessment Area	**293**	**100.0%**	**292**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.7%**		**0.3%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IL Carbondale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.9%	1,319	4.4%	638	48.4%	6,508	21.6%
Moderate-income	5	17.2%	4,104	13.6%	910	22.2%	5,485	18.2%
Middle-income	13	44.8%	14,781	49.0%	1,765	11.9%	5,614	18.6%
Upper-income	7	24.1%	9,397	31.2%	498	5.3%	12,534	41.6%
Unknown-income	2	6.9%	540	1.8%	245	45.4%	0	0.0%
Total Assessment Area	**29**	**100.0%**	**30,141**	**100.0%**	**4,056**	**13.5%**	**30,141**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,045	747	2.4%	14.8%	3,103	61.5%	1,195	23.7%
Moderate-income	8,757	4,130	13.0%	47.2%	2,992	34.2%	1,635	18.7%
Middle-income	26,242	16,042	50.7%	61.1%	6,694	25.5%	3,506	13.4%
Upper-income	15,321	10,400	32.8%	67.9%	3,104	20.3%	1,817	11.9%
Unknown-income	3,964	347	1.1%	8.8%	2,627	66.3%	990	25.0%
Total Assessment Area	**59,329**	**31,666**	**100.0%**	**53.4%**	**18,520**	**31.2%**	**9,143**	**15.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	345	7.8%	315	7.8%	29	7.9%	1	1.6%
Moderate-income	770	17.3%	697	17.3%	64	17.3%	9	14.5%
Middle-income	2,047	46.0%	1,822	45.3%	182	49.3%	43	69.4%
Upper-income	1,107	24.9%	1,017	25.3%	83	22.5%	7	11.3%
Unknown-income	180	4.0%	167	4.2%	11	3.0%	2	3.2%
Total Assessment Area	**4,449**	**100.0%**	**4,018**	**100.0%**	**369**	**100.0%**	**62**	**100.0%**
	Percentage of Total Businesses:			**90.3%**		**8.3%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	3.4%	5	3.5%	0	0.0%	0	0.0%
Moderate-income	4	2.7%	4	2.8%	0	0.0%	0	0.0%
Middle-income	103	70.5%	101	70.1%	2	100.0%	0	0.0%
Upper-income	34	23.3%	34	23.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**146**	**100.0%**	**144**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.6%**		**1.4%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IL Carbondale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.9%	511	1.7%	214	41.9%	6,747	22.6%
Moderate-income	10	28.6%	8,434	28.3%	1,322	15.7%	5,280	17.7%
Middle-income	12	34.3%	11,426	38.3%	1,003	8.8%	5,327	17.9%
Upper-income	9	25.7%	7,946	26.7%	602	7.6%	12,449	41.8%
Unknown-income	3	8.6%	1,486	5.0%	430	28.9%	0	0.0%
Total Assessment Area	**35**	**100.0%**	**29,803**	**100.0%**	**3,571**	**12.0%**	**29,803**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,433	413	1.3%	12.0%	2,029	59.1%	991	28.9%
Moderate-income	16,684	8,085	25.3%	48.5%	6,413	38.4%	2,186	13.1%
Middle-income	21,477	13,145	41.2%	61.2%	5,819	27.1%	2,513	11.7%
Upper-income	14,138	9,053	28.4%	64.0%	3,346	23.7%	1,739	12.3%
Unknown-income	4,650	1,218	3.8%	26.2%	2,624	56.4%	808	17.4%
Total Assessment Area	**60,382**	**31,914**	**100.0%**	**52.9%**	**20,231**	**33.5%**	**8,237**	**13.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	230	5.3%	207	5.3%	22	6.1%	1	1.7%
Moderate-income	1,076	24.7%	967	24.6%	92	25.7%	17	28.3%
Middle-income	1,480	34.0%	1,347	34.3%	103	28.8%	30	50.0%
Upper-income	1,166	26.8%	1,043	26.5%	116	32.4%	7	11.7%
Unknown-income	398	9.1%	368	9.4%	25	7.0%	5	8.3%
Total Assessment Area	**4,350**	**100.0%**	**3,932**	**100.0%**	**358**	**100.0%**	**60**	**100.0%**
	Percentage of Total Businesses:			**90.4%**		**8.2%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.7%	1	0.7%	0	0.0%	0	0.0%
Moderate-income	26	17.7%	25	17.2%	1	50.0%	0	0.0%
Middle-income	86	58.5%	85	58.6%	1	50.0%	0	0.0%
Upper-income	29	19.7%	29	20.0%	0	0.0%	0	0.0%
Unknown-income	5	3.4%	5	3.4%	0	0.0%	0	0.0%
Total Assessment Area	**147**	**100.0%**	**145**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.6%**		**1.4%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IL Central IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	3,322	20.7%
Moderate-income	2	11.1%	1,691	10.5%	310	18.3%	2,640	16.4%
Middle-income	14	77.8%	13,174	81.9%	1,479	11.2%	3,563	22.2%
Upper-income	2	11.1%	1,213	7.5%	61	5.0%	6,553	40.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**18**	**100.0%**	**16,078**	**100.0%**	**1,850**	**11.5%**	**16,078**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,247	1,861	10.5%	57.3%	884	27.2%	502	15.5%
Middle-income	22,112	14,430	81.5%	65.3%	5,859	26.5%	1,823	8.2%
Upper-income	1,902	1,419	8.0%	74.6%	271	14.2%	212	11.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**27,261**	**17,710**	**100.0%**	**65.0%**	**7,014**	**25.7%**	**2,537**	**9.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	205	10.4%	187	10.6%	14	9.3%	4	6.7%
Middle-income	1,626	82.6%	1,449	82.4%	131	86.8%	46	76.7%
Upper-income	138	7.0%	122	6.9%	6	4.0%	10	16.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,969**	**100.0%**	**1,758**	**100.0%**	**151**	**100.0%**	**60**	**100.0%**
	Percentage of Total Businesses:			**89.3%**		**7.7%**		**3.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2	0.6%	2	0.6%	0	0.0%	0	0.0%
Middle-income	250	80.9%	249	80.8%	1	100.0%	0	0.0%
Upper-income	57	18.4%	57	18.5%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**309**	**100.0%**	**308**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.7%**		**0.3%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IL Central IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,581	17.0%
Moderate-income	2	11.1%	1,761	11.6%	268	15.2%	2,883	19.0%
Middle-income	10	55.6%	8,771	57.8%	714	8.1%	3,400	22.4%
Upper-income	6	33.3%	4,647	30.6%	205	4.4%	6,315	41.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**18**	**100.0%**	**15,179**	**100.0%**	**1,187**	**7.8%**	**15,179**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,631	1,965	10.8%	54.1%	1,323	36.4%	343	9.4%
Middle-income	16,056	10,793	59.5%	67.2%	3,600	22.4%	1,663	10.4%
Upper-income	7,945	5,386	29.7%	67.8%	1,868	23.5%	691	8.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**27,632**	**18,144**	**100.0%**	**65.7%**	**6,791**	**24.6%**	**2,697**	**9.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	209	11.1%	187	11.1%	22	14.6%	0	0.0%
Middle-income	1,152	60.9%	1,042	61.9%	82	54.3%	28	49.1%
Upper-income	530	28.0%	454	27.0%	47	31.1%	29	50.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,891**	**100.0%**	**1,683**	**100.0%**	**151**	**100.0%**	**57**	**100.0%**
	Percentage of Total Businesses:			**89.0%**		**8.0%**		**3.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	7	2.4%	7	2.5%	0	0.0%	0	0.0%
Middle-income	155	54.0%	153	53.7%	2	100.0%	0	0.0%
Upper-income	125	43.6%	125	43.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**287**	**100.0%**	**285**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.3%**		**0.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report

Assessment Area: IL Champaign

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	18.6%	3,245	7.6%	1,180	36.4%	9,561	22.5%
Moderate-income	7	16.3%	6,537	15.4%	1,154	17.7%	7,066	16.7%
Middle-income	17	39.5%	22,748	53.6%	1,717	7.5%	8,650	20.4%
Upper-income	9	20.9%	9,813	23.1%	425	4.3%	17,147	40.4%
Unknown-income	2	4.7%	81	0.2%	27	33.3%	0	0.0%
Total Assessment Area	**43**	**100.0%**	**42,424**	**100.0%**	**4,503**	**10.6%**	**42,424**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,434	2,400	5.5%	17.9%	9,156	68.2%	1,878	14.0%
Moderate-income	15,640	5,330	12.1%	34.1%	8,313	53.2%	1,997	12.8%
Middle-income	41,562	25,266	57.6%	60.8%	12,522	30.1%	3,774	9.1%
Upper-income	16,650	10,845	24.7%	65.1%	4,591	27.6%	1,214	7.3%
Unknown-income	1,695	56	0.1%	3.3%	1,433	84.5%	206	12.2%
Total Assessment Area	**88,981**	**43,897**	**100.0%**	**49.3%**	**36,015**	**40.5%**	**9,069**	**10.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	765	11.2%	705	11.3%	58	10.9%	2	3.0%
Moderate-income	1,230	18.0%	1,079	17.3%	143	26.8%	8	11.9%
Middle-income	2,873	42.0%	2,653	42.5%	181	33.9%	39	58.2%
Upper-income	1,867	27.3%	1,710	27.4%	139	26.0%	18	26.9%
Unknown-income	113	1.7%	100	1.6%	13	2.4%	0	0.0%
Total Assessment Area	**6,848**	**100.0%**	**6,247**	**100.0%**	**534**	**100.0%**	**67**	**100.0%**
	Percentage of Total Businesses:			**91.2%**		**7.8%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.4%	4	1.4%	0	0.0%	0	0.0%
Moderate-income	6	2.1%	5	1.8%	1	20.0%	0	0.0%
Middle-income	219	77.1%	216	77.4%	3	60.0%	0	0.0%
Upper-income	55	19.4%	54	19.4%	1	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**284**	**100.0%**	**279**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.2%**		**1.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IL Peoria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	15.4%	5,969	7.1%	2,207	37.0%	17,308	20.7%
Moderate-income	13	16.7%	12,760	15.3%	2,128	16.7%	14,304	17.1%
Middle-income	34	43.6%	38,209	45.7%	2,819	7.4%	17,432	20.9%
Upper-income	19	24.4%	26,638	31.9%	828	3.1%	34,532	41.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**78**	**100.0%**	**83,576**	**100.0%**	**7,982**	**9.6%**	**83,576**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,543	3,857	4.2%	28.5%	7,151	52.8%	2,535	18.7%
Moderate-income	23,721	13,714	15.1%	57.8%	7,834	33.0%	2,173	9.2%
Middle-income	63,598	43,478	47.9%	68.4%	16,211	25.5%	3,909	6.1%
Upper-income	40,572	29,748	32.8%	73.3%	8,428	20.8%	2,396	5.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**141,434**	**90,797**	**100.0%**	**64.2%**	**39,624**	**28.0%**	**11,013**	**7.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,294	12.3%	1,085	11.6%	201	18.3%	8	6.7%
Moderate-income	1,428	13.5%	1,295	13.9%	124	11.3%	9	7.5%
Middle-income	4,546	43.1%	4,039	43.3%	443	40.4%	64	53.3%
Upper-income	3,271	31.0%	2,903	31.1%	329	30.0%	39	32.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10,539**	**100.0%**	**9,322**	**100.0%**	**1,097**	**100.0%**	**120**	**100.0%**
	Percentage of Total Businesses:			**88.5%**		**10.4%**		**1.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	9	2.4%	9	2.5%	0	0.0%	0	0.0%
Middle-income	195	52.4%	189	51.9%	5	71.4%	1	100.0%
Upper-income	168	45.2%	166	45.6%	2	28.6%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**372**	**100.0%**	**364**	**100.0%**	**7**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.8%**		**1.9%**		**0.3%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IL Peoria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	11.4%	4,022	5.1%	1,698	42.2%	15,798	20.0%
Moderate-income	17	21.5%	14,744	18.7%	2,018	13.7%	14,724	18.7%
Middle-income	38	48.1%	41,453	52.5%	2,358	5.7%	16,734	21.2%
Upper-income	15	19.0%	18,724	23.7%	464	2.5%	31,687	40.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**79**	**100.0%**	**78,943**	**100.0%**	**6,538**	**8.3%**	**78,943**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,532	2,509	2.8%	23.8%	5,554	52.7%	2,469	23.4%
Moderate-income	29,855	16,922	19.0%	56.7%	8,985	30.1%	3,948	13.2%
Middle-income	73,421	49,404	55.5%	67.3%	17,339	23.6%	6,678	9.1%
Upper-income	28,813	20,255	22.7%	70.3%	6,548	22.7%	2,010	7.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**142,621**	**89,090**	**100.0%**	**62.5%**	**38,426**	**26.9%**	**15,105**	**10.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,048	10.3%	857	9.5%	182	17.3%	9	7.4%
Moderate-income	1,691	16.6%	1,539	17.1%	134	12.7%	18	14.8%
Middle-income	5,061	49.7%	4,527	50.2%	461	43.7%	73	59.8%
Upper-income	2,391	23.5%	2,092	23.2%	277	26.3%	22	18.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10,191**	**100.0%**	**9,015**	**100.0%**	**1,054**	**100.0%**	**122**	**100.0%**
	Percentage of Total Businesses:			**88.5%**		**10.3%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	41	11.5%	40	11.4%	1	16.7%	0	0.0%
Middle-income	225	63.0%	220	62.9%	4	66.7%	1	100.0%
Upper-income	91	25.5%	90	25.7%	1	16.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**357**	**100.0%**	**350**	**100.0%**	**6**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**98.0%**		**1.7%**		**0.3%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IL Southeast IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	879	17.4%
Moderate-income	1	16.7%	783	15.5%	100	12.8%	920	18.2%
Middle-income	3	50.0%	2,472	49.0%	244	9.9%	997	19.8%
Upper-income	2	33.3%	1,792	35.5%	91	5.1%	2,251	44.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**6**	**100.0%**	**5,047**	**100.0%**	**435**	**8.6%**	**5,047**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,622	949	15.6%	58.5%	348	21.5%	325	20.0%
Middle-income	4,243	2,897	47.7%	68.3%	885	20.9%	461	10.9%
Upper-income	2,778	2,226	36.7%	80.1%	315	11.3%	237	8.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**8,643**	**6,072**	**100.0%**	**70.3%**	**1,548**	**17.9%**	**1,023**	**11.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	148	22.0%	132	21.9%	12	22.2%	4	26.7%
Middle-income	324	48.2%	292	48.4%	25	46.3%	7	46.7%
Upper-income	200	29.8%	179	29.7%	17	31.5%	4	26.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**672**	**100.0%**	**603**	**100.0%**	**54**	**100.0%**	**15**	**100.0%**
	Percentage of Total Businesses:			**89.7%**		**8.0%**		**2.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	51	46.4%	51	47.2%	0	0.0%	0	0.0%
Upper-income	59	53.6%	57	52.8%	2	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**110**	**100.0%**	**108**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.2%**		**1.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IL Southeast IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,101	21.9%
Moderate-income	1	16.7%	724	14.4%	43	5.9%	970	19.3%
Middle-income	4	66.7%	3,417	67.8%	321	9.4%	939	18.6%
Upper-income	1	16.7%	896	17.8%	39	4.4%	2,027	40.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**6**	**100.0%**	**5,037**	**100.0%**	**403**	**8.0%**	**5,037**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,398	678	11.5%	48.5%	469	33.5%	251	18.0%
Middle-income	5,808	4,019	68.0%	69.2%	1,169	20.1%	620	10.7%
Upper-income	1,474	1,217	20.6%	82.6%	152	10.3%	105	7.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**8,680**	**5,914**	**100.0%**	**68.1%**	**1,790**	**20.6%**	**976**	**11.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	150	22.5%	134	22.5%	13	23.2%	3	20.0%
Middle-income	441	66.2%	394	66.2%	41	73.2%	6	40.0%
Upper-income	75	11.3%	67	11.3%	2	3.6%	6	40.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**666**	**100.0%**	**595**	**100.0%**	**56**	**100.0%**	**15**	**100.0%**
	Percentage of Total Businesses:			**89.3%**		**8.4%**		**2.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	80	76.2%	78	75.7%	2	100.0%	0	0.0%
Upper-income	25	23.8%	25	24.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**105**	**100.0%**	**103**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.1%**		**1.9%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IL Southern IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	5,574	20.6%
Moderate-income	5	16.1%	3,508	12.9%	964	27.5%	5,012	18.5%
Middle-income	25	80.6%	22,256	82.1%	2,074	9.3%	5,983	22.1%
Upper-income	1	3.2%	1,352	5.0%	28	2.1%	10,547	38.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**31**	**100.0%**	**27,116**	**100.0%**	**3,066**	**11.3%**	**27,116**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	7,030	3,515	11.1%	50.0%	2,250	32.0%	1,265	18.0%
Middle-income	38,953	26,645	84.2%	68.4%	7,241	18.6%	5,067	13.0%
Upper-income	2,003	1,473	4.7%	73.5%	356	17.8%	174	8.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**47,986**	**31,633**	**100.0%**	**65.9%**	**9,847**	**20.5%**	**6,506**	**13.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	673	20.4%	594	20.4%	68	22.1%	11	12.5%
Middle-income	2,371	71.7%	2,089	71.8%	210	68.2%	72	81.8%
Upper-income	263	8.0%	228	7.8%	30	9.7%	5	5.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,307**	**100.0%**	**2,911**	**100.0%**	**308**	**100.0%**	**88**	**100.0%**
	Percentage of Total Businesses:			**88.0%**		**9.3%**		**2.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	6	1.4%	6	1.4%	0	0.0%	0	0.0%
Middle-income	387	91.5%	383	91.4%	4	100.0%	0	0.0%
Upper-income	30	7.1%	30	7.2%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**423**	**100.0%**	**419**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.1%**		**0.9%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IL Southern IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	5,711	20.8%
Moderate-income	7	21.9%	4,864	17.7%	962	19.8%	4,895	17.8%
Middle-income	22	68.8%	20,130	73.2%	1,792	8.9%	5,929	21.6%
Upper-income	3	9.4%	2,499	9.1%	67	2.7%	10,958	39.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**32**	**100.0%**	**27,493**	**100.0%**	**2,821**	**10.3%**	**27,493**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	9,917	5,099	16.0%	51.4%	3,338	33.7%	1,480	14.9%
Middle-income	34,549	23,848	74.8%	69.0%	6,834	19.8%	3,867	11.2%
Upper-income	4,044	2,941	9.2%	72.7%	637	15.8%	466	11.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**48,510**	**31,888**	**100.0%**	**65.7%**	**10,809**	**22.3%**	**5,813**	**12.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	857	26.4%	760	26.6%	81	26.5%	16	19.5%
Middle-income	2,136	65.8%	1,885	66.0%	199	65.0%	52	63.4%
Upper-income	253	7.8%	213	7.5%	26	8.5%	14	17.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,246**	**100.0%**	**2,858**	**100.0%**	**306**	**100.0%**	**82**	**100.0%**
	Percentage of Total Businesses:			**88.0%**		**9.4%**		**2.5%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	10	2.4%	10	2.5%	0	0.0%	0	0.0%
Middle-income	298	72.3%	295	72.3%	3	75.0%	0	0.0%
Upper-income	104	25.2%	103	25.2%	1	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**412**	**100.0%**	**408**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.0%**		**1.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IL Springfield

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	20.8%	6,991	13.7%	2,426	34.7%	11,624	22.8%
Moderate-income	10	18.9%	6,285	12.3%	1,138	18.1%	8,264	16.2%
Middle-income	21	39.6%	20,952	41.1%	1,631	7.8%	10,411	20.4%
Upper-income	11	20.8%	16,700	32.8%	290	1.7%	20,629	40.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**53**	**100.0%**	**50,928**	**100.0%**	**5,485**	**10.8%**	**50,928**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,732	5,695	9.9%	38.7%	7,211	48.9%	1,826	12.4%
Moderate-income	15,315	7,663	13.3%	50.0%	5,482	35.8%	2,170	14.2%
Middle-income	36,183	24,329	42.2%	67.2%	9,297	25.7%	2,557	7.1%
Upper-income	24,203	19,967	34.6%	82.5%	3,241	13.4%	995	4.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**90,433**	**57,654**	**100.0%**	**63.8%**	**25,231**	**27.9%**	**7,548**	**8.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,175	14.6%	991	13.8%	149	20.6%	35	24.6%
Moderate-income	1,439	17.9%	1,271	17.7%	145	20.0%	23	16.2%
Middle-income	2,967	36.9%	2,633	36.7%	277	38.3%	57	40.1%
Upper-income	2,460	30.6%	2,280	31.8%	153	21.1%	27	19.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**8,041**	**100.0%**	**7,175**	**100.0%**	**724**	**100.0%**	**142**	**100.0%**
	Percentage of Total Businesses:			**89.2%**		**9.0%**		**1.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.3%	3	1.3%	0	0.0%	0	0.0%
Moderate-income	4	1.8%	4	1.8%	0	0.0%	0	0.0%
Middle-income	134	59.0%	131	58.7%	2	66.7%	1	100.0%
Upper-income	86	37.9%	85	38.1%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**227**	**100.0%**	**223**	**100.0%**	**3**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**98.2%**		**1.3%**		**0.4%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IL Springfield

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	18.5%	5,649	11.3%	1,732	30.7%	11,929	23.8%
Moderate-income	14	25.9%	9,660	19.3%	1,497	15.5%	7,921	15.8%
Middle-income	14	25.9%	15,273	30.5%	1,157	7.6%	10,407	20.8%
Upper-income	16	29.6%	19,486	38.9%	466	2.4%	19,811	39.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**54**	**100.0%**	**50,068**	**100.0%**	**4,852**	**9.7%**	**50,068**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,426	4,640	7.9%	34.6%	7,075	52.7%	1,711	12.7%
Moderate-income	21,541	11,456	19.5%	53.2%	7,379	34.3%	2,706	12.6%
Middle-income	27,648	18,791	31.9%	68.0%	6,792	24.6%	2,065	7.5%
Upper-income	29,337	23,974	40.7%	81.7%	3,986	13.6%	1,377	4.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**91,952**	**58,861**	**100.0%**	**64.0%**	**25,232**	**27.4%**	**7,859**	**8.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,139	14.4%	950	13.4%	161	22.5%	28	19.0%
Moderate-income	2,018	25.4%	1,757	24.8%	217	30.3%	44	29.9%
Middle-income	1,948	24.5%	1,727	24.4%	175	24.4%	46	31.3%
Upper-income	2,830	35.7%	2,638	37.3%	163	22.8%	29	19.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**7,935**	**100.0%**	**7,072**	**100.0%**	**716**	**100.0%**	**147**	**100.0%**
	Percentage of Total Businesses:			**89.1%**		**9.0%**		**1.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	12	5.6%	12	5.6%	0	0.0%	0	0.0%
Middle-income	111	51.4%	110	51.6%	1	33.3%	0	0.0%
Upper-income	93	43.1%	91	42.7%	2	66.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**216**	**100.0%**	**213**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.6%**		**1.4%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

SOUTH CAROLINA

Combined Demographics Report - 2021

Assessment Area: SC Barnwell

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,540	27.3%
Moderate-income	1	16.7%	1,009	17.9%	313	31.0%	885	15.7%
Middle-income	4	66.7%	4,640	82.1%	932	20.1%	928	16.4%
Upper-income	0	0.0%	0	0.0%	0	0.0%	2,296	40.6%
Unknown-income	1	16.7%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**6**	**100.0%**	**5,649**	**100.0%**	**1,245**	**22.0%**	**5,649**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,820	857	14.1%	47.1%	666	36.6%	297	16.3%
Middle-income	8,591	5,229	85.9%	60.9%	1,592	18.5%	1,770	20.6%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10,411**	**6,086**	**100.0%**	**58.5%**	**2,258**	**21.7%**	**2,067**	**19.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	206	34.7%	194	35.7%	7	20.0%	5	35.7%
Middle-income	385	64.9%	350	64.3%	27	77.1%	8	57.1%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	2	0.3%	0	0.0%	1	2.9%	1	7.1%
Total Assessment Area	**593**	**100.0%**	**544**	**100.0%**	**35**	**100.0%**	**14**	**100.0%**
	Percentage of Total Businesses:			**91.7%**		**5.9%**		**2.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	4	9.3%	4	9.8%	0	0.0%	0	0.0%
Middle-income	39	90.7%	37	90.2%	2	100.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**43**	**100.0%**	**41**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.3%**		**4.7%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: SC Barnwell

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,412	26.8%
Moderate-income	1	12.5%	398	7.6%	141	35.4%	747	14.2%
Middle-income	4	50.0%	3,517	66.8%	868	24.7%	962	18.3%
Upper-income	2	25.0%	1,352	25.7%	105	7.8%	2,146	40.7%
Unknown-income	1	12.5%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**8**	**100.0%**	**5,267**	**100.0%**	**1,114**	**21.2%**	**5,267**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,277	510	8.1%	39.9%	589	46.1%	178	13.9%
Middle-income	6,996	4,030	64.1%	57.6%	1,608	23.0%	1,358	19.4%
Upper-income	2,294	1,745	27.8%	76.1%	174	7.6%	375	16.3%
Unknown-income	14	0	0.0%	0.0%	14	100.0%	0	0.0%
Total Assessment Area	**10,581**	**6,285**	**100.0%**	**59.4%**	**2,385**	**22.5%**	**1,911**	**18.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	40	6.3%	32	5.5%	6	16.2%	2	14.3%
Middle-income	498	79.0%	462	79.8%	26	70.3%	10	71.4%
Upper-income	88	14.0%	84	14.5%	3	8.1%	1	7.1%
Unknown-income	4	0.6%	1	0.2%	2	5.4%	1	7.1%
Total Assessment Area	**630**	**100.0%**	**579**	**100.0%**	**37**	**100.0%**	**14**	**100.0%**
	Percentage of Total Businesses:			**91.9%**		**5.9%**		**2.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	7	16.3%	7	17.1%	0	0.0%	0	0.0%
Middle-income	27	62.8%	25	61.0%	2	100.0%	0	0.0%
Upper-income	9	20.9%	9	22.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**43**	**100.0%**	**41**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**95.3%**		**4.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: SC Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	16.9%	7,844	8.9%	3,261	41.6%	20,577	23.3%
Moderate-income	22	24.7%	18,448	20.9%	3,557	19.3%	14,042	15.9%
Middle-income	21	23.6%	23,987	27.2%	2,164	9.0%	16,054	18.2%
Upper-income	27	30.3%	38,013	43.1%	1,900	5.0%	37,623	42.6%
Unknown-income	4	4.5%	4	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**89**	**100.0%**	**88,296**	**100.0%**	**10,882**	**12.3%**	**88,296**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	19,022	4,299	5.0%	22.6%	11,859	62.3%	2,864	15.1%
Moderate-income	41,560	15,362	17.9%	37.0%	19,675	47.3%	6,523	15.7%
Middle-income	41,419	23,736	27.6%	57.3%	13,011	31.4%	4,672	11.3%
Upper-income	63,393	42,574	49.5%	67.2%	14,541	22.9%	6,278	9.9%
Unknown-income	277	4	0.0%	1.4%	8	2.9%	265	95.7%
Total Assessment Area	**165,671**	**85,975**	**100.0%**	**51.9%**	**59,094**	**35.7%**	**20,602**	**12.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,709	14.6%	2,374	13.8%	290	24.3%	45	26.2%
Moderate-income	3,940	21.2%	3,550	20.6%	363	30.4%	27	15.7%
Middle-income	4,420	23.8%	4,137	24.0%	240	20.1%	43	25.0%
Upper-income	7,413	39.9%	7,068	41.0%	295	24.7%	50	29.1%
Unknown-income	108	0.6%	94	0.5%	7	0.6%	7	4.1%
Total Assessment Area	**18,590**	**100.0%**	**17,223**	**100.0%**	**1,195**	**100.0%**	**172**	**100.0%**
	Percentage of Total Businesses:			**92.6%**		**6.4%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	4.7%	6	4.8%	0	0.0%	0	0.0%
Moderate-income	19	14.7%	18	14.3%	1	33.3%	0	0.0%
Middle-income	36	27.9%	35	27.8%	1	33.3%	0	0.0%
Upper-income	67	51.9%	66	52.4%	1	33.3%	0	0.0%
Unknown-income	1	0.8%	1	0.8%	0	0.0%	0	0.0%
Total Assessment Area	**129**	**100.0%**	**126**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.7%**		**2.3%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: SC Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	10.2%	5,297	5.7%	1,941	36.6%	22,245	24.0%
Moderate-income	25	25.5%	17,877	19.3%	3,279	18.3%	14,840	16.0%
Middle-income	29	29.6%	37,105	40.0%	3,742	10.1%	16,865	18.2%
Upper-income	28	28.6%	31,446	33.9%	1,497	4.8%	38,823	41.8%
Unknown-income	6	6.1%	1,048	1.1%	196	18.7%	0	0.0%
Total Assessment Area	**98**	**100.0%**	**92,773**	**100.0%**	**10,655**	**11.5%**	**92,773**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,787	3,428	3.7%	31.8%	5,652	52.4%	1,707	15.8%
Moderate-income	45,342	15,595	16.8%	34.4%	22,957	50.6%	6,790	15.0%
Middle-income	62,298	35,582	38.3%	57.1%	20,300	32.6%	6,416	10.3%
Upper-income	53,595	36,911	39.7%	68.9%	12,418	23.2%	4,266	8.0%
Unknown-income	3,030	1,420	1.5%	46.9%	1,215	40.1%	395	13.0%
Total Assessment Area	**175,052**	**92,936**	**100.0%**	**53.1%**	**62,542**	**35.7%**	**19,574**	**11.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,165	5.6%	1,093	5.6%	68	5.9%	4	2.2%
Moderate-income	5,568	26.8%	5,007	25.7%	499	43.1%	62	33.9%
Middle-income	7,061	33.9%	6,709	34.5%	301	26.0%	51	27.9%
Upper-income	6,463	31.1%	6,157	31.6%	254	21.9%	52	28.4%
Unknown-income	555	2.7%	504	2.6%	37	3.2%	14	7.7%
Total Assessment Area	**20,812**	**100.0%**	**19,470**	**100.0%**	**1,159**	**100.0%**	**183**	**100.0%**
	Percentage of Total Businesses:			**93.6%**		**5.6%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.7%	1	0.7%	0	0.0%	0	0.0%
Moderate-income	22	15.3%	21	15.0%	1	25.0%	0	0.0%
Middle-income	65	45.1%	64	45.7%	1	25.0%	0	0.0%
Upper-income	54	37.5%	52	37.1%	2	50.0%	0	0.0%
Unknown-income	2	1.4%	2	1.4%	0	0.0%	0	0.0%
Total Assessment Area	**144**	**100.0%**	**140**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.2%**		**2.8%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: SC Greenville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	10.0%	10,276	6.0%	4,134	40.2%	37,811	22.0%
Moderate-income	35	23.3%	31,351	18.2%	7,097	22.6%	28,193	16.4%
Middle-income	56	37.3%	67,205	39.1%	6,516	9.7%	31,782	18.5%
Upper-income	44	29.3%	63,020	36.7%	3,148	5.0%	74,066	43.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**150**	**100.0%**	**171,852**	**100.0%**	**20,895**	**12.2%**	**171,852**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,086	6,915	4.0%	32.8%	10,572	50.1%	3,599	17.1%
Moderate-income	56,504	28,375	16.5%	50.2%	20,788	36.8%	7,341	13.0%
Middle-income	111,770	67,980	39.6%	60.8%	31,166	27.9%	12,624	11.3%
Upper-income	95,305	68,567	39.9%	71.9%	19,522	20.5%	7,216	7.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**284,665**	**171,837**	**100.0%**	**60.4%**	**82,048**	**28.8%**	**30,780**	**10.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,271	7.3%	2,004	7.1%	248	10.3%	19	6.4%
Moderate-income	4,664	15.0%	4,203	14.8%	425	17.6%	36	12.2%
Middle-income	11,141	35.9%	10,231	36.1%	820	33.9%	90	30.4%
Upper-income	12,962	41.8%	11,887	42.0%	924	38.2%	151	51.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**31,038**	**100.0%**	**28,325**	**100.0%**	**2,417**	**100.0%**	**296**	**100.0%**
	Percentage of Total Businesses:			**91.3%**		**7.8%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	1.5%	5	1.5%	0	0.0%	0	0.0%
Moderate-income	45	13.6%	43	13.2%	2	50.0%	0	0.0%
Middle-income	176	53.3%	175	53.7%	1	25.0%	0	0.0%
Upper-income	104	31.5%	103	31.6%	1	25.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**330**	**100.0%**	**326**	**100.0%**	**4**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.8%**		**1.2%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: SC Greenville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	7.5%	9,403	5.0%	2,745	29.2%	37,646	20.2%
Moderate-income	42	24.1%	34,099	18.3%	4,819	14.1%	31,823	17.1%
Middle-income	64	36.8%	72,101	38.7%	5,151	7.1%	37,334	20.0%
Upper-income	53	30.5%	69,822	37.4%	2,529	3.6%	79,732	42.7%
Unknown-income	2	1.1%	1,110	0.6%	195	17.6%	0	0.0%
Total Assessment Area	**174**	**100.0%**	**186,535**	**100.0%**	**15,439**	**8.3%**	**186,535**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,412	7,010	3.6%	40.3%	8,273	47.5%	2,129	12.2%
Moderate-income	62,957	32,757	17.0%	52.0%	23,476	37.3%	6,724	10.7%
Middle-income	114,730	74,556	38.8%	65.0%	29,586	25.8%	10,588	9.2%
Upper-income	105,976	77,011	40.1%	72.7%	21,593	20.4%	7,372	7.0%
Unknown-income	2,805	915	0.5%	32.6%	1,474	52.5%	416	14.8%
Total Assessment Area	**303,880**	**192,249**	**100.0%**	**63.3%**	**84,402**	**27.8%**	**27,229**	**9.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,676	5.1%	1,493	4.9%	168	7.1%	15	4.4%
Moderate-income	5,977	18.1%	5,425	17.9%	504	21.3%	48	14.1%
Middle-income	11,398	34.6%	10,484	34.7%	803	34.0%	111	32.6%
Upper-income	13,482	40.9%	12,473	41.2%	848	35.9%	161	47.2%
Unknown-income	424	1.3%	380	1.3%	38	1.6%	6	1.8%
Total Assessment Area	**32,957**	**100.0%**	**30,255**	**100.0%**	**2,361**	**100.0%**	**341**	**100.0%**
	Percentage of Total Businesses:			**91.8%**		**7.2%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.8%	3	0.9%	0	0.0%	0	0.0%
Moderate-income	69	19.5%	69	19.7%	0	0.0%	0	0.0%
Middle-income	150	42.4%	148	42.2%	2	66.7%	0	0.0%
Upper-income	126	35.6%	125	35.6%	1	33.3%	0	0.0%
Unknown-income	6	1.7%	6	1.7%	0	0.0%	0	0.0%
Total Assessment Area	**354**	**100.0%**	**351**	**100.0%**	**3**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.2%**		**0.8%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: SC Hampton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,118	22.5%
Moderate-income	1	20.0%	614	12.4%	123	20.0%	1,018	20.5%
Middle-income	3	60.0%	3,556	71.7%	642	18.1%	824	16.6%
Upper-income	1	20.0%	788	15.9%	117	14.8%	1,998	40.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5**	**100.0%**	**4,958**	**100.0%**	**882**	**17.8%**	**4,958**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,040	591	10.4%	56.8%	257	24.7%	192	18.5%
Middle-income	6,742	4,157	73.5%	61.7%	1,441	21.4%	1,144	17.0%
Upper-income	1,276	910	16.1%	71.3%	174	13.6%	192	15.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9,058**	**5,658**	**100.0%**	**62.5%**	**1,872**	**20.7%**	**1,528**	**16.9%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	66	10.4%	61	10.5%	2	4.8%	3	23.1%
Middle-income	513	80.8%	468	80.7%	36	85.7%	9	69.2%
Upper-income	56	8.8%	51	8.8%	4	9.5%	1	7.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**635**	**100.0%**	**580**	**100.0%**	**42**	**100.0%**	**13**	**100.0%**
	Percentage of Total Businesses:			**91.3%**		**6.6%**		**2.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1	2.2%	1	2.4%	0	0.0%	0	0.0%
Middle-income	39	84.8%	34	82.9%	5	100.0%	0	0.0%
Upper-income	6	13.0%	6	14.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**46**	**100.0%**	**41**	**100.0%**	**5**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**89.1%**		**10.9%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: SC Hampton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	14.3%	143	3.3%	80	55.9%	813	18.7%
Moderate-income	1	14.3%	1,034	23.7%	221	21.4%	1,030	23.6%
Middle-income	4	57.1%	2,768	63.5%	232	8.4%	945	21.7%
Upper-income	1	14.3%	413	9.5%	71	17.2%	1,570	36.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**7**	**100.0%**	**4,358**	**100.0%**	**604**	**13.9%**	**4,358**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	476	232	4.4%	48.7%	47	9.9%	197	41.4%
Moderate-income	1,972	1,226	23.4%	62.2%	281	14.2%	465	23.6%
Middle-income	5,814	3,148	60.1%	54.1%	1,258	21.6%	1,408	24.2%
Upper-income	936	631	12.0%	67.4%	70	7.5%	235	25.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9,198**	**5,237**	**100.0%**	**56.9%**	**1,656**	**18.0%**	**2,305**	**25.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	24	3.5%	20	3.1%	4	10.5%	0	0.0%
Moderate-income	157	22.8%	145	22.8%	8	21.1%	4	30.8%
Middle-income	453	65.8%	419	65.8%	25	65.8%	9	69.2%
Upper-income	54	7.8%	53	8.3%	1	2.6%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**688**	**100.0%**	**637**	**100.0%**	**38**	**100.0%**	**13**	**100.0%**
	Percentage of Total Businesses:			**92.6%**		**5.5%**		**1.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	4.2%	2	4.8%	0	0.0%	0	0.0%
Moderate-income	22	45.8%	20	47.6%	2	33.3%	0	0.0%
Middle-income	19	39.6%	15	35.7%	4	66.7%	0	0.0%
Upper-income	5	10.4%	5	11.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**48**	**100.0%**	**42**	**100.0%**	**6**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**87.5%**		**12.5%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: SC Hilton Head Island-Bluffton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	10,286	20.1%
Moderate-income	15	32.6%	15,776	30.8%	2,818	17.9%	9,961	19.5%
Middle-income	16	34.8%	22,685	44.4%	1,751	7.7%	10,253	20.0%
Upper-income	13	28.3%	12,685	24.8%	413	3.3%	20,646	40.4%
Unknown-income	2	4.3%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**46**	**100.0%**	**51,146**	**100.0%**	**4,982**	**9.7%**	**51,146**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	30,994	14,260	27.1%	46.0%	9,456	30.5%	7,278	23.5%
Middle-income	42,409	23,757	45.1%	56.0%	9,691	22.9%	8,961	21.1%
Upper-income	31,184	14,618	27.8%	46.9%	3,288	10.5%	13,278	42.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**104,587**	**52,635**	**100.0%**	**50.3%**	**22,435**	**21.5%**	**29,517**	**28.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	3,040	25.2%	2,799	24.9%	219	30.9%	22	22.0%
Middle-income	5,904	49.0%	5,544	49.4%	309	43.6%	51	51.0%
Upper-income	3,096	25.7%	2,888	25.7%	181	25.5%	27	27.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**12,040**	**100.0%**	**11,231**	**100.0%**	**709**	**100.0%**	**100**	**100.0%**
	Percentage of Total Businesses:			**93.3%**		**5.9%**		**0.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	59	53.2%	49	49.5%	9	81.8%	1	100.0%
Middle-income	34	30.6%	32	32.3%	2	18.2%	0	0.0%
Upper-income	18	16.2%	18	18.2%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**111**	**100.0%**	**99**	**100.0%**	**11**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**89.2%**		**9.9%**		**0.9%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: SC Hilton Head Island-Bluffton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.0%	1,789	3.1%	249	13.9%	12,186	21.0%
Moderate-income	11	22.0%	11,989	20.7%	1,204	10.0%	10,227	17.6%
Middle-income	18	36.0%	28,843	49.8%	2,307	8.0%	12,029	20.8%
Upper-income	16	32.0%	15,330	26.5%	490	3.2%	23,510	40.6%
Unknown-income	3	6.0%	1	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**50**	**100.0%**	**57,952**	**100.0%**	**4,250**	**7.3%**	**57,952**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,523	1,936	3.1%	55.0%	992	28.2%	595	16.9%
Moderate-income	20,751	11,151	17.6%	53.7%	6,663	32.1%	2,937	14.2%
Middle-income	50,455	31,390	49.5%	62.2%	10,785	21.4%	8,280	16.4%
Upper-income	38,558	18,939	29.9%	49.1%	3,097	8.0%	16,522	42.8%
Unknown-income	6	2	0.0%	33.3%	0	0.0%	4	66.7%
Total Assessment Area	**113,293**	**63,418**	**100.0%**	**56.0%**	**21,537**	**19.0%**	**28,338**	**25.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	663	5.2%	596	5.0%	64	9.2%	3	2.6%
Moderate-income	1,870	14.7%	1,770	14.8%	82	11.8%	18	15.7%
Middle-income	6,112	47.9%	5,747	48.1%	312	45.1%	53	46.1%
Upper-income	4,104	32.2%	3,831	32.1%	233	33.7%	40	34.8%
Unknown-income	5	0.0%	3	0.0%	1	0.1%	1	0.9%
Total Assessment Area	**12,754**	**100.0%**	**11,947**	**100.0%**	**692**	**100.0%**	**115**	**100.0%**
	Percentage of Total Businesses:			**93.7%**		**5.4%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	6.0%	4	3.8%	2	18.2%	1	100.0%
Moderate-income	47	40.2%	41	39.0%	6	54.5%	0	0.0%
Middle-income	45	38.5%	42	40.0%	3	27.3%	0	0.0%
Upper-income	18	15.4%	18	17.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**117**	**100.0%**	**105**	**100.0%**	**11**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**89.7%**		**9.4%**		**0.9%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: SC Spartanburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.7%	3,354	4.4%	1,510	45.0%	16,513	21.6%
Moderate-income	17	24.6%	14,029	18.3%	3,263	23.3%	13,669	17.9%
Middle-income	28	40.6%	34,478	45.1%	4,391	12.7%	14,457	18.9%
Upper-income	18	26.1%	24,593	32.2%	1,156	4.7%	31,815	41.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**69**	**100.0%**	**76,454**	**100.0%**	**10,320**	**13.5%**	**76,454**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,601	1,698	2.3%	25.7%	3,676	55.7%	1,227	18.6%
Moderate-income	26,681	11,776	15.6%	44.1%	10,719	40.2%	4,186	15.7%
Middle-income	54,247	35,482	47.1%	65.4%	13,394	24.7%	5,371	9.9%
Upper-income	36,402	26,422	35.1%	72.6%	6,725	18.5%	3,255	8.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**123,931**	**75,378**	**100.0%**	**60.8%**	**34,514**	**27.8%**	**14,039**	**11.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	251	2.2%	232	2.2%	17	1.8%	2	1.7%
Moderate-income	2,380	20.6%	2,105	20.1%	257	27.6%	18	15.3%
Middle-income	4,692	40.7%	4,280	40.8%	359	38.6%	53	44.9%
Upper-income	4,208	36.5%	3,865	36.9%	298	32.0%	45	38.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**11,531**	**100.0%**	**10,482**	**100.0%**	**931**	**100.0%**	**118**	**100.0%**
	Percentage of Total Businesses:			**90.9%**		**8.1%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.6%	1	0.6%	0	0.0%	0	0.0%
Moderate-income	28	17.3%	27	17.1%	1	33.3%	0	0.0%
Middle-income	90	55.6%	88	55.7%	1	33.3%	1	100.0%
Upper-income	43	26.5%	42	26.6%	1	33.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**162**	**100.0%**	**158**	**100.0%**	**3**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.5%**		**1.9%**		**0.6%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: SC Spartanburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	5.7%	3,131	3.9%	1,304	41.6%	16,162	20.1%
Moderate-income	17	19.5%	10,664	13.3%	1,851	17.4%	14,674	18.2%
Middle-income	44	50.6%	45,059	56.0%	4,136	9.2%	16,741	20.8%
Upper-income	19	21.8%	20,906	26.0%	1,017	4.9%	32,890	40.9%
Unknown-income	2	2.3%	707	0.9%	330	46.7%	0	0.0%
Total Assessment Area	**87**	**100.0%**	**80,467**	**100.0%**	**8,638**	**10.7%**	**80,467**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,608	1,967	2.3%	35.1%	2,900	51.7%	741	13.2%
Moderate-income	21,302	8,558	10.1%	40.2%	9,354	43.9%	3,390	15.9%
Middle-income	73,226	50,495	59.6%	69.0%	15,964	21.8%	6,767	9.2%
Upper-income	30,439	23,251	27.5%	76.4%	5,218	17.1%	1,970	6.5%
Unknown-income	1,150	418	0.5%	36.3%	663	57.7%	69	6.0%
Total Assessment Area	**131,725**	**84,689**	**100.0%**	**64.3%**	**34,099**	**25.9%**	**12,937**	**9.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	316	2.6%	275	2.4%	38	4.1%	3	2.5%
Moderate-income	1,909	15.5%	1,695	15.0%	195	21.0%	19	16.0%
Middle-income	6,360	51.6%	5,890	52.3%	411	44.3%	59	49.6%
Upper-income	3,558	28.9%	3,260	28.9%	260	28.0%	38	31.9%
Unknown-income	171	1.4%	148	1.3%	23	2.5%	0	0.0%
Total Assessment Area	**12,314**	**100.0%**	**11,268**	**100.0%**	**927**	**100.0%**	**119**	**100.0%**
	Percentage of Total Businesses:			**91.5%**		**7.5%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.2%	2	1.2%	0	0.0%	0	0.0%
Moderate-income	10	5.9%	10	6.1%	0	0.0%	0	0.0%
Middle-income	117	69.2%	113	68.5%	3	100.0%	1	100.0%
Upper-income	40	23.7%	40	24.2%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**169**	**100.0%**	**165**	**100.0%**	**3**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.6%**		**1.8%**		**0.6%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

NORTH CAROLINA

Combined Demographics Report - 2021

Assessment Area: NC Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,833	18.2%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	1,957	19.5%
Middle-income	7	77.8%	9,017	89.6%	1,232	13.7%	2,034	20.2%
Upper-income	2	22.2%	1,042	10.4%	38	3.6%	4,235	42.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9**	**100.0%**	**10,059**	**100.0%**	**1,270**	**12.6%**	**10,059**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	20,306	9,953	88.4%	49.0%	3,818	18.8%	6,535	32.2%
Upper-income	4,997	1,305	11.6%	26.1%	460	9.2%	3,232	64.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**25,303**	**11,258**	**100.0%**	**44.5%**	**4,278**	**16.9%**	**9,767**	**38.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	1,576	81.1%	1,489	81.9%	65	65.7%	22	84.6%
Upper-income	368	18.9%	330	18.1%	34	34.3%	4	15.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,944**	**100.0%**	**1,819**	**100.0%**	**99**	**100.0%**	**26**	**100.0%**
	Percentage of Total Businesses:			**93.6%**		**5.1%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	35	83.3%	34	82.9%	0	0.0%	1	100.0%
Upper-income	7	16.7%	7	17.1%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**42**	**100.0%**	**41**	**100.0%**	**0**	**0.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.6%**		**0.0%**		**2.4%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: NC Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,788	18.0%
Moderate-income	1	10.0%	1,086	10.9%	155	14.3%	1,661	16.7%
Middle-income	7	70.0%	7,865	79.1%	851	10.8%	2,472	24.9%
Upper-income	2	20.0%	994	10.0%	64	6.4%	4,024	40.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10**	**100.0%**	**9,945**	**100.0%**	**1,070**	**10.8%**	**9,945**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,155	1,254	10.7%	39.7%	453	14.4%	1,448	45.9%
Middle-income	17,303	9,195	78.5%	53.1%	3,239	18.7%	4,869	28.1%
Upper-income	5,195	1,259	10.8%	24.2%	662	12.7%	3,274	63.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**25,653**	**11,708**	**100.0%**	**45.6%**	**4,354**	**17.0%**	**9,591**	**37.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	159	8.3%	153	8.6%	2	1.9%	4	14.8%
Middle-income	1,379	72.3%	1,292	72.7%	67	64.4%	20	74.1%
Upper-income	370	19.4%	332	18.7%	35	33.7%	3	11.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,908**	**100.0%**	**1,777**	**100.0%**	**104**	**100.0%**	**27**	**100.0%**
	Percentage of Total Businesses:			**93.1%**		**5.5%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	8	19.0%	7	17.5%	0	0.0%	1	100.0%
Middle-income	27	64.3%	26	65.0%	1	100.0%	0	0.0%
Upper-income	7	16.7%	7	17.5%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**42**	**100.0%**	**40**	**100.0%**	**1**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**95.2%**		**2.4%**		**2.4%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: NC Raleigh

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	6.4%	10,357	4.2%	3,064	29.6%	48,494	19.9%
Moderate-income	36	19.3%	51,294	21.0%	7,572	14.8%	39,546	16.2%
Middle-income	57	30.5%	79,605	32.6%	5,514	6.9%	45,805	18.8%
Upper-income	79	42.2%	102,616	42.1%	3,005	2.9%	110,095	45.1%
Unknown-income	3	1.6%	68	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**187**	**100.0%**	**243,940**	**100.0%**	**19,155**	**7.9%**	**243,940**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	22,049	4,911	2.1%	22.3%	15,006	68.1%	2,132	9.7%
Moderate-income	89,353	44,836	19.2%	50.2%	38,058	42.6%	6,459	7.2%
Middle-income	129,958	80,203	34.3%	61.7%	40,381	31.1%	9,374	7.2%
Upper-income	151,332	104,083	44.5%	68.8%	37,081	24.5%	10,168	6.7%
Unknown-income	121	51	0.0%	42.1%	59	48.8%	11	9.1%
Total Assessment Area	**392,813**	**234,084**	**100.0%**	**59.6%**	**130,585**	**33.2%**	**28,144**	**7.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,635	4.2%	2,365	4.0%	252	6.5%	18	2.9%
Moderate-income	12,634	20.1%	11,679	20.0%	854	22.1%	101	16.2%
Middle-income	20,667	32.8%	19,192	32.8%	1,288	33.3%	187	30.1%
Upper-income	26,928	42.8%	25,162	43.0%	1,451	37.5%	315	50.6%
Unknown-income	77	0.1%	55	0.1%	21	0.5%	1	0.2%
Total Assessment Area	**62,941**	**100.0%**	**58,453**	**100.0%**	**3,866**	**100.0%**	**622**	**100.0%**
	Percentage of Total Businesses:			**92.9%**		**6.1%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	12	2.3%	12	2.3%	0	0.0%	0	0.0%
Moderate-income	90	17.0%	86	16.7%	4	44.4%	0	0.0%
Middle-income	220	41.7%	214	41.5%	3	33.3%	3	100.0%
Upper-income	206	39.0%	204	39.5%	2	22.2%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**528**	**100.0%**	**516**	**100.0%**	**9**	**100.0%**	**3**	**100.0%**
	Percentage of Total Farms:			**97.7%**		**1.7%**		**0.6%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: NC Raleigh

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	6.5%	13,661	5.0%	2,228	16.3%	52,776	19.5%
Moderate-income	39	17.0%	43,040	15.9%	3,612	8.4%	42,615	15.7%
Middle-income	77	33.5%	97,049	35.8%	4,964	5.1%	55,180	20.4%
Upper-income	92	40.0%	113,156	41.8%	2,755	2.4%	120,213	44.4%
Unknown-income	7	3.0%	3,878	1.4%	1,159	29.9%	0	0.0%
Total Assessment Area	**230**	**100.0%**	**270,784**	**100.0%**	**14,718**	**5.4%**	**270,784**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	27,230	7,843	3.0%	28.8%	16,669	61.2%	2,718	10.0%
Moderate-income	75,888	38,887	14.8%	51.2%	31,659	41.7%	5,342	7.0%
Middle-income	158,258	94,882	36.2%	60.0%	52,390	33.1%	10,986	6.9%
Upper-income	173,171	117,262	44.7%	67.7%	44,372	25.6%	11,537	6.7%
Unknown-income	7,173	3,404	1.3%	47.5%	3,184	44.4%	585	8.2%
Total Assessment Area	**441,720**	**262,278**	**100.0%**	**59.4%**	**148,274**	**33.6%**	**31,168**	**7.1%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,054	4.9%	2,725	4.7%	305	8.0%	24	3.7%
Moderate-income	9,406	15.2%	8,800	15.3%	543	14.3%	63	9.8%
Middle-income	21,577	34.8%	20,036	34.9%	1,328	35.0%	213	33.1%
Upper-income	27,232	44.0%	25,340	44.1%	1,559	41.1%	333	51.8%
Unknown-income	648	1.0%	581	1.0%	57	1.5%	10	1.6%
Total Assessment Area	**61,917**	**100.0%**	**57,482**	**100.0%**	**3,792**	**100.0%**	**643**	**100.0%**
	Percentage of Total Businesses:			**92.8%**		**6.1%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	14	2.6%	14	2.7%	0	0.0%	0	0.0%
Moderate-income	60	11.3%	57	11.0%	3	30.0%	0	0.0%
Middle-income	194	36.6%	188	36.3%	5	50.0%	1	50.0%
Upper-income	246	46.4%	243	46.9%	2	20.0%	1	50.0%
Unknown-income	16	3.0%	16	3.1%	0	0.0%	0	0.0%
Total Assessment Area	**530**	**100.0%**	**518**	**100.0%**	**10**	**100.0%**	**2**	**100.0%**
	Percentage of Total Farms:			**97.7%**		**1.9%**		**0.4%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

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Combined Demographics Report - 2021

Assessment Area: MO Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10.3%	1,048	2.7%	385	36.7%	7,626	19.9%
Moderate-income	4	13.8%	3,894	10.2%	774	19.9%	6,128	16.0%
Middle-income	12	41.4%	20,802	54.4%	1,667	8.0%	8,232	21.5%
Upper-income	7	24.1%	12,194	31.9%	521	4.3%	16,249	42.5%
Unknown-income	3	10.3%	297	0.8%	112	37.7%	0	0.0%
Total Assessment Area	**29**	**100.0%**	**38,235**	**100.0%**	**3,459**	**9.0%**	**38,235**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,526	611	1.6%	17.3%	2,508	71.1%	407	11.5%
Moderate-income	8,625	3,098	8.3%	35.9%	4,794	55.6%	733	8.5%
Middle-income	35,978	21,065	56.2%	58.5%	12,459	34.6%	2,454	6.8%
Upper-income	20,901	12,543	33.5%	60.0%	7,078	33.9%	1,280	6.1%
Unknown-income	3,157	165	0.4%	5.2%	2,659	84.2%	333	10.5%
Total Assessment Area	**72,187**	**37,482**	**100.0%**	**51.9%**	**29,498**	**40.9%**	**5,207**	**7.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	820	11.2%	714	10.6%	93	17.7%	13	25.5%
Moderate-income	797	10.9%	708	10.5%	86	16.4%	3	5.9%
Middle-income	3,167	43.4%	2,944	43.8%	202	38.5%	21	41.2%
Upper-income	2,119	29.0%	1,998	29.7%	108	20.6%	13	25.5%
Unknown-income	400	5.5%	363	5.4%	36	6.9%	1	2.0%
Total Assessment Area	**7,303**	**100.0%**	**6,727**	**100.0%**	**525**	**100.0%**	**51**	**100.0%**
	Percentage of Total Businesses:			**92.1%**		**7.2%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.6%	3	1.6%	0	0.0%	0	0.0%
Moderate-income	9	4.7%	9	4.8%	0	0.0%	0	0.0%
Middle-income	149	77.6%	146	77.2%	0	0.0%	3	100.0%
Upper-income	31	16.1%	31	16.4%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**192**	**100.0%**	**189**	**100.0%**	**0**	**0.0%**	**3**	**100.0%**
	Percentage of Total Farms:			**98.4%**		**0.0%**		**1.6%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MO Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	10.0%	962	2.3%	333	34.6%	7,492	18.2%
Moderate-income	11	27.5%	8,902	21.6%	1,051	11.8%	7,776	18.9%
Middle-income	15	37.5%	17,831	43.3%	1,312	7.4%	8,598	20.9%
Upper-income	9	22.5%	13,085	31.8%	249	1.9%	17,278	42.0%
Unknown-income	1	2.5%	364	0.9%	127	34.9%	0	0.0%
Total Assessment Area	**40**	**100.0%**	**41,144**	**100.0%**	**3,072**	**7.5%**	**41,144**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,831	426	1.1%	7.3%	4,616	79.2%	789	13.5%
Moderate-income	21,526	7,846	19.5%	36.4%	11,639	54.1%	2,041	9.5%
Middle-income	29,065	17,576	43.6%	60.5%	9,122	31.4%	2,367	8.1%
Upper-income	19,919	14,233	35.3%	71.5%	4,512	22.7%	1,174	5.9%
Unknown-income	2,032	207	0.5%	10.2%	1,742	85.7%	83	4.1%
Total Assessment Area	**78,373**	**40,288**	**100.0%**	**51.4%**	**31,631**	**40.4%**	**6,454**	**8.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	878	12.0%	786	11.7%	79	15.1%	13	24.1%
Moderate-income	1,893	25.9%	1,695	25.2%	188	35.9%	10	18.5%
Middle-income	2,544	34.8%	2,358	35.1%	168	32.1%	18	33.3%
Upper-income	1,795	24.6%	1,702	25.3%	80	15.3%	13	24.1%
Unknown-income	192	2.6%	184	2.7%	8	1.5%	0	0.0%
Total Assessment Area	**7,302**	**100.0%**	**6,725**	**100.0%**	**523**	**100.0%**	**54**	**100.0%**
	Percentage of Total Businesses:			**92.1%**		**7.2%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.4%	3	1.5%	0	0.0%	0	0.0%
Moderate-income	23	11.1%	23	11.2%	0	0.0%	0	0.0%
Middle-income	116	56.0%	115	56.1%	0	0.0%	1	50.0%
Upper-income	61	29.5%	60	29.3%	0	0.0%	1	50.0%
Unknown-income	4	1.9%	4	2.0%	0	0.0%	0	0.0%
Total Assessment Area	**207**	**100.0%**	**205**	**100.0%**	**0**	**0.0%**	**2**	**100.0%**
	Percentage of Total Farms:			**99.0%**		**0.0%**		**1.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report

Assessment Area: MO Gasconade

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	653	15.6%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	616	14.7%
Middle-income	4	80.0%	3,647	87.3%	423	11.6%	960	23.0%
Upper-income	1	20.0%	530	12.7%	40	7.5%	1,948	46.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5**	**100.0%**	**4,177**	**100.0%**	**463**	**11.1%**	**4,177**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	6,994	3,955	84.8%	56.5%	1,472	21.0%	1,567	22.4%
Upper-income	1,170	707	15.2%	60.4%	112	9.6%	351	30.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**8,164**	**4,662**	**100.0%**	**57.1%**	**1,584**	**19.4%**	**1,918**	**23.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	711	90.8%	662	91.1%	42	85.7%	7	100.0%
Upper-income	72	9.2%	65	8.9%	7	14.3%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**783**	**100.0%**	**727**	**100.0%**	**49**	**100.0%**	**7**	**100.0%**
	Percentage of Total Businesses:			**92.8%**		**6.3%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	73	88.0%	73	88.0%	0	0.0%	0	0.0%
Upper-income	10	12.0%	10	12.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**83**	**100.0%**	**83**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MO Jefferson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	6.7%	461	2.4%	202	43.8%	3,259	17.1%
Moderate-income	2	13.3%	1,809	9.5%	341	18.9%	3,080	16.2%
Middle-income	7	46.7%	8,957	47.0%	599	6.7%	4,570	24.0%
Upper-income	5	33.3%	7,833	41.1%	449	5.7%	8,151	42.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**15**	**100.0%**	**19,060**	**100.0%**	**1,591**	**8.3%**	**19,060**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,665	171	0.9%	10.3%	1,042	62.6%	452	27.1%
Moderate-income	4,196	1,304	6.5%	31.1%	2,351	56.0%	541	12.9%
Middle-income	14,389	9,854	49.5%	68.5%	3,062	21.3%	1,473	10.2%
Upper-income	12,407	8,592	43.1%	69.3%	3,072	24.8%	743	6.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**32,657**	**19,921**	**100.0%**	**61.0%**	**9,527**	**29.2%**	**3,209**	**9.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	519	13.6%	414	12.4%	66	17.9%	39	37.5%
Moderate-income	581	15.2%	507	15.2%	66	17.9%	8	7.7%
Middle-income	1,086	28.5%	1,000	29.9%	73	19.8%	13	12.5%
Upper-income	1,625	42.6%	1,418	42.5%	163	44.3%	44	42.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,811**	**100.0%**	**3,339**	**100.0%**	**368**	**100.0%**	**104**	**100.0%**
	Percentage of Total Businesses:			**87.6%**		**9.7%**		**2.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	5.2%	4	4.2%	1	100.0%	0	0.0%
Moderate-income	1	1.0%	1	1.1%	0	0.0%	0	0.0%
Middle-income	54	56.3%	54	56.8%	0	0.0%	0	0.0%
Upper-income	36	37.5%	36	37.9%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**96**	**100.0%**	**95**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.0%**		**1.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MO Jefferson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,972	15.9%
Moderate-income	2	11.1%	1,040	5.6%	230	22.1%	3,310	17.7%
Middle-income	10	55.6%	11,362	60.9%	1,032	9.1%	4,174	22.4%
Upper-income	6	33.3%	6,260	33.5%	131	2.1%	8,206	44.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**18**	**100.0%**	**18,662**	**100.0%**	**1,393**	**7.5%**	**18,662**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,394	598	2.9%	17.6%	1,903	56.1%	893	26.3%
Middle-income	20,414	12,429	61.1%	60.9%	6,620	32.4%	1,365	6.7%
Upper-income	9,670	7,304	35.9%	75.5%	1,437	14.9%	929	9.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**33,478**	**20,331**	**100.0%**	**60.7%**	**9,960**	**29.8%**	**3,187**	**9.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	785	21.1%	660	20.2%	86	24.9%	39	37.9%
Middle-income	2,000	53.8%	1,757	53.7%	194	56.2%	49	47.6%
Upper-income	935	25.1%	855	26.1%	65	18.8%	15	14.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**3,720**	**100.0%**	**3,272**	**100.0%**	**345**	**100.0%**	**103**	**100.0%**
	Percentage of Total Businesses:			**88.0%**		**9.3%**		**2.8%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	7	8.0%	6	6.9%	1	100.0%	0	0.0%
Middle-income	37	42.0%	37	42.5%	0	0.0%	0	0.0%
Upper-income	44	50.0%	44	50.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**88**	**100.0%**	**87**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.9%**		**1.1%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MO Southeast MO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	3,442	18.9%
Moderate-income	2	11.1%	2,197	12.0%	446	20.3%	3,441	18.9%
Middle-income	14	77.8%	14,427	79.1%	1,839	12.7%	3,961	21.7%
Upper-income	2	11.1%	1,621	8.9%	94	5.8%	7,401	40.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**18**	**100.0%**	**18,245**	**100.0%**	**2,379**	**13.0%**	**18,245**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	4,407	1,790	9.5%	40.6%	2,070	47.0%	547	12.4%
Middle-income	23,391	15,289	80.9%	65.4%	5,660	24.2%	2,442	10.4%
Upper-income	2,803	1,810	9.6%	64.6%	673	24.0%	320	11.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**30,601**	**18,889**	**100.0%**	**61.7%**	**8,403**	**27.5%**	**3,309**	**10.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	570	24.9%	507	25.1%	58	26.4%	5	10.2%
Middle-income	1,411	61.7%	1,226	60.8%	143	65.0%	42	85.7%
Upper-income	306	13.4%	285	14.1%	19	8.6%	2	4.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2,287**	**100.0%**	**2,018**	**100.0%**	**220**	**100.0%**	**49**	**100.0%**
	Percentage of Total Businesses:			**88.2%**		**9.6%**		**2.1%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	10	3.5%	10	3.6%	0	0.0%	0	0.0%
Middle-income	223	78.5%	216	78.3%	7	87.5%	0	0.0%
Upper-income	51	18.0%	50	18.1%	1	12.5%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**284**	**100.0%**	**276**	**100.0%**	**8**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.2%**		**2.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MO Southeast MO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.3%	455	2.6%	194	42.6%	4,008	22.7%
Moderate-income	1	5.3%	769	4.4%	200	26.0%	3,034	17.2%
Middle-income	14	73.7%	13,403	76.0%	1,736	13.0%	3,432	19.5%
Upper-income	3	15.8%	3,009	17.1%	201	6.7%	7,162	40.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**19**	**100.0%**	**17,636**	**100.0%**	**2,331**	**13.2%**	**17,636**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,250	346	1.9%	27.7%	563	45.0%	341	27.3%
Moderate-income	1,752	587	3.2%	33.5%	876	50.0%	289	16.5%
Middle-income	23,115	14,045	77.0%	60.8%	6,092	26.4%	2,978	12.9%
Upper-income	4,910	3,263	17.9%	66.5%	1,115	22.7%	532	10.8%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**31,027**	**18,241**	**100.0%**	**58.8%**	**8,646**	**27.9%**	**4,140**	**13.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	132	5.6%	120	5.7%	11	5.1%	1	2.1%
Moderate-income	210	8.9%	189	9.0%	19	8.9%	2	4.3%
Middle-income	1,551	65.9%	1,369	65.4%	145	67.8%	37	78.7%
Upper-income	462	19.6%	416	19.9%	39	18.2%	7	14.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2,355**	**100.0%**	**2,094**	**100.0%**	**214**	**100.0%**	**47**	**100.0%**
	Percentage of Total Businesses:			**88.9%**		**9.1%**		**2.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.1%	3	1.1%	0	0.0%	0	0.0%
Moderate-income	3	1.1%	3	1.1%	0	0.0%	0	0.0%
Middle-income	196	69.8%	192	70.3%	4	50.0%	0	0.0%
Upper-income	79	28.1%	75	27.5%	4	50.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**281**	**100.0%**	**273**	**100.0%**	**8**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.2%**		**2.8%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MO Springfield

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	6.6%	3,596	3.9%	1,359	37.8%	18,108	19.6%
Moderate-income	19	25.0%	14,929	16.2%	3,367	22.6%	16,884	18.3%
Middle-income	38	50.0%	53,545	57.9%	5,145	9.6%	19,293	20.9%
Upper-income	13	17.1%	20,307	22.0%	888	4.4%	38,133	41.3%
Unknown-income	1	1.3%	41	0.0%	20	48.8%	0	0.0%
Total Assessment Area	**76**	**100.0%**	**92,418**	**100.0%**	**10,779**	**11.7%**	**92,418**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,670	2,477	2.7%	28.6%	5,134	59.2%	1,059	12.2%
Moderate-income	34,433	11,618	12.8%	33.7%	18,924	55.0%	3,891	11.3%
Middle-income	85,970	53,304	58.7%	62.0%	26,569	30.9%	6,097	7.1%
Upper-income	30,656	23,326	25.7%	76.1%	5,625	18.3%	1,705	5.6%
Unknown-income	777	16	0.0%	2.1%	628	80.8%	133	17.1%
Total Assessment Area	**160,506**	**90,741**	**100.0%**	**56.5%**	**56,880**	**35.4%**	**12,885**	**8.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	440	2.7%	394	2.6%	44	3.2%	2	1.9%
Moderate-income	4,192	25.6%	3,602	24.2%	572	41.7%	18	17.0%
Middle-income	8,514	52.0%	7,898	53.0%	558	40.7%	58	54.7%
Upper-income	3,176	19.4%	2,953	19.8%	195	14.2%	28	26.4%
Unknown-income	49	0.3%	47	0.3%	2	0.1%	0	0.0%
Total Assessment Area	**16,371**	**100.0%**	**14,894**	**100.0%**	**1,371**	**100.0%**	**106**	**100.0%**
	Percentage of Total Businesses:			**91.0%**		**8.4%**		**0.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.2%	3	1.2%	0	0.0%	0	0.0%
Moderate-income	18	7.0%	16	6.3%	2	100.0%	0	0.0%
Middle-income	184	71.3%	184	71.9%	0	0.0%	0	0.0%
Upper-income	53	20.5%	53	20.7%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**258**	**100.0%**	**256**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.2%**		**0.8%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MO Springfield

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	5.2%	2,672	2.7%	690	25.8%	17,975	18.4%
Moderate-income	21	21.6%	16,291	16.7%	3,052	18.7%	17,895	18.3%
Middle-income	40	41.2%	44,302	45.3%	3,433	7.7%	21,174	21.7%
Upper-income	29	29.9%	34,381	35.2%	1,135	3.3%	40,738	41.7%
Unknown-income	2	2.1%	136	0.1%	35	25.7%	0	0.0%
Total Assessment Area	**97**	**100.0%**	**97,782**	**100.0%**	**8,345**	**8.5%**	**97,782**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,251	1,544	1.6%	18.7%	5,955	72.2%	752	9.1%
Moderate-income	34,187	12,799	13.3%	37.4%	18,880	55.2%	2,508	7.3%
Middle-income	76,099	44,063	45.9%	57.9%	28,098	36.9%	3,938	5.2%
Upper-income	49,279	37,585	39.1%	76.3%	9,795	19.9%	1,899	3.9%
Unknown-income	1,425	27	0.0%	1.9%	1,273	89.3%	125	8.8%
Total Assessment Area	**169,241**	**96,018**	**100.0%**	**56.7%**	**64,001**	**37.8%**	**9,222**	**5.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	337	2.0%	307	2.0%	29	2.2%	1	0.8%
Moderate-income	3,787	22.4%	3,251	21.0%	520	39.2%	16	13.6%
Middle-income	7,658	45.3%	7,101	45.9%	493	37.1%	64	54.2%
Upper-income	4,735	28.0%	4,449	28.8%	250	18.8%	36	30.5%
Unknown-income	383	2.3%	346	2.2%	36	2.7%	1	0.8%
Total Assessment Area	**16,900**	**100.0%**	**15,454**	**100.0%**	**1,328**	**100.0%**	**118**	**100.0%**
	Percentage of Total Businesses:			**91.4%**		**7.9%**		**0.7%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.4%	1	0.4%	0	0.0%	0	0.0%
Moderate-income	21	7.7%	20	7.4%	1	50.0%	0	0.0%
Middle-income	145	53.1%	144	53.1%	1	50.0%	0	0.0%
Upper-income	103	37.7%	103	38.0%	0	0.0%	0	0.0%
Unknown-income	3	1.1%	3	1.1%	0	0.0%	0	0.0%
Total Assessment Area	**273**	**100.0%**	**271**	**100.0%**	**2**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**99.3%**		**0.7%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MO St. Genevieve-Perry

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,393	13.4%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	1,458	14.0%
Middle-income	4	44.4%	4,065	39.0%	513	12.6%	2,058	19.8%
Upper-income	5	55.6%	6,348	61.0%	469	7.4%	5,504	52.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9**	**100.0%**	**10,413**	**100.0%**	**982**	**9.4%**	**10,413**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	7,211	4,218	36.4%	58.5%	2,008	27.8%	985	13.7%
Upper-income	10,015	7,357	63.6%	73.5%	949	9.5%	1,709	17.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**17,226**	**11,575**	**100.0%**	**67.2%**	**2,957**	**17.2%**	**2,694**	**15.6%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	834	54.2%	735	53.2%	85	63.4%	14	58.3%
Upper-income	705	45.8%	646	46.8%	49	36.6%	10	41.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,539**	**100.0%**	**1,381**	**100.0%**	**134**	**100.0%**	**24**	**100.0%**
	Percentage of Total Businesses:			**89.7%**		**8.7%**		**1.6%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	37	22.8%	37	22.8%	0	0.0%	0	0.0%
Upper-income	125	77.2%	125	77.2%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**162**	**100.0%**	**162**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MO St. Genevieve-Perry

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,444	14.1%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	1,408	13.7%
Middle-income	1	10.0%	1,055	10.3%	187	17.7%	1,826	17.8%
Upper-income	9	90.0%	9,194	89.7%	578	6.3%	5,571	54.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10**	**100.0%**	**10,249**	**100.0%**	**765**	**7.5%**	**10,249**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	1,733	942	8.2%	54.4%	668	38.5%	123	7.1%
Upper-income	15,820	10,501	91.8%	66.4%	2,718	17.2%	2,601	16.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**17,553**	**11,443**	**100.0%**	**65.2%**	**3,386**	**19.3%**	**2,724**	**15.5%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	198	12.6%	180	12.7%	16	11.5%	2	9.1%
Upper-income	1,376	87.4%	1,233	87.3%	123	88.5%	20	90.9%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**1,574**	**100.0%**	**1,413**	**100.0%**	**139**	**100.0%**	**22**	**100.0%**
	Percentage of Total Businesses:			**89.8%**		**8.8%**		**1.4%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	4	2.5%	4	2.5%	0	0.0%	0	0.0%
Upper-income	159	97.5%	159	97.5%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**163**	**100.0%**	**163**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: MO Taney

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,856	20.3%
Moderate-income	1	10.0%	1,922	13.6%	379	19.7%	2,740	19.5%
Middle-income	9	90.0%	12,161	86.4%	1,484	12.2%	3,399	24.1%
Upper-income	0	0.0%	0	0.0%	0	0.0%	5,088	36.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10**	**100.0%**	**14,083**	**100.0%**	**1,863**	**13.2%**	**14,083**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,470	1,596	12.5%	46.0%	1,346	38.8%	528	15.2%
Middle-income	26,516	11,167	87.5%	42.1%	7,191	27.1%	8,158	30.8%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**29,986**	**12,763**	**100.0%**	**42.6%**	**8,537**	**28.5%**	**8,686**	**29.0%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	267	9.4%	242	9.2%	23	13.5%	2	8.0%
Middle-income	2,573	90.6%	2,402	90.8%	148	86.5%	23	92.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2,840**	**100.0%**	**2,644**	**100.0%**	**171**	**100.0%**	**25**	**100.0%**
	Percentage of Total Businesses:			**93.1%**		**6.0%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1	4.8%	1	4.8%	0	0.0%	0	0.0%
Middle-income	20	95.2%	20	95.2%	0	0.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**21**	**100.0%**	**21**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: MO Taney

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,609	17.2%
Moderate-income	3	16.7%	2,271	15.0%	339	14.9%	3,133	20.7%
Middle-income	14	77.8%	11,920	78.6%	1,150	9.6%	3,645	24.0%
Upper-income	1	5.6%	980	6.5%	149	15.2%	5,784	38.1%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**18**	**100.0%**	**15,171**	**100.0%**	**1,638**	**10.8%**	**15,171**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	5,604	2,018	13.8%	36.0%	2,036	36.3%	1,550	27.7%
Middle-income	24,129	11,841	80.7%	49.1%	5,322	22.1%	6,966	28.9%
Upper-income	1,266	810	5.5%	64.0%	363	28.7%	93	7.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**30,999**	**14,669**	**100.0%**	**47.3%**	**7,721**	**24.9%**	**8,609**	**27.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	557	19.4%	522	19.4%	30	19.0%	5	19.2%
Middle-income	2,100	73.2%	1,962	73.1%	117	74.1%	21	80.8%
Upper-income	212	7.4%	201	7.5%	11	7.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**2,869**	**100.0%**	**2,685**	**100.0%**	**158**	**100.0%**	**26**	**100.0%**
	Percentage of Total Businesses:			**93.6%**		**5.5%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	2	8.3%	2	8.3%	0	0.0%	0	0.0%
Middle-income	21	87.5%	21	87.5%	0	0.0%	0	0.0%
Upper-income	1	4.2%	1	4.2%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**24**	**100.0%**	**24**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: KY Simpson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	839	18.3%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	830	18.1%
Middle-income	2	50.0%	2,754	60.2%	453	16.4%	836	18.3%
Upper-income	2	50.0%	1,822	39.8%	206	11.3%	2,071	45.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4**	**100.0%**	**4,576**	**100.0%**	**659**	**14.4%**	**4,576**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	4,530	2,464	57.7%	54.4%	1,613	35.6%	453	10.0%
Upper-income	3,001	1,807	42.3%	60.2%	909	30.3%	285	9.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**7,531**	**4,271**	**100.0%**	**56.7%**	**2,522**	**33.5%**	**738**	**9.8%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	457	67.4%	411	66.6%	40	75.5%	6	75.0%
Upper-income	221	32.6%	206	33.4%	13	24.5%	2	25.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**678**	**100.0%**	**617**	**100.0%**	**53**	**100.0%**	**8**	**100.0%**
	Percentage of Total Businesses:			**91.0%**		**7.8%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	41	51.3%	40	50.6%	1	100.0%	0	0.0%
Upper-income	39	48.8%	39	49.4%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**80**	**100.0%**	**79**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.8%**		**1.3%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: KY Simpson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	609	12.7%
Moderate-income	1	20.0%	660	13.8%	143	21.7%	782	16.4%
Middle-income	3	60.0%	2,983	62.4%	251	8.4%	1,253	26.2%
Upper-income	1	20.0%	1,135	23.8%	45	4.0%	2,134	44.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**5**	**100.0%**	**4,778**	**100.0%**	**439**	**9.2%**	**4,778**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,046	565	12.3%	54.0%	310	29.6%	171	16.3%
Middle-income	5,048	3,310	72.0%	65.6%	1,201	23.8%	537	10.6%
Upper-income	1,833	724	15.7%	39.5%	1,071	58.4%	38	2.1%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**7,927**	**4,599**	**100.0%**	**58.0%**	**2,582**	**32.6%**	**746**	**9.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	120	17.9%	117	19.1%	3	6.0%	0	0.0%
Middle-income	377	56.3%	339	55.2%	35	70.0%	3	50.0%
Upper-income	173	25.8%	158	25.7%	12	24.0%	3	50.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**670**	**100.0%**	**614**	**100.0%**	**50**	**100.0%**	**6**	**100.0%**
	Percentage of Total Businesses:			**91.6%**		**7.5%**		**0.9%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	26	34.2%	25	33.3%	1	100.0%	0	0.0%
Middle-income	46	60.5%	46	61.3%	0	0.0%	0	0.0%
Upper-income	4	5.3%	4	5.3%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**76**	**100.0%**	**75**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.7%**		**1.3%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report

Assessment Area: IA Cedar Rapids

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	3.5%	700	1.0%	241	34.4%	12,694	18.8%
Moderate-income	14	24.6%	12,786	18.9%	1,531	12.0%	12,256	18.1%
Middle-income	34	59.6%	42,871	63.5%	2,151	5.0%	16,483	24.4%
Upper-income	6	10.5%	10,965	16.2%	197	1.8%	26,103	38.7%
Unknown-income	1	1.8%	214	0.3%	99	46.3%	0	0.0%
Total Assessment Area	**57**	**100.0%**	**67,536**	**100.0%**	**4,219**	**6.2%**	**67,536**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,779	587	0.7%	33.0%	933	52.4%	259	14.6%
Moderate-income	25,571	14,815	18.8%	57.9%	8,478	33.2%	2,278	8.9%
Middle-income	71,402	50,623	64.2%	70.9%	15,498	21.7%	5,281	7.4%
Upper-income	14,299	12,758	16.2%	89.2%	1,120	7.8%	421	2.9%
Unknown-income	991	128	0.2%	12.9%	703	70.9%	160	16.1%
Total Assessment Area	**114,042**	**78,911**	**100.0%**	**69.2%**	**26,732**	**23.4%**	**8,399**	**7.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	473	3.9%	399	3.7%	72	6.7%	2	1.3%
Moderate-income	2,333	19.4%	2,113	19.5%	200	18.7%	20	13.2%
Middle-income	6,831	56.7%	6,200	57.2%	536	50.2%	95	62.5%
Upper-income	1,891	15.7%	1,692	15.6%	170	15.9%	29	19.1%
Unknown-income	525	4.4%	430	4.0%	89	8.3%	6	3.9%
Total Assessment Area	**12,053**	**100.0%**	**10,834**	**100.0%**	**1,067**	**100.0%**	**152**	**100.0%**
	Percentage of Total Businesses:			**89.9%**		**8.9%**		**1.3%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.1%	1	0.1%	0	0.0%	0	0.0%
Moderate-income	36	4.1%	34	3.9%	2	25.0%	0	0.0%
Middle-income	748	84.4%	741	84.5%	6	75.0%	1	100.0%
Upper-income	100	11.3%	100	11.4%	0	0.0%	0	0.0%
Unknown-income	1	0.1%	1	0.1%	0	0.0%	0	0.0%
Total Assessment Area	**886**	**100.0%**	**877**	**100.0%**	**8**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**99.0%**		**0.9%**		**0.1%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: IA Des Moines

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	8.2%	6,000	4.7%	1,837	30.6%	27,231	21.4%
Moderate-income	29	26.4%	27,115	21.3%	4,454	16.4%	22,694	17.8%
Middle-income	47	42.7%	55,275	43.3%	3,893	7.0%	27,370	21.5%
Upper-income	24	21.8%	39,120	30.7%	1,064	2.7%	50,215	39.4%
Unknown-income	1	0.9%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**110**	**100.0%**	**127,510**	**100.0%**	**11,248**	**8.8%**	**127,510**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,086	3,902	2.9%	35.2%	5,840	52.7%	1,344	12.1%
Moderate-income	47,093	26,182	19.6%	55.6%	17,237	36.6%	3,674	7.8%
Middle-income	93,307	60,457	45.3%	64.8%	26,745	28.7%	6,105	6.5%
Upper-income	56,785	42,978	32.2%	75.7%	11,717	20.6%	2,090	3.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**208,271**	**133,519**	**100.0%**	**64.1%**	**61,539**	**29.5%**	**13,213**	**6.3%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,002	4.1%	873	3.9%	121	5.5%	8	3.2%
Moderate-income	3,742	15.1%	3,384	15.2%	335	15.2%	23	9.2%
Middle-income	12,736	51.5%	11,359	51.0%	1,235	55.9%	142	56.6%
Upper-income	7,229	29.2%	6,634	29.8%	517	23.4%	78	31.1%
Unknown-income	8	0.0%	6	0.0%	2	0.1%	0	0.0%
Total Assessment Area	**24,717**	**100.0%**	**22,256**	**100.0%**	**2,210**	**100.0%**	**251**	**100.0%**
	Percentage of Total Businesses:			**90.0%**		**8.9%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.5%	3	0.6%	0	0.0%	0	0.0%
Moderate-income	26	4.7%	25	4.6%	1	8.3%	0	0.0%
Middle-income	335	60.0%	329	60.4%	6	50.0%	0	0.0%
Upper-income	194	34.8%	188	34.5%	5	41.7%	1	100.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**558**	**100.0%**	**545**	**100.0%**	**12**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**97.7%**		**2.2%**		**0.2%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: IA Des Moines

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	5.6%	5,849	4.5%	1,546	26.4%	26,830	20.6%
Moderate-income	32	25.4%	26,654	20.4%	3,496	13.1%	23,893	18.3%
Middle-income	59	46.8%	66,051	50.6%	3,266	4.9%	29,395	22.5%
Upper-income	26	20.6%	31,385	24.1%	811	2.6%	50,365	38.6%
Unknown-income	2	1.6%	544	0.4%	0	0.0%	0	0.0%
Total Assessment Area	**126**	**100.0%**	**130,483**	**100.0%**	**9,119**	**7.0%**	**130,483**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	#	%	#	%	
Low-income	10,485	4,338	3.0%	41.4%	5,023	47.9%	1,124	10.7%
Moderate-income	51,942	27,917	19.4%	53.7%	19,396	37.3%	4,629	8.9%
Middle-income	109,248	75,038	52.2%	68.7%	28,552	26.1%	5,658	5.2%
Upper-income	50,339	35,793	24.9%	71.1%	12,205	24.2%	2,341	4.7%
Unknown-income	2,436	592	0.4%	24.3%	1,591	65.3%	253	10.4%
Total Assessment Area	**224,450**	**143,678**	**100.0%**	**64.0%**	**66,767**	**29.7%**	**14,005**	**6.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	983	4.0%	839	3.8%	135	6.3%	9	3.6%
Moderate-income	4,489	18.4%	4,038	18.3%	417	19.4%	34	13.5%
Middle-income	10,923	44.7%	10,045	45.6%	782	36.5%	96	38.2%
Upper-income	7,232	29.6%	6,427	29.2%	695	32.4%	110	43.8%
Unknown-income	795	3.3%	678	3.1%	115	5.4%	2	0.8%
Total Assessment Area	**24,422**	**100.0%**	**22,027**	**100.0%**	**2,144**	**100.0%**	**251**	**100.0%**
	Percentage of Total Businesses:			**90.2%**		**8.8%**		**1.0%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.7%	4	0.7%	0	0.0%	0	0.0%
Moderate-income	32	5.7%	31	5.7%	1	11.1%	0	0.0%
Middle-income	276	49.5%	273	49.8%	2	22.2%	1	100.0%
Upper-income	241	43.2%	237	43.2%	4	44.4%	0	0.0%
Unknown-income	5	0.9%	3	0.5%	2	22.2%	0	0.0%
Total Assessment Area	**558**	**100.0%**	**548**	**100.0%**	**9**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**98.2%**		**1.6%**		**0.2%**

Based on 2023 FFIEC Census Data and 2023 D&B information

APPENDIX G – LIMITED SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report

Assessment Area: IA Fayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,024	18.8%
Moderate-income	1	14.3%	823	15.1%	60	7.3%	1,296	23.8%
Middle-income	6	85.7%	4,631	84.9%	343	7.4%	1,173	21.5%
Upper-income	0	0.0%	0	0.0%	0	0.0%	1,961	36.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**7**	**100.0%**	**5,454**	**100.0%**	**403**	**7.4%**	**5,454**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,476	810	12.6%	54.9%	446	30.2%	220	14.9%
Middle-income	8,078	5,634	87.4%	69.7%	1,666	20.6%	778	9.6%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**9,554**	**6,444**	**100.0%**	**67.4%**	**2,112**	**22.1%**	**998**	**10.4%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	89	9.2%	89	9.9%	0	0.0%	0	0.0%
Middle-income	882	90.8%	809	90.1%	52	100.0%	21	100.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**971**	**100.0%**	**898**	**100.0%**	**52**	**100.0%**	**21**	**100.0%**
	Percentage of Total Businesses:			**92.5%**		**5.4%**		**2.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	6	2.2%	6	2.2%	0	0.0%	0	0.0%
Middle-income	270	97.8%	267	97.8%	2	100.0%	1	100.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**276**	**100.0%**	**273**	**100.0%**	**2**	**100.0%**	**1**	**100.0%**
	Percentage of Total Farms:			**98.9%**		**0.7%**		**0.4%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX H – LIMITED SCOPE LENDING TABLES

FLORIDA

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Daytona

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	0.8%	0.7%	133	0.3%	0.4%	0.9%	3	2.1%	500	0.8%	1.8%	2	2.2%	1.6%	358	0.9%	1.1%	1	1.8%	2.1%	142	0.6%	1.4%
	Moderate	11	8.3%	11.9%	2,217	4.9%	9.4%	14.2%	15	10.3%	4,363	7.0%	12.0%	9	10.1%	10.1%	1,829	4.7%	7.8%	6	10.5%	9.2%	2,534	10.7%	7.3%
	Middle	76	57.1%	56.1%	23,467	52.4%	52.9%	59.9%	71	48.6%	24,500	39.2%	58.2%	40	44.9%	56.3%	15,330	39.4%	52.8%	31	54.4%	56.6%	9,170	38.8%	52.3%
	Upper	45	33.8%	31.3%	18,975	42.4%	37.3%	25.0%	57	39.0%	33,173	53.0%	28.0%	38	42.7%	32.1%	21,373	55.0%	38.3%	19	33.3%	32.1%	11,800	49.9%	39.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*133*	*100%*	*100%*	*44,792*	*100%*	*100%*	*100%*	*146*	*100%*	*62,536*	*100%*	*100%*	*89*	*100%*	*100%*	*38,890*	*100%*	*100%*	*57*	*100%*	*100%*	*23,646*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.3%	0	0.0%	0.2%	0.9%	2	3.0%	1,088	10.5%	1.8%	1	2.6%	1.5%	60	1.0%	1.1%	1	3.4%	2.0%	1,028	23.7%	0.9%
	Moderate	10	8.8%	10.9%	1,836	8.4%	8.6%	14.2%	6	9.0%	864	8.3%	12.0%	3	7.9%	10.1%	424	7.0%	8.4%	3	10.3%	12.2%	440	10.1%	5.6%
	Middle	77	67.5%	58.4%	14,748	67.4%	54.4%	59.9%	43	64.2%	5,004	48.2%	58.2%	27	71.1%	60.9%	3,728	61.8%	57.2%	16	55.2%	58.8%	1,276	29.4%	68.4%
	Upper	27	23.7%	30.4%	5,285	24.2%	36.9%	25.0%	16	23.9%	3,418	32.9%	28.0%	7	18.4%	27.6%	1,822	30.2%	33.3%	9	31.0%	27.1%	1,596	36.8%	25.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*114*	*100%*	*100%*	*21,869*	*100%*	*100%*	*100%*	*67*	*100%*	*10,374*	*100%*	*100%*	*38*	*100%*	*100%*	*6,034*	*100%*	*100%*	*29*	*100%*	*100%*	*4,340*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.3%	0	0.0%	0.1%	0.9%	1	0.7%	730	6.3%	1.8%	0	0.0%	0.5%	0	0.0%	0.6%	1	1.4%	0.9%	730	13.6%	1.2%
	Moderate	3	5.5%	8.4%	134	3.5%	7.6%	14.2%	9	6.2%	692	5.9%	12.0%	5	6.5%	8.6%	565	9.0%	9.0%	4	5.8%	7.6%	127	2.4%	6.2%
	Middle	41	74.5%	55.1%	2,762	73.0%	51.5%	59.9%	91	62.3%	5,352	45.9%	58.2%	47	61.0%	56.8%	2,722	43.4%	51.7%	44	63.8%	55.1%	2,630	48.9%	47.7%
	Upper	11	20.0%	36.1%	888	23.5%	40.8%	25.0%	45	30.8%	4,878	41.9%	28.0%	25	32.5%	34.1%	2,985	47.6%	38.7%	20	29.0%	36.3%	1,893	35.2%	44.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*55*	*100%*	*100%*	*3,784*	*100%*	*100%*	*100%*	*146*	*100%*	*11,652*	*100%*	*100%*	*77*	*100%*	*100%*	*6,272*	*100%*	*100%*	*69*	*100%*	*100%*	*5,380*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	1.8%	0	0.0%	0.1%	3.4%	0	0.0%	0	0.0%	4.5%	0	0.0%	11.1%	0	0.0%	2.1%	0	0.0%	15.0%	0	0.0%	2.0%
	Moderate	0	0.0%	60.7%	0	0.0%	49.1%	29.7%	1	100.0%	35,901	100.0%	24.7%	0	0.0%	46.7%	0	0.0%	38.5%	1	100.0%	45.0%	35,901	100.0%	20.8%
	Middle	0	0.0%	30.4%	0	0.0%	27.1%	43.3%	0	0.0%	0	0.0%	49.6%	0	0.0%	37.8%	0	0.0%	52.0%	0	0.0%	35.0%	0	0.0%	76.7%
	Upper	0	0.0%	7.1%	0	0.0%	23.7%	23.5%	0	0.0%	0	0.0%	21.2%	0	0.0%	4.4%	0	0.0%	7.4%	0	0.0%	5.0%	0	0.0%	0.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*35,901*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*35,901*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.2%	0	0.0%	0.1%	0.9%	1	2.5%	60	1.7%	1.8%	1	3.6%	0.4%	60	2.3%	0.5%	0	0.0%	0.5%	0	0.0%	0.2%
	Moderate	2	13.3%	10.1%	40	3.3%	8.0%	14.2%	3	7.5%	155	4.5%	12.0%	2	7.1%	6.2%	105	4.1%	4.7%	1	8.3%	8.2%	50	5.6%	6.2%
	Middle	5	33.3%	51.2%	476	38.7%	43.1%	59.9%	21	52.5%	1,732	49.9%	58.2%	13	46.4%	52.1%	1,208	46.8%	43.1%	8	66.7%	52.5%	524	58.9%	42.8%
	Upper	8	53.3%	38.5%	713	58.0%	48.8%	25.0%	15	37.5%	1,523	43.9%	28.0%	12	42.9%	41.2%	1,208	46.8%	51.6%	3	25.0%	38.7%	315	35.4%	50.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*15*	*100%*	*100%*	*1,229*	*100%*	*100%*	*100%*	*40*	*100%*	*3,470*	*100%*	*100%*	*28*	*100%*	*100%*	*2,581*	*100%*	*100%*	*12*	*100%*	*100%*	*889*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL Daytona

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank							Bank					Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg	Owner Occupied Units	Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.9%	0	0.0%	0	0.0%	1.8%	0	0.0%	1.7%	0	0.0%	1.9%	0	0.0%	1.3%	0	0.0%	1.2%
	Moderate	2	28.6%	10.3%	98	22.6%	4.3%	14.2%	3	8.3%	171	5.1%	12.0%	0	0.0%	5.7%	0	0.0%	4.4%	3	13.0%	8.4%	171	9.8%	6.7%
	Middle	2	28.6%	53.6%	157	36.3%	48.5%	59.9%	21	58.3%	1,627	48.9%	58.2%	8	61.5%	57.8%	694	43.7%	47.0%	13	56.5%	56.8%	933	53.7%	46.2%
	Upper	3	42.9%	36.0%	178	41.1%	47.2%	25.0%	12	33.3%	1,528	45.9%	28.0%	5	38.5%	34.8%	894	56.3%	46.7%	7	30.4%	33.5%	634	36.5%	45.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*433*	*100%*	*100%*	*100%*	*36*	*100%*	*3,326*	*100%*	*100%*	*13*	*100%*	*100%*	*1,588*	*100%*	*100%*	*23*	*100%*	*100%*	*1,738*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.9%	0	0.0%	0	0.0%	1.8%	0	0.0%	3.8%	0	0.0%	1.5%	0	0.0%	2.8%	0	0.0%	2.0%
	Moderate	0	0.0%	18.7%	0	0.0%	14.1%	14.2%	0	0.0%	0	0.0%	12.0%	0	0.0%	12.1%	0	0.0%	10.7%	0	0.0%	25.0%	0	0.0%	25.0%
	Middle	0	0.0%	69.4%	0	0.0%	68.3%	59.9%	0	0.0%	0	0.0%	58.2%	0	0.0%	67.4%	0	0.0%	67.7%	0	0.0%	63.9%	0	0.0%	65.6%
	Upper	0	0.0%	11.9%	0	0.0%	17.5%	25.0%	0	0.0%	0	0.0%	28.0%	0	0.0%	16.7%	0	0.0%	20.1%	0	0.0%	8.3%	0	0.0%	7.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	0.3%	0.5%	133	0.2%	0.3%	0.9%	7	1.6%	2,378	1.9%	1.8%	4	1.6%	1.5%	478	0.9%	1.2%	3	1.6%	1.9%	1,900	2.6%	1.3%
	Moderate	28	8.6%	11.4%	4,325	6.0%	11.4%	14.2%	37	8.5%	42,146	33.1%	12.0%	19	7.8%	9.8%	2,923	5.3%	11.0%	18	9.4%	9.6%	39,223	54.6%	7.6%
	Middle	201	62.0%	57.1%	41,610	57.7%	51.9%	59.9%	247	56.7%	38,215	30.0%	58.2%	135	55.1%	57.6%	23,682	42.8%	53.6%	112	58.6%	56.6%	14,533	20.2%	56.5%
	Upper	94	29.0%	31.0%	26,039	36.1%	36.4%	25.0%	145	33.3%	44,520	35.0%	28.0%	87	35.5%	31.1%	28,282	51.1%	34.3%	58	30.4%	31.9%	16,238	22.6%	34.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*324*	*100%*	*100%*	*72,107*	*100%*	*100%*	*100%*	*436*	*100%*	*127,259*	*100%*	*100%*	*245*	*100%*	*100%*	*55,365*	*100%*	*100%*	*191*	*100%*	*100%*	*71,894*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Daytona

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	0.8%	3.5%	87	0.2%	1.9%	19.9%	6	4.1%	919	1.5%	19.3%	4	4.5%	2.5%	640	1.6%	1.2%	2	3.5%	1.4%	279	1.2%	0.7%
	Moderate	14	10.5%	16.6%	2,435	5.4%	12.5%	19.2%	16	11.0%	2,663	4.3%	19.0%	11	12.4%	13.1%	2,076	5.3%	9.0%	5	8.8%	10.9%	587	2.5%	7.6%
	Middle	21	15.8%	21.6%	4,423	9.9%	19.6%	20.4%	20	13.7%	5,359	8.6%	21.8%	10	11.2%	23.5%	2,662	6.8%	20.6%	10	17.5%	21.7%	2,697	11.4%	19.6%
	Upper	97	72.9%	41.3%	37,847	84.5%	49.6%	40.5%	104	71.2%	53,595	85.7%	39.9%	64	71.9%	42.9%	33,512	86.2%	51.4%	40	70.2%	38.1%	20,083	84.9%	47.0%
	Unknown	0	0.0%	16.9%	0	0.0%	16.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.0%	0	0.0%	17.7%	0	0.0%	27.8%	0	0.0%	25.2%
	Total	*133*	*100%*	*100%*	*44,792*	*100%*	*100%*	*100%*	*146*	*100%*	*62,536*	*100%*	*100%*	*89*	*100%*	*100%*	*38,890*	*100%*	*100%*	*57*	*100%*	*100%*	*23,646*	*100%*	*100%*
REFINANCE	Low	13	11.4%	6.5%	1,115	5.1%	3.8%	19.9%	7	10.4%	450	4.3%	19.3%	1	2.6%	9.7%	165	2.7%	5.7%	6	20.7%	8.6%	285	6.6%	2.7%
	Moderate	22	19.3%	16.7%	2,437	11.1%	12.6%	19.2%	21	31.3%	2,321	22.4%	19.0%	15	39.5%	22.0%	1,777	29.4%	17.4%	6	20.7%	20.6%	544	12.5%	8.2%
	Middle	28	24.6%	20.7%	5,193	23.7%	18.8%	20.4%	13	19.4%	1,534	14.8%	21.8%	8	21.1%	24.9%	1,016	16.8%	24.5%	5	17.2%	25.8%	518	11.9%	13.1%
	Upper	51	44.7%	33.9%	13,124	60.0%	41.6%	40.5%	26	38.8%	6,069	58.5%	39.9%	14	36.8%	30.9%	3,076	51.0%	39.3%	12	41.4%	31.1%	2,993	69.0%	19.3%
	Unknown	0	0.0%	22.1%	0	0.0%	23.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	13.1%	0	0.0%	14.0%	0	0.0%	56.7%
	Total	*114*	*100%*	*100%*	*21,869*	*100%*	*100%*	*100%*	*67*	*100%*	*10,374*	*100%*	*100%*	*38*	*100%*	*100%*	*6,034*	*100%*	*100%*	*29*	*100%*	*100%*	*4,340*	*100%*	*100%*
HOME IMPROVEMENT	Low	10	18.2%	7.8%	413	10.9%	4.0%	19.9%	20	13.7%	746	6.4%	19.3%	13	16.9%	6.8%	548	8.7%	4.0%	7	10.1%	5.3%	198	3.7%	3.5%
	Moderate	10	18.2%	16.7%	660	17.4%	13.9%	19.2%	23	15.8%	961	8.2%	19.0%	10	13.0%	16.2%	442	7.0%	11.5%	13	18.8%	16.4%	519	9.6%	10.3%
	Middle	8	14.5%	20.9%	429	11.3%	19.8%	20.4%	40	27.4%	2,903	24.9%	21.8%	21	27.3%	24.2%	1,430	22.8%	20.6%	19	27.5%	24.6%	1,473	27.4%	18.8%
	Upper	27	49.1%	52.2%	2,282	60.3%	60.1%	40.5%	63	43.2%	7,042	60.4%	39.9%	33	42.9%	50.3%	3,852	61.4%	61.4%	30	43.5%	48.8%	3,190	59.3%	61.7%
	Unknown	0	0.0%	2.3%	0	0.0%	2.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	2.5%	0	0.0%	4.8%	0	0.0%	5.7%
	Total	*55*	*100%*	*100%*	*3,784*	*100%*	*100%*	*100%*	*146*	*100%*	*11,652*	*100%*	*100%*	*77*	*100%*	*100%*	*6,272*	*100%*	*100%*	*69*	*100%*	*100%*	*5,380*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.2%	0	0.0%	0	0.0%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.4%	0	0.0%	0	0.0%	21.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.5%	0	0.0%	0	0.0%	39.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	1	100.0%	35,901	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	1	100.0%	100.0%	35,901	100.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*35,901*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*35,901*	*100%*	*100%*
OTHER PURPOSE LOC	Low	3	20.0%	5.9%	245	19.9%	3.9%	19.9%	6	15.0%	227	6.5%	19.3%	3	10.7%	5.6%	105	4.1%	3.7%	3	25.0%	6.0%	122	13.7%	4.3%
	Moderate	2	13.3%	14.4%	70	5.7%	9.4%	19.2%	11	27.5%	307	8.8%	19.0%	9	32.1%	14.4%	280	10.8%	8.3%	2	16.7%	13.4%	27	3.0%	8.8%
	Middle	0	0.0%	23.1%	0	0.0%	19.1%	20.4%	5	12.5%	265	7.6%	21.8%	1	3.6%	24.2%	25	1.0%	17.0%	4	33.3%	26.0%	240	27.0%	19.4%
	Upper	10	66.7%	53.6%	914	74.4%	66.0%	40.5%	18	45.0%	2,671	77.0%	39.9%	15	53.6%	52.2%	2,171	84.1%	67.9%	3	25.0%	48.1%	500	56.2%	61.8%
	Unknown	0	0.0%	3.0%	0	0.0%	1.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	3.1%	0	0.0%	6.5%	0	0.0%	5.7%
	Total	*15*	*100%*	*100%*	*1,229*	*100%*	*100%*	*100%*	*40*	*100%*	*3,470*	*100%*	*100%*	*28*	*100%*	*100%*	*2,581*	*100%*	*100%*	*12*	*100%*	*100%*	*889*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Daytona

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	28.6%	10.7%	88	20.3%	6.1%	19.9%	7	19.4%	415	12.5%	19.3%	4	30.8%	6.9%	255	16.1%	4.0%	3	13.0%	8.2%	160	9.2%	5.3%
	Moderate	2	28.6%	17.2%	139	32.1%	9.1%	19.2%	4	11.1%	464	14.0%	19.0%	2	15.4%	15.8%	264	16.6%	10.9%	2	8.7%	20.0%	200	11.5%	12.7%
	Middle	1	14.3%	21.1%	42	9.7%	14.9%	20.4%	8	22.2%	444	13.3%	21.8%	0	0.0%	21.6%	0	0.0%	16.2%	8	34.8%	25.1%	444	25.5%	19.1%
	Upper	2	28.6%	46.0%	164	37.9%	65.4%	40.5%	17	47.2%	2,003	60.2%	39.9%	7	53.8%	49.4%	1,069	67.3%	59.7%	10	43.5%	39.8%	934	53.7%	53.2%
	Unknown	0	0.0%	5.0%	0	0.0%	4.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	9.2%	0	0.0%	6.9%	0	0.0%	9.7%
	Total	*7*	*100%*	*100%*	*433*	*100%*	*100%*	*100%*	*36*	*100%*	*3,326*	*100%*	*100%*	*13*	*100%*	*100%*	*1,588*	*100%*	*100%*	*23*	*100%*	*100%*	*1,738*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.4%	0	0.0%	0.4%	19.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	1.5%	0	0.0%	1.3%	0	0.0%	5.6%	0	0.0%	1.5%
	Moderate	0	0.0%	0.5%	0	0.0%	0.3%	19.2%	0	0.0%	0	0.0%	19.0%	0	0.0%	2.3%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.5%	0	0.0%	0.3%	20.4%	0	0.0%	0	0.0%	21.8%	0	0.0%	1.5%	0	0.0%	1.6%	0	0.0%	2.8%	0	0.0%	3.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.5%	0	0.0%	0	0.0%	39.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	97.7%	0	0.0%	98.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	94.7%	0	0.0%	94.9%	0	0.0%	91.7%	0	0.0%	94.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	29	9.0%	5.2%	1,948	2.7%	2.6%	19.9%	46	10.6%	2,757	2.2%	19.3%	25	10.2%	5.0%	1,713	3.1%	2.2%	21	11.0%	3.2%	1,044	1.5%	1.2%
	Moderate	50	15.4%	16.5%	5,741	8.0%	11.7%	19.2%	75	17.2%	6,716	5.3%	19.0%	47	19.2%	15.9%	4,839	8.7%	10.1%	28	14.7%	13.1%	1,877	2.6%	7.4%
	Middle	58	17.9%	21.0%	10,087	14.0%	18.0%	20.4%	86	19.7%	10,505	8.3%	21.8%	40	16.3%	23.8%	5,133	9.3%	19.3%	46	24.1%	22.8%	5,372	7.5%	17.2%
	Upper	187	57.7%	38.0%	54,331	75.3%	43.6%	40.5%	228	52.3%	71,380	56.1%	39.9%	133	54.3%	40.0%	43,680	78.9%	43.9%	95	49.7%	38.1%	27,700	38.5%	39.5%
	Unknown	0	0.0%	19.3%	0	0.0%	24.0%	0.0%	1	0.2%	35,901	28.2%	0.0%	0	0.0%	15.3%	0	0.0%	24.4%	1	0.5%	22.8%	35,901	49.9%	34.6%
	Total	*324*	*100%*	*100%*	*72,107*	*100%*	*100%*	*100%*	*436*	*100%*	*127,259*	*100%*	*100%*	*245*	*100%*	*100%*	*55,365*	*100%*	*100%*	*191*	*100%*	*100%*	*71,894*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Daytona

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	9	4.7%	2.4%	707	4.0%	2.9%	2.4%	7	6.0%	1,707	11.4%	3.6%	1	2.9%	4.0%	760	13.1%	6.3%	6	7.4%	3.3%	947	10.3%	4.7%
	Moderate	25	13.0%	21.2%	1,548	8.8%	24.4%	21.2%	30	25.9%	3,420	22.8%	17.3%	4	11.4%	16.1%	803	13.9%	18.7%	26	32.1%	15.8%	2,617	28.4%	16.3%
	Middle	116	60.4%	50.4%	11,987	68.2%	49.5%	53.5%	49	42.2%	6,154	41.0%	53.3%	21	60.0%	52.0%	3,005	51.8%	47.2%	28	34.6%	52.1%	3,149	34.1%	49.5%
	Upper	42	21.9%	25.5%	3,340	19.0%	23.1%	22.9%	30	25.9%	3,746	24.9%	25.7%	9	25.7%	27.4%	1,229	21.2%	27.7%	21	25.9%	28.4%	2,517	27.3%	29.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*192*	*100%*	*100%*	*17,582*	*100%*	*100%*	*100%*	*116*	*100%*	*15,027*	*100%*	*100%*	*35*	*100%*	*100%*	*5,797*	*100%*	*100%*	*81*	*100%*	*100%*	*9,230*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	1.0%	0	0.0%	1.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	18.8%	0	0.0%	24.7%	13.8%	0	0.0%	0	0.0%	9.4%	0	0.0%	13.3%	0	0.0%	11.2%	0	0.0%	17.5%	0	0.0%	16.9%
	Middle	1	100.0%	45.9%	5	100.0%	55.2%	55.3%	1	100.0%	125	100.0%	51.5%	0	0.0%	56.0%	0	0.0%	48.5%	1	100.0%	57.5%	125	100.0%	59.7%
	Upper	0	0.0%	29.4%	0	0.0%	18.5%	30.6%	0	0.0%	0	0.0%	38.1%	0	0.0%	28.0%	0	0.0%	40.1%	0	0.0%	23.8%	0	0.0%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	5.9%	0	0.0%	1.6%		0	0.0%	0	0.0%		0	0.0%	1.3%	0	0.0%	0.1%	0	0.0%	1.3%	0	0.0%	0.2%
	Total	*1*	*100%*	*100%*	*5*	*100%*	*100%*	*100%*	*1*	*100%*	*125*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*125*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Daytona

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	133	69.3%	50.0%	6,255	35.6%	30.4%	95.2%	66	56.9%	3,968	26.4%	95.0%	20	57.1%	54.2%	1,599	27.6%	37.7%	46	56.8%	54.8%	2,369	25.7%	35.7%
		Over $1 Million	49	25.5%		10,366	59.0%		4.1%	47	40.5%	10,257	68.3%	4.2%	13	37.1%		3,896	67.2%		34	42.0%		6,361	68.9%	
		Total Rev. available	182	94.8%		16,621	94.5%		99.3%	113	97.4%	14,225	94.7%	99.2%	33	94.3%		5,495	94.8%		80	98.8%		8,730	94.6%	
		Rev. Not Known	10	5.2%		961	5.5%		0.7%	3	2.6%	802	5.3%	0.8%	2	5.7%		302	5.2%		1	1.2%		500	5.4%	
		Total	*192*	*100%*		*17,582*	*100%*		*100.0%*	*116*	*100%*	*15,027*	*100%*	*100%*	*35*	*100%*		*5,797*	*100%*		*81*	*100%*		*9,230*	*100%*	
	Loan Size	$100,000 or Less	145	75.5%	95.2%	3,942	22.4%	46.4%		78	67.2%	2,273	15.1%		22	62.9%	96.6%	535	9.2%	52.7%	56	69.1%	96.7%	1,738	18.8%	55.3%
		$100,001 - $250,000	35	18.2%	2.9%	6,373	36.2%	17.6%		22	19.0%	3,990	26.6%		6	17.1%	1.9%	1,235	21.3%	14.0%	16	19.8%	1.9%	2,755	29.8%	13.9%
		$250,001 - $1 Million	12	6.3%	1.9%	7,267	41.3%	36.0%		16	13.8%	8,764	58.3%		7	20.0%	1.5%	4,027	69.5%	33.3%	9	11.1%	1.4%	4,737	51.3%	30.8%
		Total	*192*	*100%*	*100.0%*	*17,582*	*100%*	*100.0%*		*116*	*100%*	*15,027*	*100%*		*35*	*100%*	*100%*	*5,797*	*100%*	*100%*	*81*	*100%*	*100%*	*9,230*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	120	90.2%		3,039	48.6%			57	86.4%	1,354	34.1%		16	80.0%		257	16.1%		41	89.1%		1,097	46.3%	
		$100,001 - $250,000	10	7.5%		1,593	25.5%			4	6.1%	646	16.3%		1	5.0%		225	14.1%		3	6.5%		421	17.8%	
		$250,001 - $1 Million	3	2.3%		1,623	25.9%			5	7.6%	1,968	49.6%		3	15.0%		1,117	69.9%		2	4.3%		851	35.9%	
		Total	*133*	*100%*		*6,255*	*100%*			*66*	*100%*	*3,968*	*100%*		*20*	*100%*		*1,599*	*100%*		*46*	*100%*		*2,369*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	72.9%	5	100.0%	54.3%	97.2%	1	100.0%	125	100.0%	97.1%	0	0.0%	70.7%	0	0.0%	58.7%	1	100%	71.3%	125	100%	55.5%
		Over $1 Million	0	0.0%		0	0.0%		2.8%	0	0.0%	0	0.0%	2.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		5	100.0%		100.0%	1	100.0%	125	100.0%	100.0%	0	0.0%		0	0.0%		1	100.0%		125	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*5*	*100%*		*100%*	*1*	*100%*	*125*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*125*	*100%*	
	Loan Size	$100,000 or Less	1	100.0%	95.3%	5	100.0%	50.3%		0	0.0%	0	0.0%		0	0.0%	97.3%	0	0.0%	68.4%	0	0.0%	96.3%	0	0.0%	77.0%
		$100,001 - $250,000	0	0.0%	1.2%	0	0.0%	5.3%		1	100.0%	125	100.0%		0	0.0%	1.3%	0	0.0%	11.5%	1	100.0%	3.8%	125	100.0%	23.0%
		$250,001 - $500,000	0	0.0%	3.5%	0	0.0%	44.3%		0	0.0%	0	0.0%		0	0.0%	1.3%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*1*	*100%*	*100%*	*5*	*100%*	*100%*		*1*	*100%*	*125*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*125*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		5	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	100.0%	125	100.0%		0	0.0%		0	0.0%		1	100.0%		125	100.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*5*	*100%*			*1*	*100%*	*125*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*125*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	4	3.9%	3.2%	527	1.3%	2.4%	2.8%	2	1.2%	440	0.6%	3.6%	2	2.5%	2.7%	440	1.1%	1.5%	0	0.0%	2.9%	0	0.0%	1.7%
	Moderate	20	19.6%	24.0%	4,807	12.3%	17.2%	24.8%	32	19.0%	7,543	9.6%	25.3%	16	20.0%	27.9%	4,138	10.7%	19.4%	16	18.2%	29.1%	3,405	8.6%	21.1%
	Middle	30	29.4%	33.9%	8,022	20.5%	28.4%	34.0%	49	29.2%	15,397	19.6%	28.7%	21	26.3%	29.0%	6,675	17.2%	24.9%	28	31.8%	30.7%	8,722	22.0%	26.4%
	Upper	48	47.1%	38.9%	25,725	65.8%	51.9%	38.4%	85	50.6%	55,037	70.2%	41.5%	41	51.3%	39.6%	27,539	71.0%	53.3%	44	50.0%	36.6%	27,498	69.4%	50.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.9%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	0.7%
	Total	*102*	*100%*	*100%*	*39,081*	*100%*	*100%*	*100%*	*168*	*100%*	*78,417*	*100%*	*100%*	*80*	*100%*	*100%*	*38,792*	*100%*	*100%*	*88*	*100%*	*100%*	*39,625*	*100%*	*100%*
REFINANCE	Low	3	1.5%	1.8%	453	0.8%	1.4%	2.8%	3	3.3%	287	1.5%	3.6%	3	4.5%	1.4%	287	1.9%	0.8%	0	0.0%	1.5%	0	0.0%	0.4%
	Moderate	17	8.6%	18.1%	2,912	4.9%	13.1%	24.8%	29	31.9%	5,799	29.7%	25.3%	23	34.3%	22.5%	4,860	31.5%	15.9%	6	25.0%	23.7%	939	23.0%	8.0%
	Middle	61	31.0%	33.1%	14,915	24.9%	28.0%	34.0%	27	29.7%	5,264	27.0%	28.7%	19	28.4%	29.5%	3,863	25.1%	24.5%	8	33.3%	29.3%	1,401	34.3%	26.3%
	Upper	116	58.9%	47.0%	41,726	69.5%	57.5%	38.4%	32	35.2%	8,157	41.8%	41.5%	22	32.8%	45.8%	6,410	41.6%	57.9%	10	41.7%	44.6%	1,747	42.7%	52.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	0.9%	0	0.0%	13.2%
	Total	*197*	*100%*	*100%*	*60,006*	*100%*	*100%*	*100%*	*91*	*100%*	*19,507*	*100%*	*100%*	*67*	*100%*	*100%*	*15,420*	*100%*	*100%*	*24*	*100%*	*100%*	*4,087*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.9%	0	0.0%	1.6%	2.8%	6	3.2%	507	2.5%	3.6%	5	4.1%	1.1%	419	3.1%	0.8%	1	1.5%	1.5%	88	1.3%	0.9%
	Moderate	8	11.6%	12.6%	385	5.9%	8.5%	24.8%	30	16.0%	2,304	11.3%	25.3%	18	14.8%	15.2%	1,550	11.6%	10.6%	12	18.2%	16.6%	754	10.7%	11.8%
	Middle	29	42.0%	27.1%	1,838	28.1%	19.6%	34.0%	56	29.8%	4,452	21.8%	28.7%	35	28.7%	25.3%	3,094	23.1%	20.7%	21	31.8%	25.6%	1,358	19.3%	18.7%
	Upper	32	46.4%	58.4%	4,308	66.0%	70.2%	38.4%	95	50.5%	13,134	64.3%	41.5%	63	51.6%	57.4%	8,314	62.0%	67.0%	32	48.5%	55.6%	4,820	68.7%	68.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.5%	30	0.1%	1.0%	1	0.8%	0.9%	30	0.2%	0.9%	0	0.0%	0.8%	0	0.0%	0.6%
	Total	*69*	*100%*	*100%*	*6,531*	*100%*	*100%*	*100%*	*188*	*100%*	*20,427*	*100%*	*100%*	*122*	*100%*	*100%*	*13,407*	*100%*	*100%*	*66*	*100%*	*100%*	*7,020*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	10.8%	0	0.0%	5.1%	6.7%	0	0.0%	0	0.0%	7.8%	0	0.0%	5.6%	0	0.0%	4.9%	0	0.0%	6.9%	0	0.0%	10.3%
	Moderate	0	0.0%	47.1%	0	0.0%	23.3%	33.1%	0	0.0%	0	0.0%	36.1%	0	0.0%	40.8%	0	0.0%	45.0%	0	0.0%	43.1%	0	0.0%	28.6%
	Middle	0	0.0%	21.7%	0	0.0%	35.3%	35.1%	1	100.0%	3,415	100.0%	28.5%	0	0.0%	24.6%	0	0.0%	29.9%	1	100.0%	27.5%	3,415	100.0%	23.5%
	Upper	0	0.0%	20.4%	0	0.0%	36.3%	25.1%	0	0.0%	0	0.0%	26.0%	0	0.0%	24.6%	0	0.0%	19.3%	0	0.0%	19.6%	0	0.0%	37.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	4.2%	0	0.0%	0.9%	0	0.0%	2.9%	0	0.0%	0.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*3,415*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*3,415*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.2%	0	0.0%	1.0%	2.8%	2	3.2%	225	2.4%	3.6%	1	2.3%	1.3%	200	2.9%	0.7%	1	5.0%	1.7%	25	1.0%	0.8%
	Moderate	4	9.1%	10.8%	188	2.3%	6.4%	24.8%	12	19.0%	664	7.1%	25.3%	9	20.9%	15.3%	464	6.7%	9.1%	3	15.0%	16.6%	200	8.1%	9.9%
	Middle	9	20.5%	25.5%	1,448	17.7%	19.8%	34.0%	14	22.2%	1,934	20.6%	28.7%	9	20.9%	25.5%	1,118	16.1%	20.1%	5	25.0%	25.9%	816	33.1%	20.5%
	Upper	31	70.5%	62.6%	6,548	80.0%	72.8%	38.4%	35	55.6%	6,570	69.9%	41.5%	24	55.8%	57.0%	5,143	74.3%	69.4%	11	55.0%	55.0%	1,427	57.8%	68.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.9%	0	0.0%	0.7%
	Total	*44*	*100%*	*100%*	*8,184*	*100%*	*100%*	*100%*	*63*	*100%*	*9,393*	*100%*	*100%*	*43*	*100%*	*100%*	*6,925*	*100%*	*100%*	*20*	*100%*	*100%*	*2,468*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.9%	0	0.0%	0.5%	2.8%	1	3.3%	10	0.4%	3.6%	0	0.0%	1.9%	0	0.0%	0.5%	1	6.3%	2.3%	10	0.7%	0.8%
	Moderate	0	0.0%	16.0%	0	0.0%	5.7%	24.8%	8	26.7%	590	21.2%	25.3%	4	28.6%	20.0%	278	19.5%	7.1%	4	25.0%	19.4%	312	23.0%	12.8%
	Middle	3	30.0%	29.0%	614	23.2%	13.3%	34.0%	6	20.0%	483	17.4%	28.7%	2	14.3%	27.4%	135	9.5%	22.8%	4	25.0%	26.9%	348	25.7%	20.6%
	Upper	7	70.0%	53.0%	2,027	76.8%	80.6%	38.4%	15	50.0%	1,697	61.0%	41.5%	8	57.1%	49.8%	1,012	71.0%	68.8%	7	43.8%	50.6%	685	50.6%	65.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	0.3%
	Total	*10*	*100%*	*100%*	*2,641*	*100%*	*100%*	*100%*	*30*	*100%*	*2,780*	*100%*	*100%*	*14*	*100%*	*100%*	*1,425*	*100%*	*100%*	*16*	*100%*	*100%*	*1,355*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.4%	0	0.0%	2.8%	2.8%	0	0.0%	0	0.0%	3.6%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	29.6%	0	0.0%	21.3%	24.8%	0	0.0%	0	0.0%	25.3%	0	0.0%	31.1%	0	0.0%	23.3%	0	0.0%	34.5%	0	0.0%	37.0%
	Middle	0	0.0%	43.3%	0	0.0%	41.8%	34.0%	0	0.0%	0	0.0%	28.7%	0	0.0%	36.9%	0	0.0%	35.5%	0	0.0%	27.3%	0	0.0%	18.6%
	Upper	0	0.0%	23.7%	0	0.0%	34.1%	38.4%	0	0.0%	0	0.0%	41.5%	0	0.0%	30.0%	0	0.0%	38.5%	0	0.0%	37.4%	0	0.0%	43.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	1.1%	0	0.0%	2.1%	0	0.0%	0.7%	0	0.0%	0.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	7	1.7%	2.4%	980	0.8%	2.0%	2.8%	14	2.6%	1,469	1.1%	3.6%	11	3.4%	2.1%	1,346	1.8%	1.5%	3	1.4%	2.5%	123	0.2%	1.9%
	Moderate	49	11.6%	20.6%	8,292	7.1%	15.3%	24.8%	111	20.5%	16,900	12.6%	25.3%	70	21.5%	24.7%	11,290	14.9%	19.7%	41	19.1%	26.3%	5,610	9.7%	17.8%
	Middle	132	31.3%	33.2%	26,837	23.0%	28.2%	34.0%	153	28.3%	30,945	23.1%	28.7%	86	26.4%	28.7%	14,885	19.6%	25.0%	67	31.2%	29.7%	16,060	27.7%	25.8%
	Upper	234	55.5%	43.7%	80,334	69.0%	54.4%	38.4%	262	48.4%	84,595	63.2%	41.5%	158	48.5%	43.6%	48,418	63.7%	52.9%	104	48.4%	40.8%	36,177	62.4%	50.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.2%	30	0.0%	1.0%	1	0.3%	0.9%	30	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	3.8%
	Total	*422*	*100%*	*100%*	*116,443*	*100%*	*100%*	*100%*	*541*	*100%*	*133,939*	*100%*	*100%*	*326*	*100%*	*100%*	*75,969*	*100%*	*100%*	*215*	*100%*	*100%*	*57,970*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	1.0%	2.2%	65	0.2%	0.7%	22.3%	8	4.8%	809	1.0%	21.8%	5	6.3%	2.5%	407	1.0%	0.7%	3	3.4%	1.8%	402	1.0%	0.6%
	Moderate	15	14.7%	11.6%	2,302	5.9%	6.3%	17.3%	18	10.7%	3,277	4.2%	18.3%	5	6.3%	10.0%	839	2.2%	4.6%	13	14.8%	7.7%	2,438	6.2%	3.3%
	Middle	24	23.5%	21.0%	6,664	17.1%	16.2%	18.7%	35	20.8%	10,774	13.7%	18.1%	17	21.3%	19.1%	5,443	14.0%	13.7%	18	20.5%	18.2%	5,331	13.5%	12.8%
	Upper	61	59.8%	48.6%	29,731	76.1%	60.2%	41.7%	107	63.7%	63,557	81.1%	41.8%	53	66.3%	50.9%	32,103	82.8%	62.8%	54	61.4%	47.8%	31,454	79.4%	60.7%
	Unknown	1	1.0%	16.6%	319	0.8%	16.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.5%	0	0.0%	18.2%	0	0.0%	24.5%	0	0.0%	22.6%
	Total	*102*	*100%*	*100%*	*39,081*	*100%*	*100%*	*100%*	*168*	*100%*	*78,417*	*100%*	*100%*	*80*	*100%*	*100%*	*38,792*	*100%*	*100%*	*88*	*100%*	*100%*	*39,625*	*100%*	*100%*
REFINANCE	Low	1	0.5%	2.3%	137	0.2%	1.0%	22.3%	12	13.2%	1,230	6.3%	21.8%	11	16.4%	5.7%	1,169	7.6%	3.0%	1	4.2%	4.7%	61	1.5%	1.1%
	Moderate	29	14.7%	10.3%	3,906	6.5%	6.0%	17.3%	17	18.7%	2,808	14.4%	18.3%	13	19.4%	13.9%	2,338	15.2%	8.2%	4	16.7%	11.2%	470	11.5%	2.7%
	Middle	42	21.3%	19.2%	7,997	13.3%	14.7%	18.7%	27	29.7%	5,311	27.2%	18.1%	20	29.9%	21.7%	4,021	26.1%	16.7%	7	29.2%	19.9%	1,290	31.6%	6.1%
	Upper	125	63.5%	49.7%	47,966	79.9%	59.1%	41.7%	35	38.5%	10,158	52.1%	41.8%	23	34.3%	44.4%	7,892	51.2%	55.2%	12	50.0%	46.4%	2,266	55.4%	22.1%
	Unknown	0	0.0%	18.5%	0	0.0%	19.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.4%	0	0.0%	16.9%	0	0.0%	17.8%	0	0.0%	68.0%
	Total	*197*	*100%*	*100%*	*60,006*	*100%*	*100%*	*100%*	*91*	*100%*	*19,507*	*100%*	*100%*	*67*	*100%*	*100%*	*15,420*	*100%*	*100%*	*24*	*100%*	*100%*	*4,087*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	8.7%	2.5%	188	2.9%	1.5%	22.3%	14	7.4%	836	4.1%	21.8%	12	9.8%	3.0%	783	5.8%	1.8%	2	3.0%	2.8%	53	0.8%	1.4%
	Moderate	7	10.1%	7.1%	748	11.5%	3.9%	17.3%	18	9.6%	929	4.5%	18.3%	11	9.0%	7.4%	695	5.2%	3.9%	7	10.6%	8.0%	234	3.3%	3.8%
	Middle	14	20.3%	15.5%	829	12.7%	10.2%	18.7%	39	20.7%	2,362	11.6%	18.1%	21	17.2%	16.9%	1,371	10.2%	11.0%	18	27.3%	19.2%	991	14.1%	11.3%
	Upper	42	60.9%	71.3%	4,766	73.0%	81.3%	41.7%	116	61.7%	16,150	79.1%	41.8%	78	63.9%	69.2%	10,558	78.7%	77.7%	38	57.6%	63.8%	5,592	79.7%	74.7%
	Unknown	0	0.0%	3.7%	0	0.0%	3.2%	0.0%	1	0.5%	150	0.7%	0.0%	0	0.0%	3.5%	0	0.0%	5.5%	1	1.5%	6.1%	150	2.1%	8.8%
	Total	*69*	*100%*	*100%*	*6,531*	*100%*	*100%*	*100%*	*188*	*100%*	*20,427*	*100%*	*100%*	*122*	*100%*	*100%*	*13,407*	*100%*	*100%*	*66*	*100%*	*100%*	*7,020*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.3%	0	0.0%	0	0.0%	21.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.3%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.6%	0	0.0%	0.1%	41.7%	0	0.0%	0	0.0%	41.8%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.0%
	Unknown	0	0.0%	99.4%	0	0.0%	99.9%	0.0%	1	100.0%	3,415	100.0%	0.0%	0	0.0%	99.3%	0	0.0%	100.0%	1	100.0%	99.0%	3,415	100.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*3,415*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*3,415*	*100%*	*100%*
OTHER PURPOSE LOC	Low	2	4.5%	3.4%	50	0.6%	2.0%	22.3%	4	6.3%	110	1.2%	21.8%	4	9.3%	3.5%	110	1.6%	1.9%	0	0.0%	2.7%	0	0.0%	1.8%
	Moderate	5	11.4%	8.0%	378	4.6%	4.4%	17.3%	5	7.9%	260	2.8%	18.3%	2	4.7%	7.8%	145	2.1%	3.9%	3	15.0%	9.0%	115	4.7%	4.2%
	Middle	5	11.4%	14.5%	515	6.3%	8.8%	18.7%	11	17.5%	1,168	12.4%	18.1%	7	16.3%	15.9%	893	12.9%	9.4%	4	20.0%	17.0%	275	11.1%	9.2%
	Upper	32	72.7%	69.7%	7,241	88.5%	82.0%	41.7%	43	68.3%	7,855	83.6%	41.8%	30	69.8%	66.7%	5,777	83.4%	79.2%	13	65.0%	59.8%	2,078	84.2%	74.3%
	Unknown	0	0.0%	4.4%	0	0.0%	2.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.1%	0	0.0%	5.6%	0	0.0%	11.6%	0	0.0%	10.6%
	Total	*44*	*100%*	*100%*	*8,184*	*100%*	*100%*	*100%*	*63*	*100%*	*9,393*	*100%*	*100%*	*43*	*100%*	*100%*	*6,925*	*100%*	*100%*	*20*	*100%*	*100%*	*2,468*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	5.2%	0	0.0%	1.6%	22.3%	1	3.3%	100	3.6%	21.8%	1	7.1%	6.3%	100	7.0%	1.2%	0	0.0%	5.2%	0	0.0%	1.5%
	Moderate	2	20.0%	10.2%	205	7.8%	2.7%	17.3%	4	13.3%	112	4.0%	18.3%	1	7.1%	8.9%	20	1.4%	2.0%	3	18.8%	11.4%	92	6.8%	3.9%
	Middle	2	20.0%	16.0%	489	18.5%	6.1%	18.7%	4	13.3%	220	7.9%	18.1%	3	21.4%	16.2%	150	10.5%	5.1%	1	6.3%	21.6%	70	5.2%	9.2%
	Upper	6	60.0%	59.0%	1,947	73.7%	73.9%	41.7%	21	70.0%	2,348	84.5%	41.8%	9	64.3%	54.9%	1,155	81.1%	64.8%	12	75.0%	50.1%	1,193	88.0%	58.9%
	Unknown	0	0.0%	9.5%	0	0.0%	15.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.7%	0	0.0%	27.0%	0	0.0%	11.7%	0	0.0%	26.5%
	Total	*10*	*100%*	*100%*	*2,641*	*100%*	*100%*	*100%*	*30*	*100%*	*2,780*	*100%*	*100%*	*14*	*100%*	*100%*	*1,425*	*100%*	*100%*	*16*	*100%*	*100%*	*1,355*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.3%	0	0.0%	0.5%	22.3%	0	0.0%	0	0.0%	21.8%	0	0.0%	4.1%	0	0.0%	2.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.6%	0	0.0%	0.9%	17.3%	0	0.0%	0	0.0%	18.3%	0	0.0%	1.4%	0	0.0%	1.4%	0	0.0%	2.9%	0	0.0%	1.7%
	Middle	0	0.0%	1.6%	0	0.0%	1.7%	18.7%	0	0.0%	0	0.0%	18.1%	0	0.0%	1.1%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.5%	0	0.0%	0.7%	41.7%	0	0.0%	0	0.0%	41.8%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.8%
	Unknown	0	0.0%	94.9%	0	0.0%	96.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	92.8%	0	0.0%	93.7%	0	0.0%	96.4%	0	0.0%	97.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	10	2.4%	2.3%	440	0.4%	0.9%	22.3%	39	7.2%	3,085	2.3%	21.8%	33	10.1%	3.6%	2,569	3.4%	1.3%	6	2.8%	2.4%	516	0.9%	0.7%
	Moderate	58	13.7%	10.7%	7,539	6.5%	5.8%	17.3%	62	11.5%	7,386	5.5%	18.3%	32	9.8%	10.8%	4,037	5.3%	5.1%	30	14.0%	8.4%	3,349	5.8%	3.0%
	Middle	87	20.6%	19.7%	16,494	14.2%	14.5%	18.7%	116	21.4%	19,835	14.8%	18.1%	68	20.9%	19.3%	11,878	15.6%	13.0%	48	22.3%	18.4%	7,957	13.7%	10.1%
	Upper	266	63.0%	49.6%	91,651	78.7%	57.5%	41.7%	322	59.5%	100,068	74.7%	41.8%	193	59.2%	50.7%	57,485	75.7%	56.9%	129	60.0%	49.4%	42,583	73.5%	47.4%
	Unknown	1	0.2%	17.7%	319	0.3%	21.3%	0.0%	2	0.4%	3,565	2.7%	0.0%	0	0.0%	15.7%	0	0.0%	23.7%	2	0.9%	21.3%	3,565	6.1%	38.8%
	Total	*422*	*100%*	*100%*	*116,443*	*100%*	*100%*	*100%*	*541*	*100%*	*133,939*	*100%*	*100%*	*326*	*100%*	*100%*	*75,969*	*100%*	*100%*	*215*	*100%*	*100%*	*57,970*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	34	4.4%	5.8%	2,508	3.7%	7.9%	5.4%	5	1.5%	786	1.5%	2.6%	1	0.9%	2.8%	15	0.1%	3.4%	4	1.7%	2.8%	771	2.6%	3.6%
	Moderate	205	26.2%	25.4%	22,490	33.0%	27.8%	25.0%	104	30.4%	20,889	40.1%	26.6%	32	28.6%	26.6%	9,919	43.5%	29.1%	72	31.3%	26.3%	10,970	37.4%	29.3%
	Middle	269	34.4%	30.0%	22,928	33.7%	28.3%	30.7%	113	33.0%	15,529	29.8%	29.1%	37	33.0%	28.5%	5,544	24.3%	28.0%	76	33.0%	28.0%	9,985	34.0%	27.8%
	Upper	273	35.0%	38.5%	20,123	29.6%	35.9%	38.9%	119	34.8%	14,926	28.6%	40.6%	42	37.5%	40.8%	7,322	32.1%	38.1%	77	33.5%	41.4%	7,604	25.9%	38.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.3%	14	0.0%	1.1%	0	0.0%	1.1%	0	0.0%	1.3%	1	0.4%	1.2%	14	0.0%	0.9%
	Tr Unknown	0	0.0%	0.2%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*781*	*100%*	*100%*	*68,049*	*100%*	*100%*	*100%*	*342*	*100%*	*52,144*	*100%*	*100%*	*112*	*100%*	*100%*	*22,800*	*100%*	*100%*	*230*	*100%*	*100%*	*29,344*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	4.7%	0	0.0%	9.6%	4.1%	0	0.0%	0	0.0%	1.3%	0	0.0%	1.3%	0	0.0%	1.3%	0	0.0%	1.1%	0	0.0%	0.7%
	Moderate	0	0.0%	10.8%	0	0.0%	10.2%	21.2%	0	0.0%	0	0.0%	20.0%	0	0.0%	15.6%	0	0.0%	8.9%	0	0.0%	11.5%	0	0.0%	9.0%
	Middle	1	33.3%	34.5%	124	15.0%	26.1%	25.8%	1	100.0%	163	100.0%	26.0%	0	0.0%	21.4%	0	0.0%	32.0%	1	100.0%	24.7%	163	100.0%	19.5%
	Upper	2	66.7%	48.6%	705	85.0%	52.3%	48.9%	0	0.0%	0	0.0%	51.7%	0	0.0%	61.0%	0	0.0%	57.7%	0	0.0%	62.6%	0	0.0%	70.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.4%	0	0.0%	1.8%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*829*	*100%*	*100%*	*100%*	*1*	*100%*	*163*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*163*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	537	68.8%	43.1%	19,994	29.4%	24.0%	93.9%	164	48.0%	9,653	18.5%	93.6%	54	48.2%	52.5%	3,216	14.1%	37.9%	110	47.8%	54.6%	6,437	21.9%	40.2%
		Over $1 Million	209	26.8%		43,916	64.5%		5.0%	160	46.8%	35,474	68.0%	5.2%	49	43.8%		15,563	68.3%		111	48.3%		19,911	67.9%	
		Total Rev. available	746	95.5%		63,910	93.9%		98.9%	324	94.7%	45,127	86.5%	98.8%	103	92.0%		18,779	82.4%		221	96.1%		26,348	89.8%	
		Rev. Not Known	35	4.5%		4,139	6.1%		1.1%	18	5.3%	7,017	13.5%	1.2%	9	8.0%		4,021	17.6%		9	3.9%		2,996	10.2%	
		Total	*781*	*100%*		*68,049*	*100%*		*100.0%*	*342*	*100%*	*52,144*	*100%*	*100%*	*112*	*100%*		*22,800*	*100%*		*230*	*100%*		*29,344*	*100%*	
	Loan Size	$100,000 or Less	620	79.4%	95.0%	16,515	24.3%	49.6%		230	67.3%	7,326	14.0%		71	63.4%	96.5%	1,708	7.5%	56.0%	159	69.1%	96.0%	5,618	19.1%	52.7%
		$100,001 - $250,000	85	10.9%	3.2%	13,136	19.3%	18.3%		58	17.0%	10,782	20.7%		13	11.6%	2.2%	2,523	11.1%	15.0%	45	19.6%	2.4%	8,259	28.1%	15.9%
		$250,001 - $1 Million	76	9.7%	1.8%	38,398	56.4%	32.1%		54	15.8%	34,036	65.3%		28	25.0%	1.3%	18,569	81.4%	29.0%	26	11.3%	1.5%	15,467	52.7%	31.5%
		Total	*781*	*100%*	*100.0%*	*68,049*	*100%*	*100.0%*		*342*	*100%*	*52,144*	*100%*		*112*	*100%*	*100%*	*22,800*	*100%*	*100%*	*230*	*100%*	*100%*	*29,344*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	505	94.0%		11,157	55.8%			142	86.6%	3,618	37.5%		46	85.2%		874	27.2%		96	87.3%		2,744	42.6%	
		$100,001 - $250,000	21	3.9%		3,071	15.4%			16	9.8%	2,849	29.5%		5	9.3%		851	26.5%		11	10.0%		1,998	31.0%	
		$250,001 - $1 Million	11	2.0%		5,766	28.8%			6	3.7%	3,186	33.0%		3	5.6%		1,491	46.4%		3	2.7%		1,695	26.3%	
		Total	*537*	*100%*		*19,994*	*100%*			*164*	*100%*	*9,653*	*100%*		*54*	*100%*		*3,216*	*100%*		*110*	*100%*		*6,437*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	68.9%	0	0.0%	45.9%	97.9%	0	0.0%	0	0.0%	97.6%	0	0.0%	81.8%	0	0.0%	80.9%	0	0%	82.2%	0	0%	66.7%
		Over $1 Million	1	33.3%		124	15.0%		2.1%	1	100.0%	163	100.0%	2.4%	0	0.0%		0	0.0%		1	100.0%		163	100.0%	
		Total Rev. available	1	33.3%		124	15.0%		100.0%	1	100.0%	163	100.0%	100.0%	0	0.0%		0	0.0%		1	100.0%		163	100.0%	
		Not Known	2	66.7%		705	85.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*3*	*100%*		*829*	*100%*		*100%*	*1*	*100%*	*163*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*163*	*100%*	
	Loan Size	$100,000 or Less	0	0.0%	92.6%	0	0.0%	48.8%		0	0.0%	0	0.0%		0	0.0%	98.7%	0	0.0%	80.0%	0	0.0%	97.7%	0	0.0%	76.3%
		$100,001 - $250,000	1	33.3%	4.1%	124	15.0%	16.6%		1	100.0%	163	100.0%		0	0.0%	0.6%	0	0.0%	5.2%	1	100.0%	2.3%	163	100.0%	23.7%
		$250,001 - $500,000	2	66.7%	3.4%	705	85.0%	34.7%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	14.8%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*3*	*100%*	*100%*	*829*	*100%*	*100%*		*1*	*100%*	*163*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*163*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	1.0%	1.8%	326	0.5%	1.1%	2.1%	0	0.0%	0	0.0%	1.0%	0	0.0%	1.1%	0	0.0%	0.6%	0	0.0%	1.0%	0	0.0%	0.6%
	Moderate	21	10.3%	22.0%	5,478	7.6%	19.5%	18.6%	23	13.5%	5,223	8.1%	17.1%	14	13.2%	20.0%	2,821	6.4%	14.6%	9	13.8%	23.8%	2,402	11.4%	18.8%
	Middle	104	51.0%	42.8%	34,248	47.3%	40.1%	44.2%	95	55.6%	33,388	51.5%	49.6%	58	54.7%	49.0%	22,542	51.4%	45.7%	37	56.9%	50.3%	10,846	51.6%	47.5%
	Upper	77	37.7%	33.4%	32,378	44.7%	39.2%	35.1%	53	31.0%	26,264	40.5%	32.1%	34	32.1%	29.3%	18,473	42.1%	37.7%	19	29.2%	24.6%	7,791	37.0%	32.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	1.4%	0	0.0%	0.3%	0	0.0%	0.5%
	Total	*204*	*100%*	*100%*	*72,430*	*100%*	*100%*	*100%*	*171*	*100%*	*64,875*	*100%*	*100%*	*106*	*100%*	*100%*	*43,836*	*100%*	*100%*	*65*	*100%*	*100%*	*21,039*	*100%*	*100%*
REFINANCE	Low	1	0.7%	1.0%	130	0.4%	0.6%	2.1%	1	1.3%	215	1.5%	1.0%	1	2.0%	0.8%	215	2.0%	0.4%	0	0.0%	0.9%	0	0.0%	0.3%
	Moderate	17	11.6%	17.1%	2,692	8.9%	14.2%	18.6%	9	11.3%	1,361	9.2%	17.1%	7	13.7%	17.3%	1,117	10.3%	12.8%	2	6.9%	19.7%	244	6.2%	9.6%
	Middle	72	49.3%	47.0%	13,401	44.4%	43.1%	44.2%	45	56.3%	6,991	47.5%	49.6%	26	51.0%	53.0%	5,087	47.1%	49.2%	19	65.5%	54.0%	1,904	48.6%	32.5%
	Upper	56	38.4%	34.9%	13,957	46.2%	42.1%	35.1%	25	31.3%	6,149	41.8%	32.1%	17	33.3%	28.3%	4,383	40.6%	36.2%	8	27.6%	25.4%	1,766	45.1%	57.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	1.3%	0	0.0%	0.1%	0	0.0%	0.1%
	Total	*146*	*100%*	*100%*	*30,180*	*100%*	*100%*	*100%*	*80*	*100%*	*14,716*	*100%*	*100%*	*51*	*100%*	*100%*	*10,802*	*100%*	*100%*	*29*	*100%*	*100%*	*3,914*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.4%	0	0.0%	0.7%	2.1%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.3%
	Moderate	10	13.0%	15.4%	564	7.6%	11.6%	18.6%	11	8.1%	1,017	7.5%	17.1%	7	7.9%	11.1%	820	10.0%	7.9%	4	8.5%	15.2%	197	3.6%	11.1%
	Middle	41	53.2%	48.8%	3,743	50.2%	45.9%	44.2%	73	53.7%	7,109	52.3%	49.6%	51	57.3%	51.3%	4,209	51.5%	45.8%	22	46.8%	50.4%	2,900	53.5%	45.1%
	Upper	26	33.8%	34.5%	3,153	42.3%	41.8%	35.1%	52	38.2%	5,472	40.2%	32.1%	31	34.8%	37.0%	3,150	38.5%	45.8%	21	44.7%	33.2%	2,322	42.8%	41.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.8%	0	0.0%	2.0%
	Total	*77*	*100%*	*100%*	*7,460*	*100%*	*100%*	*100%*	*136*	*100%*	*13,598*	*100%*	*100%*	*89*	*100%*	*100%*	*8,179*	*100%*	*100%*	*47*	*100%*	*100%*	*5,419*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	3.8%	0	0.0%	0.9%	3.0%	0	0.0%	0	0.0%	1.8%	0	0.0%	3.1%	0	0.0%	0.6%	0	0.0%	3.4%	0	0.0%	2.6%
	Moderate	0	0.0%	28.8%	0	0.0%	3.7%	18.7%	0	0.0%	0	0.0%	19.9%	0	0.0%	43.8%	0	0.0%	41.4%	0	0.0%	34.5%	0	0.0%	24.2%
	Middle	0	0.0%	48.1%	0	0.0%	75.0%	30.2%	0	0.0%	0	0.0%	35.2%	0	0.0%	34.4%	0	0.0%	20.5%	0	0.0%	37.9%	0	0.0%	33.9%
	Upper	0	0.0%	19.2%	0	0.0%	20.3%	48.2%	0	0.0%	0	0.0%	41.5%	0	0.0%	18.8%	0	0.0%	37.5%	0	0.0%	24.1%	0	0.0%	39.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.4%	0	0.0%	0.1%	2.1%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.1%
	Moderate	5	12.5%	14.3%	673	14.7%	13.4%	18.6%	7	11.7%	721	9.7%	17.1%	6	15.8%	10.1%	621	13.9%	5.7%	1	4.5%	13.4%	100	3.4%	7.7%
	Middle	20	50.0%	44.2%	1,671	36.6%	35.6%	44.2%	31	51.7%	3,144	42.2%	49.6%	20	52.6%	50.0%	1,919	42.9%	40.0%	11	50.0%	51.1%	1,225	41.2%	41.4%
	Upper	15	37.5%	41.1%	2,226	48.7%	50.9%	35.1%	22	36.7%	3,580	48.1%	32.1%	12	31.6%	39.0%	1,932	43.2%	51.2%	10	45.5%	34.8%	1,648	55.4%	50.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	2.9%	0	0.0%	0.4%	0	0.0%	0.7%
	Total	*40*	*100%*	*100%*	*4,570*	*100%*	*100%*	*100%*	*60*	*100%*	*7,445*	*100%*	*100%*	*38*	*100%*	*100%*	*4,472*	*100%*	*100%*	*22*	*100%*	*100%*	*2,973*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.0%	0	0.0%	0.2%	2.1%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	0.9%	0	0.0%	0.3%
	Moderate	1	8.3%	15.0%	180	5.6%	10.4%	18.6%	4	17.4%	299	11.9%	17.1%	2	20.0%	12.2%	89	10.5%	4.3%	2	15.4%	15.0%	210	12.7%	9.1%
	Middle	5	41.7%	35.4%	1,014	31.7%	34.3%	44.2%	13	56.5%	1,390	55.4%	49.6%	5	50.0%	41.8%	277	32.5%	27.1%	8	61.5%	46.2%	1,113	67.2%	29.8%
	Upper	6	50.0%	48.6%	2,007	62.7%	55.1%	35.1%	6	26.1%	819	32.7%	32.1%	3	30.0%	44.6%	485	57.0%	67.5%	3	23.1%	37.0%	334	20.2%	60.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.9%	0	0.0%	0.9%	0	0.0%	0.8%
	Total	*12*	*100%*	*100%*	*3,201*	*100%*	*100%*	*100%*	*23*	*100%*	*2,508*	*100%*	*100%*	*10*	*100%*	*100%*	*851*	*100%*	*100%*	*13*	*100%*	*100%*	*1,657*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.7%	0	0.0%	1.7%	2.1%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	0.5%
	Moderate	0	0.0%	35.2%	0	0.0%	30.3%	18.6%	0	0.0%	0	0.0%	17.1%	0	0.0%	20.5%	0	0.0%	16.5%	0	0.0%	15.8%	0	0.0%	8.9%
	Middle	0	0.0%	43.8%	0	0.0%	47.6%	44.2%	0	0.0%	0	0.0%	49.6%	0	0.0%	55.7%	0	0.0%	53.8%	0	0.0%	57.9%	0	0.0%	49.4%
	Upper	0	0.0%	18.4%	0	0.0%	20.5%	35.1%	0	0.0%	0	0.0%	32.1%	0	0.0%	23.8%	0	0.0%	29.7%	0	0.0%	23.7%	0	0.0%	41.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	3	0.6%	1.4%	456	0.4%	0.9%	2.1%	1	0.2%	215	0.2%	1.0%	1	0.3%	0.9%	215	0.3%	0.5%	0	0.0%	0.9%	0	0.0%	0.6%
	Moderate	54	11.3%	19.6%	9,587	8.1%	16.6%	18.6%	54	11.5%	8,621	8.4%	17.1%	36	12.2%	18.1%	5,468	8.0%	15.0%	18	10.2%	22.0%	3,153	9.0%	17.3%
	Middle	242	50.5%	44.7%	54,077	45.9%	42.8%	44.2%	257	54.7%	52,022	50.4%	49.6%	160	54.4%	50.1%	34,034	49.9%	44.7%	97	55.1%	50.7%	17,988	51.4%	44.4%
	Upper	180	37.6%	34.3%	53,721	45.6%	39.7%	35.1%	158	33.6%	42,284	41.0%	32.1%	97	33.0%	30.2%	28,423	41.7%	38.5%	61	34.7%	26.0%	13,861	39.6%	37.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	1.3%	0	0.0%	0.3%	0	0.0%	0.5%
	Total	*479*	*100%*	*100%*	*117,841*	*100%*	*100%*	*100%*	*470*	*100%*	*103,142*	*100%*	*100%*	*294*	*100%*	*100%*	*68,140*	*100%*	*100%*	*176*	*100%*	*100%*	*35,002*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	3.4%	3.0%	1,201	1.7%	1.5%	20.8%	2	1.2%	266	0.4%	19.3%	1	0.9%	2.6%	114	0.3%	1.3%	1	1.5%	1.3%	152	0.7%	0.6%
	Moderate	21	10.3%	15.5%	4,201	5.8%	10.7%	18.5%	28	16.4%	5,843	9.0%	19.0%	17	16.0%	13.7%	3,828	8.7%	8.9%	11	16.9%	9.0%	2,015	9.6%	5.8%
	Middle	31	15.2%	19.0%	7,343	10.1%	15.5%	19.7%	26	15.2%	6,206	9.6%	20.8%	17	16.0%	21.2%	4,119	9.4%	17.0%	9	13.8%	22.6%	2,087	9.9%	19.0%
	Upper	145	71.1%	47.5%	59,685	82.4%	57.7%	41.1%	115	67.3%	52,560	81.0%	40.9%	71	67.0%	46.4%	35,775	81.6%	56.3%	44	67.7%	41.1%	16,785	79.8%	50.8%
	Unknown	0	0.0%	15.0%	0	0.0%	14.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.1%	0	0.0%	16.5%	0	0.0%	26.0%	0	0.0%	23.9%
	Total	*204*	*100%*	*100%*	*72,430*	*100%*	*100%*	*100%*	*171*	*100%*	*64,875*	*100%*	*100%*	*106*	*100%*	*100%*	*43,836*	*100%*	*100%*	*65*	*100%*	*100%*	*21,039*	*100%*	*100%*
REFINANCE	Low	11	7.5%	4.2%	1,112	3.7%	2.4%	20.8%	6	7.5%	662	4.5%	19.3%	4	7.8%	8.5%	597	5.5%	4.9%	2	6.9%	6.3%	65	1.7%	2.2%
	Moderate	22	15.1%	15.6%	2,772	9.2%	10.8%	18.5%	22	27.5%	3,398	23.1%	19.0%	15	29.4%	21.7%	2,874	26.6%	16.2%	7	24.1%	15.4%	524	13.4%	6.7%
	Middle	42	28.8%	21.0%	7,314	24.2%	17.9%	19.7%	17	21.3%	2,937	20.0%	20.8%	12	23.5%	23.5%	2,421	22.4%	21.0%	5	17.2%	20.8%	516	13.2%	10.5%
	Upper	71	48.6%	39.4%	18,982	62.9%	49.5%	41.1%	35	43.8%	7,719	52.5%	40.9%	20	39.2%	32.5%	4,910	45.5%	42.9%	15	51.7%	33.4%	2,809	71.8%	25.5%
	Unknown	0	0.0%	19.8%	0	0.0%	19.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.8%	0	0.0%	15.0%	0	0.0%	24.1%	0	0.0%	55.1%
	Total	*146*	*100%*	*100%*	*30,180*	*100%*	*100%*	*100%*	*80*	*100%*	*14,716*	*100%*	*100%*	*51*	*100%*	*100%*	*10,802*	*100%*	*100%*	*29*	*100%*	*100%*	*3,914*	*100%*	*100%*
HOME IMPROVEMENT	Low	9	11.7%	5.5%	305	4.1%	3.6%	20.8%	7	5.1%	342	2.5%	19.3%	6	6.7%	4.7%	292	3.6%	2.8%	1	2.1%	4.0%	50	0.9%	2.0%
	Moderate	7	9.1%	15.9%	273	3.7%	10.7%	18.5%	23	16.9%	882	6.5%	19.0%	15	16.9%	16.8%	591	7.2%	10.0%	8	17.0%	16.0%	291	5.4%	8.8%
	Middle	20	26.0%	23.2%	1,684	22.6%	18.8%	19.7%	30	22.1%	2,055	15.1%	20.8%	17	19.1%	24.3%	1,170	14.3%	18.1%	13	27.7%	26.0%	885	16.3%	17.3%
	Upper	41	53.2%	52.8%	5,198	69.7%	60.6%	41.1%	76	55.9%	10,319	75.9%	40.9%	51	57.3%	51.5%	6,126	74.9%	66.5%	25	53.2%	47.1%	4,193	77.4%	60.0%
	Unknown	0	0.0%	2.7%	0	0.0%	6.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	2.7%	0	0.0%	6.8%	0	0.0%	12.0%
	Total	*77*	*100%*	*100%*	*7,460*	*100%*	*100%*	*100%*	*136*	*100%*	*13,598*	*100%*	*100%*	*89*	*100%*	*100%*	*8,179*	*100%*	*100%*	*47*	*100%*	*100%*	*5,419*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.5%	0	0.0%	0	0.0%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.7%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.1%	0	0.0%	0	0.0%	40.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	0.3%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	96.6%	0	0.0%	99.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	2	5.0%	5.3%	38	0.8%	3.5%	20.8%	5	8.3%	200	2.7%	19.3%	5	13.2%	6.9%	200	4.5%	4.2%	0	0.0%	5.2%	0	0.0%	3.0%
	Moderate	9	22.5%	15.6%	515	11.3%	9.6%	18.5%	10	16.7%	306	4.1%	19.0%	6	15.8%	17.3%	217	4.9%	8.9%	4	18.2%	18.6%	89	3.0%	10.2%
	Middle	8	20.0%	22.4%	554	12.1%	14.6%	19.7%	11	18.3%	971	13.0%	20.8%	8	21.1%	22.8%	766	17.1%	15.4%	3	13.6%	25.0%	205	6.9%	18.5%
	Upper	21	52.5%	53.3%	3,463	75.8%	69.8%	41.1%	34	56.7%	5,968	80.2%	40.9%	19	50.0%	49.9%	3,289	73.5%	67.6%	15	68.2%	45.2%	2,679	90.1%	57.4%
	Unknown	0	0.0%	3.4%	0	0.0%	2.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	3.9%	0	0.0%	6.0%	0	0.0%	10.9%
	Total	*40*	*100%*	*100%*	*4,570*	*100%*	*100%*	*100%*	*60*	*100%*	*7,445*	*100%*	*100%*	*38*	*100%*	*100%*	*4,472*	*100%*	*100%*	*22*	*100%*	*100%*	*2,973*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	8.3%	5.4%	180	5.6%	2.4%	20.8%	2	8.7%	139	5.5%	19.3%	2	20.0%	7.0%	139	16.3%	1.9%	0	0.0%	4.9%	0	0.0%	1.7%
	Moderate	2	16.7%	13.8%	310	9.7%	5.2%	18.5%	5	21.7%	301	12.0%	19.0%	3	30.0%	13.5%	179	21.0%	5.8%	2	15.4%	15.5%	122	7.4%	5.9%
	Middle	0	0.0%	12.8%	0	0.0%	4.8%	19.7%	6	26.1%	818	32.6%	20.8%	3	30.0%	17.9%	318	37.4%	7.6%	3	23.1%	18.7%	500	30.2%	9.3%
	Upper	9	75.0%	62.7%	2,711	84.7%	79.0%	41.1%	10	43.5%	1,250	49.8%	40.9%	2	20.0%	52.5%	215	25.3%	76.8%	8	61.5%	47.1%	1,035	62.5%	65.6%
	Unknown	0	0.0%	5.2%	0	0.0%	8.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.0%	0	0.0%	8.0%	0	0.0%	13.8%	0	0.0%	17.6%
	Total	*12*	*100%*	*100%*	*3,201*	*100%*	*100%*	*100%*	*23*	*100%*	*2,508*	*100%*	*100%*	*10*	*100%*	*100%*	*851*	*100%*	*100%*	*13*	*100%*	*100%*	*1,657*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.4%	0	0.0%	0.2%	20.8%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.9%	0	0.0%	1.0%
	Moderate	0	0.0%	1.2%	0	0.0%	1.0%	18.5%	0	0.0%	0	0.0%	19.0%	0	0.0%	1.6%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.8%	0	0.0%	0.6%	19.7%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	4.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.1%	0	0.0%	0	0.0%	40.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	97.7%	0	0.0%	98.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.4%	0	0.0%	98.5%	0	0.0%	93.4%	0	0.0%	94.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	30	6.3%	3.7%	2,836	2.4%	1.8%	20.8%	22	4.7%	1,609	1.6%	19.3%	18	6.1%	4.6%	1,342	2.0%	2.1%	4	2.3%	2.3%	267	0.8%	0.9%
	Moderate	61	12.7%	15.4%	8,071	6.8%	10.1%	18.5%	88	18.7%	10,730	10.4%	19.0%	56	19.0%	16.2%	7,689	11.3%	10.0%	32	18.2%	10.8%	3,041	8.7%	5.8%
	Middle	101	21.1%	19.8%	16,895	14.3%	15.4%	19.7%	90	19.1%	12,987	12.6%	20.8%	57	19.4%	21.9%	8,794	12.9%	16.8%	33	18.8%	22.6%	4,193	12.0%	16.7%
	Upper	287	59.9%	44.2%	90,039	76.4%	52.3%	41.1%	270	57.4%	77,816	75.4%	40.9%	163	55.4%	43.0%	50,315	73.8%	51.4%	107	60.8%	40.8%	27,501	78.6%	45.5%
	Unknown	0	0.0%	16.9%	0	0.0%	20.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	19.8%	0	0.0%	23.5%	0	0.0%	31.2%
	Total	*479*	*100%*	*100%*	*117,841*	*100%*	*100%*	*100%*	*470*	*100%*	*103,142*	*100%*	*100%*	*294*	*100%*	*100%*	*68,140*	*100%*	*100%*	*176*	*100%*	*100%*	*35,002*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	10	3.3%	2.5%	2,696	11.4%	2.4%	2.9%	3	1.9%	115	0.5%	2.2%	1	1.9%	1.9%	1	0.0%	2.8%	2	1.9%	1.7%	114	0.9%	2.3%
	Moderate	66	21.5%	23.7%	4,856	20.4%	25.3%	22.4%	41	26.1%	7,420	33.1%	21.0%	15	27.8%	22.2%	3,125	32.4%	25.4%	26	25.2%	21.9%	4,295	33.6%	23.3%
	Middle	123	40.1%	40.5%	8,421	35.5%	34.7%	40.8%	70	44.6%	7,917	35.3%	46.4%	20	37.0%	46.6%	3,092	32.1%	41.5%	50	48.5%	47.7%	4,825	37.7%	41.6%
	Upper	108	35.2%	32.8%	7,776	32.7%	37.4%	33.8%	42	26.8%	6,940	31.0%	29.7%	18	33.3%	28.6%	3,415	35.5%	29.8%	24	23.3%	27.9%	3,525	27.6%	32.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.1%	0.1%	1	0.6%	25	0.1%	0.7%	0	0.0%	0.5%	0	0.0%	0.4%	1	1.0%	0.4%	25	0.2%	0.5%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*307*	*100%*	*100%*	*23,749*	*100%*	*100%*	*100%*	*157*	*100%*	*22,417*	*100%*	*100%*	*54*	*100%*	*100%*	*9,633*	*100%*	*100%*	*103*	*100%*	*100%*	*12,784*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.9%	0	0.0%	1.6%	0.8%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	19.8%	0	0.0%	11.4%	19.5%	0	0.0%	0	0.0%	14.4%	0	0.0%	9.1%	0	0.0%	11.0%	0	0.0%	8.2%	0	0.0%	4.8%
	Middle	0	0.0%	45.3%	0	0.0%	58.4%	47.3%	0	0.0%	0	0.0%	42.0%	0	0.0%	48.2%	0	0.0%	49.3%	0	0.0%	41.2%	0	0.0%	39.1%
	Upper	1	100.0%	31.1%	7	100.0%	26.4%	32.3%	0	0.0%	0	0.0%	42.3%	0	0.0%	40.9%	0	0.0%	39.2%	0	0.0%	49.5%	0	0.0%	56.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.8%	0	0.0%	2.2%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	1.0%	0	0.0%	0.1%
	Total	*1*	*100%*	*100%*	*7*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Ft. Myers

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	230	74.9%	45.9%	8,894	37.4%	29.9%	94.8%	89	56.7%	5,089	22.7%	94.4%	29	53.7%	52.2%	1,932	20.1%	34.0%	60	58.3%	53.8%	3,157	24.7%	35.1%
		Over $1 Million	64	20.8%		14,501	61.1%		4.4%	64	40.8%	15,839	70.7%	4.6%	23	42.6%		6,831	70.9%		41	39.8%		9,008	70.5%	
		Total Rev. available	294	95.8%		23,395	98.5%		99.2%	153	97.5%	20,928	93.4%	99.1%	52	96.3%		8,763	91.0%		101	98.1%		12,165	95.2%	
		Rev. Not Known	13	4.2%		354	1.5%		0.8%	4	2.5%	1,489	6.6%	0.9%	2	3.7%		870	9.0%		2	1.9%		619	4.8%	
		Total	*307*	*100%*		*23,749*	*100%*		*100.0%*	*157*	*100%*	*22,417*	*100%*	*100%*	*54*	*100%*		*9,633*	*100%*		*103*	*100%*		*12,784*	*100%*	
	Loan Size	$100,000 or Less	253	82.4%	94.5%	6,204	26.1%	43.6%		105	66.9%	2,445	10.9%		32	59.3%	96.0%	616	6.4%	51.7%	73	70.9%	95.7%	1,829	14.3%	51.5%
		$100,001 - $250,000	28	9.1%	3.1%	4,064	17.1%	15.9%		23	14.6%	3,915	17.5%		7	13.0%	2.3%	1,236	12.8%	13.6%	16	15.5%	2.6%	2,679	21.0%	15.6%
		$250,001 - $1 Million	26	8.5%	2.4%	13,481	56.8%	40.5%		29	18.5%	16,057	71.6%		15	27.8%	1.7%	7,781	80.8%	34.7%	14	13.6%	1.7%	8,276	64.7%	32.9%
		Total	*307*	*100%*	*100.0%*	*23,749*	*100%*	*100.0%*		*157*	*100%*	*22,417*	*100%*		*54*	*100%*	*100%*	*9,633*	*100%*	*100%*	*103*	*100%*	*100%*	*12,784*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	216	93.9%		4,831	54.3%			78	87.6%	1,488	29.2%		24	82.8%		361	18.7%		54	90.0%		1,127	35.7%	
		$100,001 - $250,000	10	4.3%		1,567	17.6%			5	5.6%	805	15.8%		2	6.9%		300	15.5%		3	5.0%		505	16.0%	
		$250,001 - $1 Million	4	1.7%		2,496	28.1%			6	6.7%	2,796	54.9%		3	10.3%		1,271	65.8%		3	5.0%		1,525	48.3%	
		Total	*230*	*100%*		*8,894*	*100%*			*89*	*100%*	*5,089*	*100%*		*29*	*100%*		*1,932*	*100%*		*60*	*100%*		*3,157*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	64.2%	7	100.0%	55.7%	96.9%	0	0.0%	0	0.0%	96.4%	0	0.0%	76.4%	0	0.0%	74.9%	0	0.0%	70.1%	0	0.0%	64.1%
		Over $1 Million	0	0.0%		0	0.0%		3.1%	0	0.0%	0	0.0%	3.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		7	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*7*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	92.5%	7	100.0%	53.4%		0	0.0%	0	0.0%		0	0.0%	97.3%	0	0.0%	71.1%	0	0.0%	95.9%	0	0.0%	52.4%
		$100,001 - $250,000	0	0.0%	5.7%	0	0.0%	26.2%		0	0.0%	0	0.0%		0	0.0%	1.8%	0	0.0%	13.5%	0	0.0%	1.0%	0	0.0%	7.0%
		$250,001 - $500,000	0	0.0%	1.9%	0	0.0%	20.4%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	15.4%	0	0.0%	3.1%	0	0.0%	40.6%
		Total	*1*	*100%*	*100%*	*7*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		7	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*7*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ft. Walton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	1.6%	660	0.4%	2.6%	3	2.0%	1.5%	478	0.5%	0.8%	1	1.0%	2.3%	182	0.3%	1.6%
	Moderate	9	4.1%	6.0%	2,745	2.1%	3.1%	12.2%	17	6.8%	4,696	2.9%	18.2%	10	6.7%	15.0%	2,715	2.7%	8.5%	7	6.9%	18.9%	1,981	3.2%	11.4%
	Middle	87	39.2%	59.6%	52,371	39.7%	53.7%	62.3%	82	32.7%	37,783	23.5%	46.6%	44	29.3%	43.0%	21,751	21.8%	32.7%	38	37.6%	42.9%	16,032	26.1%	33.6%
	Upper	126	56.8%	34.4%	76,855	58.2%	43.3%	25.5%	148	59.0%	117,797	73.2%	32.6%	93	62.0%	40.5%	74,617	74.9%	57.9%	55	54.5%	35.9%	43,180	70.4%	53.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*222*	*100%*	*100%*	*131,971*	*100%*	*100%*	*100%*	*251*	*100%*	*160,936*	*100%*	*100%*	*150*	*100%*	*100%*	*99,561*	*100%*	*100%*	*101*	*100%*	*100%*	*61,375*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	1.6%	329	0.8%	2.6%	2	2.3%	1.8%	329	1.1%	1.1%	0	0.0%	1.7%	0	0.0%	0.8%
	Moderate	16	8.1%	4.9%	2,504	3.7%	3.0%	12.2%	16	12.8%	1,661	4.0%	18.2%	11	12.8%	14.7%	1,141	3.9%	8.3%	5	12.8%	16.2%	520	4.3%	8.9%
	Middle	91	46.0%	59.9%	27,883	41.4%	52.6%	62.3%	40	32.0%	7,187	17.5%	46.6%	31	36.0%	42.7%	5,644	19.4%	33.0%	9	23.1%	42.5%	1,543	12.9%	30.3%
	Upper	91	46.0%	35.2%	36,982	54.9%	44.4%	25.5%	67	53.6%	31,959	77.7%	32.6%	42	48.8%	40.8%	22,051	75.6%	57.7%	25	64.1%	39.6%	9,908	82.8%	60.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*198*	*100%*	*100%*	*67,369*	*100%*	*100%*	*100%*	*125*	*100%*	*41,136*	*100%*	*100%*	*86*	*100%*	*100%*	*29,165*	*100%*	*100%*	*39*	*100%*	*100%*	*11,971*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	1.3%	90	0.6%	2.6%	0	0.0%	1.3%	0	0.0%	0.7%	2	3.3%	2.5%	90	1.3%	0.9%
	Moderate	7	8.3%	4.5%	325	3.6%	1.8%	12.2%	19	12.3%	1,338	8.6%	18.2%	11	11.7%	10.5%	634	7.2%	4.9%	8	13.3%	11.9%	704	10.4%	8.0%
	Middle	31	36.9%	47.1%	2,804	30.9%	45.8%	62.3%	58	37.7%	5,741	37.0%	46.6%	32	34.0%	37.3%	3,255	37.1%	23.3%	26	43.3%	40.7%	2,486	36.8%	29.0%
	Upper	46	54.8%	48.4%	5,935	65.5%	52.4%	25.5%	75	48.7%	8,368	53.9%	32.6%	51	54.3%	50.9%	4,888	55.7%	71.2%	24	40.0%	44.8%	3,480	51.5%	62.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*84*	*100%*	*100%*	*9,064*	*100%*	*100%*	*100%*	*154*	*100%*	*15,537*	*100%*	*100%*	*94*	*100%*	*100%*	*8,777*	*100%*	*100%*	*60*	*100%*	*100%*	*6,760*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.3%	0	0.0%	6.3%	0	0.0%	3.8%	0	0.0%	10.0%	0	0.0%	3.8%
	Moderate	0	0.0%	14.0%	0	0.0%	10.0%	7.5%	1	100.0%	1,468	100.0%	10.0%	0	0.0%	25.0%	0	0.0%	15.8%	1	100.0%	25.0%	1,468	100.0%	8.4%
	Middle	0	0.0%	55.8%	0	0.0%	37.5%	27.6%	0	0.0%	0	0.0%	27.6%	0	0.0%	43.8%	0	0.0%	68.9%	0	0.0%	45.0%	0	0.0%	74.5%
	Upper	0	0.0%	30.2%	0	0.0%	52.5%	64.8%	0	0.0%	0	0.0%	58.0%	0	0.0%	25.0%	0	0.0%	11.5%	0	0.0%	20.0%	0	0.0%	13.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*1,468*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*1,468*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	1.5%	0	0.0%	0.7%	0	0.0%	1.1%	0	0.0%	0.8%
	Moderate	0	0.0%	3.8%	0	0.0%	2.2%	12.2%	6	7.2%	525	5.1%	18.2%	3	5.1%	9.8%	425	5.8%	5.2%	3	12.5%	10.8%	100	3.3%	5.2%
	Middle	19	43.2%	49.1%	2,477	37.3%	52.7%	62.3%	30	36.1%	3,917	38.0%	46.6%	23	39.0%	33.5%	2,787	38.3%	21.6%	7	29.2%	38.4%	1,130	37.5%	25.1%
	Upper	25	56.8%	47.1%	4,172	62.7%	45.1%	25.5%	47	56.6%	5,855	56.9%	32.6%	33	55.9%	55.2%	4,071	55.9%	72.5%	14	58.3%	49.7%	1,784	59.2%	68.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*44*	*100%*	*100%*	*6,649*	*100%*	*100%*	*100%*	*83*	*100%*	*10,297*	*100%*	*100%*	*59*	*100%*	*100%*	*7,283*	*100%*	*100%*	*24*	*100%*	*100%*	*3,014*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ft. Walton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	1.2%	0	0.0%	0.1%	0	0.0%	1.8%	0	0.0%	0.5%
	Moderate	1	5.6%	3.4%	40	0.8%	1.0%	12.2%	10	22.2%	723	7.5%	18.2%	3	11.5%	7.0%	251	4.7%	1.5%	7	36.8%	13.8%	472	11.2%	3.0%
	Middle	9	50.0%	41.5%	1,811	35.5%	38.9%	62.3%	13	28.9%	831	8.6%	46.6%	6	23.1%	32.3%	512	9.5%	17.5%	7	36.8%	44.5%	319	7.6%	14.9%
	Upper	8	44.4%	55.1%	3,246	63.7%	60.1%	25.5%	22	48.9%	8,058	83.8%	32.6%	17	65.4%	59.5%	4,634	85.9%	80.9%	5	26.3%	39.9%	3,424	81.2%	81.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*18*	*100%*	*100%*	*5,097*	*100%*	*100%*	*100%*	*45*	*100%*	*9,612*	*100%*	*100%*	*26*	*100%*	*100%*	*5,397*	*100%*	*100%*	*19*	*100%*	*100%*	*4,215*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	3.6%	0	0.0%	2.6%	0	0.0%	3.1%	0	0.0%	1.8%
	Moderate	0	0.0%	12.7%	0	0.0%	8.5%	12.2%	0	0.0%	0	0.0%	18.2%	0	0.0%	21.4%	0	0.0%	11.0%	0	0.0%	18.8%	0	0.0%	11.5%
	Middle	0	0.0%	70.9%	0	0.0%	67.4%	62.3%	0	0.0%	0	0.0%	46.6%	0	0.0%	46.4%	0	0.0%	43.0%	0	0.0%	50.0%	0	0.0%	34.7%
	Upper	0	0.0%	16.4%	0	0.0%	24.0%	25.5%	0	0.0%	0	0.0%	32.6%	0	0.0%	28.6%	0	0.0%	43.4%	0	0.0%	28.1%	0	0.0%	52.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	8	1.2%	1,079	0.5%	2.6%	5	1.2%	1.6%	807	0.5%	0.9%	3	1.2%	2.2%	272	0.3%	1.5%
	Moderate	33	5.8%	5.5%	5,614	2.6%	3.2%	12.2%	69	10.5%	10,411	4.4%	18.2%	38	9.2%	14.5%	5,166	3.4%	8.4%	31	12.7%	17.8%	5,245	5.9%	10.7%
	Middle	237	41.9%	59.4%	87,346	39.7%	52.7%	62.3%	223	33.8%	55,459	23.2%	46.6%	136	32.8%	42.2%	33,949	22.6%	33.1%	87	35.7%	42.6%	21,510	24.2%	33.9%
	Upper	296	52.3%	35.1%	127,190	57.8%	44.2%	25.5%	359	54.5%	172,037	72.0%	32.6%	236	56.9%	41.7%	110,261	73.4%	57.6%	123	50.4%	37.3%	61,776	69.6%	53.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*566*	*100%*	*100%*	*220,150*	*100%*	*100%*	*100%*	*659*	*100%*	*238,986*	*100%*	*100%*	*415*	*100%*	*100%*	*150,183*	*100%*	*100%*	*244*	*100%*	*100%*	*88,803*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ft. Walton

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	1.4%	3.3%	309	0.2%	1.3%	20.3%	10	4.0%	1,335	0.8%	19.7%	6	4.0%	2.9%	915	0.9%	1.1%	4	4.0%	2.5%	420	0.7%	1.1%
	Moderate	14	6.3%	14.8%	3,144	2.4%	8.0%	17.9%	15	6.0%	3,604	2.2%	18.7%	11	7.3%	14.8%	2,461	2.5%	7.5%	4	4.0%	15.1%	1,143	1.9%	8.4%
	Middle	34	15.3%	17.6%	9,863	7.5%	11.8%	21.5%	32	12.7%	9,647	6.0%	21.5%	14	9.3%	19.2%	4,440	4.5%	12.4%	18	17.8%	20.6%	5,207	8.5%	14.8%
	Upper	170	76.6%	45.0%	115,255	87.3%	59.3%	40.3%	193	76.9%	145,161	90.2%	40.1%	119	79.3%	43.7%	91,745	92.1%	58.5%	74	73.3%	37.3%	53,416	87.0%	51.4%
	Unknown	1	0.5%	19.2%	3,400	2.6%	19.6%	0.0%	1	0.4%	1,189	0.7%	0.0%	0	0.0%	19.5%	0	0.0%	20.6%	1	1.0%	24.6%	1,189	1.9%	24.2%
	Total	*222*	*100%*	*100%*	*131,971*	*100%*	*100%*	*100%*	*251*	*100%*	*160,936*	*100%*	*100%*	*150*	*100%*	*100%*	*99,561*	*100%*	*100%*	*101*	*100%*	*100%*	*61,375*	*100%*	*100%*
REFINANCE	Low	14	7.1%	3.8%	1,716	2.5%	2.0%	20.3%	14	11.2%	1,196	2.9%	19.7%	12	14.0%	8.8%	1,116	3.8%	3.9%	2	5.1%	8.8%	80	0.7%	3.0%
	Moderate	22	11.1%	9.8%	2,862	4.2%	5.8%	17.9%	20	16.0%	2,424	5.9%	18.7%	13	15.1%	17.6%	1,541	5.3%	10.0%	7	17.9%	17.0%	883	7.4%	7.9%
	Middle	45	22.7%	14.0%	8,556	12.7%	10.3%	21.5%	28	22.4%	4,377	10.6%	21.5%	19	22.1%	20.0%	3,362	11.5%	14.1%	9	23.1%	21.4%	1,015	8.5%	12.4%
	Upper	116	58.6%	35.3%	53,941	80.1%	47.6%	40.3%	61	48.8%	29,739	72.3%	40.1%	41	47.7%	36.7%	22,946	78.7%	49.9%	20	51.3%	32.7%	6,793	56.7%	39.6%
	Unknown	1	0.5%	37.1%	294	0.4%	34.3%	0.0%	2	1.6%	3,400	8.3%	0.0%	1	1.2%	17.0%	200	0.7%	22.1%	1	2.6%	20.1%	3,200	26.7%	37.2%
	Total	*198*	*100%*	*100%*	*67,369*	*100%*	*100%*	*100%*	*125*	*100%*	*41,136*	*100%*	*100%*	*86*	*100%*	*100%*	*29,165*	*100%*	*100%*	*39*	*100%*	*100%*	*11,971*	*100%*	*100%*
HOME IMPROVEMENT	Low	7	8.3%	4.5%	189	2.1%	1.6%	20.3%	17	11.0%	723	4.7%	19.7%	11	11.7%	5.0%	443	5.0%	2.1%	6	10.0%	4.9%	280	4.1%	1.5%
	Moderate	7	8.3%	11.1%	346	3.8%	8.5%	17.9%	21	13.6%	1,283	8.3%	18.7%	12	12.8%	12.0%	606	6.9%	4.2%	9	15.0%	14.0%	677	10.0%	7.0%
	Middle	16	19.0%	15.6%	1,435	15.8%	9.9%	21.5%	46	29.9%	4,213	27.1%	21.5%	27	28.7%	21.3%	2,695	30.7%	10.3%	19	31.7%	19.9%	1,518	22.5%	11.2%
	Upper	54	64.3%	62.4%	7,094	78.3%	67.8%	40.3%	70	45.5%	9,318	60.0%	40.1%	44	46.8%	56.4%	5,033	57.3%	64.6%	26	43.3%	50.3%	4,285	63.4%	65.4%
	Unknown	0	0.0%	6.4%	0	0.0%	12.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.4%	0	0.0%	18.9%	0	0.0%	10.9%	0	0.0%	14.9%
	Total	*84*	*100%*	*100%*	*9,064*	*100%*	*100%*	*100%*	*154*	*100%*	*15,537*	*100%*	*100%*	*94*	*100%*	*100%*	*8,777*	*100%*	*100%*	*60*	*100%*	*100%*	*6,760*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.3%	0	0.0%	0.2%	17.9%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.5%	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	9.3%	0	0.0%	0.9%	40.3%	0	0.0%	0	0.0%	40.1%	0	0.0%	6.3%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	88.4%	0	0.0%	99.0%	0.0%	1	100.0%	1,468	100.0%	0.0%	0	0.0%	93.8%	0	0.0%	99.4%	1	100.0%	95.0%	1,468	100.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*1,468*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*1,468*	*100%*	*100%*
OTHER PURPOSE LOC	Low	5	11.4%	5.5%	685	10.3%	3.6%	20.3%	9	10.8%	1,170	11.4%	19.7%	9	15.3%	3.8%	1,170	16.1%	1.9%	0	0.0%	4.2%	0	0.0%	2.1%
	Moderate	2	4.5%	7.2%	75	1.1%	2.3%	17.9%	10	12.0%	747	7.3%	18.7%	7	11.9%	9.5%	642	8.8%	4.4%	3	12.5%	12.6%	105	3.5%	5.7%
	Middle	9	20.5%	13.1%	715	10.8%	6.5%	21.5%	23	27.7%	1,725	16.8%	21.5%	13	22.0%	19.7%	852	11.7%	8.8%	10	41.7%	19.9%	873	29.0%	9.5%
	Upper	28	63.6%	71.5%	5,174	77.8%	86.7%	40.3%	41	49.4%	6,655	64.6%	40.1%	30	50.8%	61.4%	4,619	63.4%	81.7%	11	45.8%	54.1%	2,036	67.6%	75.7%
	Unknown	0	0.0%	2.7%	0	0.0%	0.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	3.2%	0	0.0%	9.3%	0	0.0%	7.0%
	Total	*44*	*100%*	*100%*	*6,649*	*100%*	*100%*	*100%*	*83*	*100%*	*10,297*	*100%*	*100%*	*59*	*100%*	*100%*	*7,283*	*100%*	*100%*	*24*	*100%*	*100%*	*3,014*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ft. Walton

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	16.7%	3.4%	234	4.6%	1.0%	20.3%	4	8.9%	148	1.5%	19.7%	2	7.7%	4.3%	100	1.9%	0.9%	2	10.5%	8.3%	48	1.1%	6.1%
	Moderate	2	11.1%	7.7%	102	2.0%	1.2%	17.9%	7	15.6%	641	6.7%	18.7%	2	7.7%	8.2%	195	3.6%	1.7%	5	26.3%	14.7%	446	10.6%	3.2%
	Middle	2	11.1%	8.5%	209	4.1%	1.9%	21.5%	14	31.1%	1,933	20.1%	21.5%	7	26.9%	14.0%	1,601	29.7%	2.8%	7	36.8%	23.4%	332	7.9%	10.4%
	Upper	11	61.1%	71.4%	4,552	89.3%	84.4%	40.3%	20	44.4%	6,890	71.7%	40.1%	15	57.7%	63.0%	3,501	64.9%	80.3%	5	26.3%	45.0%	3,389	80.4%	69.5%
	Unknown	0	0.0%	9.0%	0	0.0%	11.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.5%	0	0.0%	14.2%	0	0.0%	8.7%	0	0.0%	10.8%
	Total	*18*	*100%*	*100%*	*5,097*	*100%*	*100%*	*100%*	*45*	*100%*	*9,612*	*100%*	*100%*	*26*	*100%*	*100%*	*5,397*	*100%*	*100%*	*19*	*100%*	*100%*	*4,215*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.7%	0	0.0%	0.2%	20.3%	0	0.0%	0	0.0%	19.7%	0	0.0%	3.6%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.0%	0	0.0%	2.4%	17.9%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	6.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.5%	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.5%	0	0.0%	1.8%	40.3%	0	0.0%	0	0.0%	40.1%	0	0.0%	3.6%	0	0.0%	5.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	94.8%	0	0.0%	95.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	92.9%	0	0.0%	92.4%	0	0.0%	93.8%	0	0.0%	93.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	32	5.7%	3.6%	3,133	1.4%	1.5%	20.3%	54	8.2%	4,572	1.9%	19.7%	40	9.6%	4.3%	3,744	2.5%	1.6%	14	5.7%	3.6%	828	0.9%	1.4%
	Moderate	47	8.3%	12.5%	6,529	3.0%	7.0%	17.9%	73	11.1%	8,699	3.6%	18.7%	45	10.8%	15.0%	5,445	3.6%	7.5%	28	11.5%	15.1%	3,254	3.7%	8.0%
	Middle	106	18.7%	15.9%	20,778	9.4%	10.8%	21.5%	143	21.7%	21,895	9.2%	21.5%	80	19.3%	19.2%	12,950	8.6%	12.0%	63	25.8%	20.6%	8,945	10.1%	13.8%
	Upper	379	67.0%	41.5%	186,016	84.5%	54.6%	40.3%	385	58.4%	197,763	82.8%	40.1%	249	60.0%	43.3%	127,844	85.1%	56.3%	136	55.7%	37.9%	69,919	78.7%	49.4%
	Unknown	2	0.4%	26.6%	3,694	1.7%	26.1%	0.0%	4	0.6%	6,057	2.5%	0.0%	1	0.2%	18.2%	200	0.1%	22.6%	3	1.2%	22.8%	5,857	6.6%	27.5%
	Total	*566*	*100%*	*100%*	*220,150*	*100%*	*100%*	*100%*	*659*	*100%*	*238,986*	*100%*	*100%*	*415*	*100%*	*100%*	*150,183*	*100%*	*100%*	*244*	*100%*	*100%*	*88,803*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Ft. Walton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Count		Bank Agg	Dollar		Bank Agg	Total Businesses	Count		Dollar		Total Businesses			Count			Dollar				Count			Dollar			
		Bank			Bank				Bank		Bank					Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %				
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	6	3.3%	621	3.2%	5.5%	2	2.5%	4.3%	12	0.1%	4.7%	4	4.0%	4.3%	609	6.8%	3.6%				
	Moderate	45	10.3%	9.1%	3,476	15.5%	9.1%	10.8%	28	15.5%	2,970	15.4%	15.5%	8	10.0%	12.4%	1,635	15.8%	9.5%	20	19.8%	12.9%	1,335	15.0%	9.6%				
	Middle	215	49.4%	48.9%	9,743	43.5%	43.9%	54.9%	68	37.6%	5,653	29.4%	41.0%	31	38.8%	39.9%	3,272	31.6%	36.2%	37	36.6%	40.2%	2,381	26.8%	39.3%				
	Upper	175	40.2%	41.4%	9,178	41.0%	46.9%	34.2%	79	43.6%	10,003	52.0%	38.0%	39	48.8%	42.9%	5,428	52.5%	49.5%	40	39.6%	42.2%	4,575	51.4%	47.3%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%				
	Total	*435*	*100%*	*100%*	*22,397*	*100%*	*100%*	*100%*	*181*	*100%*	*19,247*	*100%*	*100%*	*80*	*100%*	*100%*	*10,347*	*100%*	*100%*	*101*	*100%*	*100%*	*8,900*	*100%*	*100%*				
								Total Farms					Total Farms																
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.3%	0	0.0%	2.7%	0	0.0%	1.2%	0	0.0%	2.7%	0	0.0%	2.0%				
	Moderate	3	37.5%	23.1%	176	78.9%	13.2%	25.8%	0	0.0%	0	0.0%	17.1%	0	0.0%	21.3%	0	0.0%	27.4%	0	0.0%	12.3%	0	0.0%	18.5%				
	Middle	4	50.0%	47.4%	43	19.3%	23.2%	53.8%	1	100.0%	5	100.0%	54.9%	1	100.0%	49.3%	5	100.0%	39.2%	0	0.0%	52.1%	0	0.0%	31.4%				
	Upper	1	12.5%	29.5%	4	1.8%	63.6%	20.4%	0	0.0%	0	0.0%	25.7%	0	0.0%	26.7%	0	0.0%	32.2%	0	0.0%	32.9%	0	0.0%	48.0%				
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%				
	Total	*8*	*100%*	*100%*	*223*	*100%*	*100%*	*100%*	*1*	*100%*	*5*	*100%*	*100%*	*1*	*100%*	*100%*	*5*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*				

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Ft. Walton

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses			Count			Dollar				Count			Dollar			
			Bank		Agg	Bank		Agg		Bank		Bank					Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %				
SMALL BUSINESS	Revenue	$1 Million or Less	348	80.0%	43.1%	9,123	40.7%	33.3%	95.2%	115	63.5%	5,984	31.1%	94.8%	51	63.8%	49.2%	3,403	32.9%	36.3%	64	63.4%	49.4%	2,581	29.0%	35.0%				
		Over $1 Million	72	16.6%		12,360	55.2%		3.9%	60	33.1%	10,564	54.9%	4.3%	25	31.3%		5,410	52.3%		35	34.7%		5,154	57.9%					
		Total Rev. available	420	96.6%		21,483	95.9%		99.1%	175	96.7%	16,548	86.0%	99.1%	76	95.0%		8,813	85.2%		99	98.0%		7,735	86.9%					
		Rev. Not Known	15	3.4%		914	4.1%		0.9%	6	3.3%	2,699	14.0%	0.9%	4	5.0%		1,534	14.8%		2	2.0%		1,165	13.1%					
		Total	*435*	*100%*		*22,397*	*100%*		*100.0%*	*181*	*100%*	*19,247*	*100%*	*100%*	*80*	*100%*		*10,347*	*100%*		*101*	*100%*		*8,900*	*100%*					
	Loan Size	$100,000 or Less	385	88.5%	91.3%	7,941	35.5%	34.8%		134	74.0%	2,685	14.0%		53	66.3%	93.0%	997	9.6%	38.4%	81	80.2%	93.1%	1,688	19.0%	38.4%				
		$100,001 - $250,000	30	6.9%	4.8%	4,656	20.8%	18.6%		23	12.7%	4,180	21.7%		12	15.0%	3.9%	2,042	19.7%	18.2%	11	10.9%	3.7%	2,138	24.0%	17.6%				
		$250,001 - $1 Million	20	4.6%	3.9%	9,800	43.8%	46.6%		24	13.3%	12,382	64.3%		15	18.8%	3.1%	7,308	70.6%	43.5%	9	8.9%	3.1%	5,074	57.0%	44.0%				
		Total	*435*	*100%*	*100.0%*	*22,397*	*100%*	*100.0%*		*181*	*100%*	*19,247*	*100%*		*80*	*100%*	*100%*	*10,347*	*100%*	*100%*	*101*	*100%*	*100%*	*8,900*	*100%*	*100%*				
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	339	97.4%		6,128	67.2%			101	87.8%	1,598	26.7%		42	82.4%		640	18.8%		59	92.2%		958	37.1%					
		$100,001 - $250,000	5	1.4%		618	6.8%			8	7.0%	1,360	22.7%		5	9.8%		814	23.9%		3	4.7%		546	21.2%					
		$250,001 - $1 Million	4	1.1%		2,377	26.1%			6	5.2%	3,026	50.6%		4	7.8%		1,949	57.3%		2	3.1%		1,077	41.7%					
		Total	*348*	*100%*		*9,123*	*100%*			*115*	*100%*	*5,984*	*100%*		*51*	*100%*		*3,403*	*100%*		*64*	*100%*		*2,581*	*100%*					
									Total Farms					Total Farms																
SMALL FARM	Revenue	$1 Million or Less	7	87.5%	41.0%	73	32.7%	36.9%	98.9%	1	100.0%	5	100.0%	98.3%	1	100%	53.3%	5	100%	58.3%	0	0.0%	41.1%	0	0.0%	36.9%				
		Over $1 Million	1	12.5%		150	67.3%		1.1%	0	0.0%	0	0.0%	1.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%					
		Total Rev. available	8	100.0%		223	100.0%		100.0%	1	100.0%	5	100.0%	100.0%	1	100.0%		5	100.0%		0	0.0%		0	0.0%					
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%					
		Total	*8*	*100%*		*223*	*100%*		*100%*	*1*	*100%*	*5*	*100%*	*100%*	*1*	*100%*		*5*	*100%*		*0*	*0.0%*		*0*	*0.0%*					
	Loan Size	$100,000 or Less	7	87.5%	93.6%	73	32.7%	50.5%		1	100.0%	5	100.0%		1	100.0%	89.3%	5	100.0%	37.3%	0	0.0%	93.2%	0	0.0%	43.2%				
		$100,001 - $250,000	1	12.5%	5.1%	150	67.3%	34.4%		0	0.0%	0	0.0%		0	0.0%	6.7%	0	0.0%	30.6%	0	0.0%	4.1%	0	0.0%	30.8%				
		$250,001 - $500,000	0	0.0%	1.3%	0	0.0%	15.1%		0	0.0%	0	0.0%		0	0.0%	4.0%	0	0.0%	32.1%	0	0.0%	2.7%	0	0.0%	26.1%				
		Total	*8*	*100%*	*100%*	*223*	*100%*	*100%*		*1*	*100%*	*5*	*100%*		*1*	*100%*	*100%*	*5*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*				
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	7	100.0%		73	100.0%			1	100.0%	5	100.0%		1	100.0%		5	100.0%		0	0.0%		0	0.0%					
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%					
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%					
		Total	*7*	*100%*		*73*	*100%*			*1*	*100%*	*5*	*100%*		*1*	*100%*		*5*	*100%*		*0*	*0.0%*		*0*	*0.0%*					

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Gainesville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	4.5%	3.3%	138	2.2%	1.7%	2.4%	1	4.0%	208	2.9%	4.4%	1	7.1%	2.6%	208	5.2%	2.2%	0	0.0%	3.1%	0	0.0%	1.9%
	Moderate	2	9.1%	11.4%	507	8.0%	8.1%	14.9%	2	8.0%	305	4.3%	14.6%	1	7.1%	16.5%	156	3.9%	9.5%	1	9.1%	15.7%	149	4.8%	10.7%
	Middle	8	36.4%	38.3%	2,175	34.4%	35.5%	37.5%	9	36.0%	2,656	37.2%	28.2%	4	28.6%	25.7%	1,278	32.0%	24.6%	5	45.5%	25.5%	1,378	43.9%	23.4%
	Upper	11	50.0%	45.4%	3,498	55.4%	53.9%	44.6%	12	48.0%	3,775	52.9%	51.8%	7	50.0%	53.1%	2,166	54.2%	62.4%	5	45.5%	53.5%	1,609	51.3%	62.8%
	Unknown	0	0.0%	1.6%	0	0.0%	0.8%	0.6%	1	4.0%	187	2.6%	0.9%	1	7.1%	2.0%	187	4.7%	1.3%	0	0.0%	2.3%	0	0.0%	1.3%
	Total	*22*	*100%*	*100%*	*6,318*	*100%*	*100%*	*100%*	*25*	*100%*	*7,131*	*100%*	*100%*	*14*	*100%*	*100%*	*3,995*	*100%*	*100%*	*11*	*100%*	*100%*	*3,136*	*100%*	*100%*
REFINANCE	Low	0	0.0%	1.9%	0	0.0%	1.0%	2.4%	0	0.0%	0	0.0%	4.4%	0	0.0%	3.3%	0	0.0%	2.5%	0	0.0%	3.7%	0	0.0%	3.1%
	Moderate	0	0.0%	8.0%	0	0.0%	5.3%	14.9%	1	12.5%	140	11.3%	14.6%	1	20.0%	11.9%	140	18.1%	8.5%	0	0.0%	13.9%	0	0.0%	11.2%
	Middle	2	22.2%	39.2%	276	12.5%	35.1%	37.5%	2	25.0%	280	22.5%	28.2%	1	20.0%	28.7%	160	20.6%	26.7%	1	33.3%	28.3%	120	25.6%	26.2%
	Upper	7	77.8%	50.5%	1,938	87.5%	58.3%	44.6%	5	62.5%	824	66.2%	51.8%	3	60.0%	54.6%	475	61.3%	61.0%	2	66.7%	52.7%	349	74.4%	57.8%
	Unknown	0	0.0%	0.5%	0	0.0%	0.3%	0.6%	0	0.0%	0	0.0%	0.9%	0	0.0%	1.4%	0	0.0%	1.3%	0	0.0%	1.3%	0	0.0%	1.7%
	Total	*9*	*100%*	*100%*	*2,214*	*100%*	*100%*	*100%*	*8*	*100%*	*1,244*	*100%*	*100%*	*5*	*100%*	*100%*	*775*	*100%*	*100%*	*3*	*100%*	*100%*	*469*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.7%	0	0.0%	1.3%	2.4%	0	0.0%	0	0.0%	4.4%	0	0.0%	1.5%	0	0.0%	1.8%	0	0.0%	3.8%	0	0.0%	2.0%
	Moderate	1	8.3%	9.3%	60	8.2%	6.9%	14.9%	2	14.3%	148	13.8%	14.6%	1	16.7%	8.8%	120	32.3%	6.3%	1	12.5%	8.3%	28	4.0%	6.9%
	Middle	7	58.3%	35.7%	252	34.5%	33.5%	37.5%	3	21.4%	313	29.3%	28.2%	1	16.7%	27.8%	38	10.2%	24.6%	2	25.0%	24.6%	275	39.4%	27.0%
	Upper	4	33.3%	53.3%	419	57.3%	58.2%	44.6%	9	64.3%	608	56.9%	51.8%	4	66.7%	61.4%	213	57.4%	66.9%	5	62.5%	61.8%	395	56.6%	63.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	1.5%	0	0.0%	0.8%
	Total	*12*	*100%*	*100%*	*731*	*100%*	*100%*	*100%*	*14*	*100%*	*1,069*	*100%*	*100%*	*6*	*100%*	*100%*	*371*	*100%*	*100%*	*8*	*100%*	*100%*	*698*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	17.9%	0	0.0%	51.1%	18.5%	0	0.0%	0	0.0%	6.5%	0	0.0%	10.8%	0	0.0%	7.0%	0	0.0%	17.6%	0	0.0%	9.9%
	Moderate	0	0.0%	28.6%	0	0.0%	8.9%	27.1%	0	0.0%	0	0.0%	25.3%	0	0.0%	37.8%	0	0.0%	30.0%	0	0.0%	17.6%	0	0.0%	4.8%
	Middle	0	0.0%	28.6%	0	0.0%	23.9%	27.8%	0	0.0%	0	0.0%	33.9%	0	0.0%	16.2%	0	0.0%	24.7%	0	0.0%	41.2%	0	0.0%	39.8%
	Upper	0	0.0%	14.3%	0	0.0%	3.4%	16.1%	0	0.0%	0	0.0%	21.1%	0	0.0%	21.6%	0	0.0%	22.8%	0	0.0%	5.9%	0	0.0%	14.1%
	Unknown	0	0.0%	10.7%	0	0.0%	12.7%	10.5%	0	0.0%	0	0.0%	13.2%	0	0.0%	13.5%	0	0.0%	15.5%	0	0.0%	17.6%	0	0.0%	31.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.9%	0	0.0%	1.0%	2.4%	0	0.0%	0	0.0%	4.4%	0	0.0%	1.3%	0	0.0%	0.6%	0	0.0%	1.0%	0	0.0%	0.4%
	Moderate	0	0.0%	7.6%	0	0.0%	4.6%	14.9%	3	37.5%	302	42.3%	14.6%	3	42.9%	8.2%	302	45.5%	6.9%	0	0.0%	8.9%	0	0.0%	6.7%
	Middle	1	100.0%	31.6%	250	100.0%	25.8%	37.5%	0	0.0%	0	0.0%	28.2%	0	0.0%	31.3%	0	0.0%	29.4%	0	0.0%	28.1%	0	0.0%	21.1%
	Upper	0	0.0%	58.9%	0	0.0%	68.6%	44.6%	5	62.5%	412	57.7%	51.8%	4	57.1%	58.8%	362	54.5%	62.8%	1	100.0%	60.4%	50	100.0%	69.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	1.6%	0	0.0%	2.5%
	Total	*1*	*100%*	*100%*	*250*	*100%*	*100%*	*100%*	*8*	*100%*	*714*	*100%*	*100%*	*7*	*100%*	*100%*	*664*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Gainesville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.4%	0	0.0%	0	0.0%	4.4%	0	0.0%	3.6%	0	0.0%	1.8%	0	0.0%	5.3%	0	0.0%	2.9%
	Moderate	0	0.0%	7.5%	0	0.0%	4.8%	14.9%	0	0.0%	0	0.0%	14.6%	0	0.0%	13.3%	0	0.0%	9.6%	0	0.0%	16.0%	0	0.0%	14.5%
	Middle	0	0.0%	36.6%	0	0.0%	33.2%	37.5%	0	0.0%	0	0.0%	28.2%	0	0.0%	26.5%	0	0.0%	21.4%	0	0.0%	21.3%	0	0.0%	28.4%
	Upper	1	100.0%	54.8%	130	100.0%	61.4%	44.6%	1	100.0%	115	100.0%	51.8%	0	0.0%	55.4%	0	0.0%	65.9%	1	100.0%	56.0%	115	100.0%	52.9%
	Unknown	0	0.0%	1.1%	0	0.0%	0.6%	0.6%	0	0.0%	0	0.0%	0.9%	0	0.0%	1.2%	0	0.0%	1.4%	0	0.0%	1.3%	0	0.0%	1.4%
	Total	*1*	*100%*	*100%*	*130*	*100%*	*100%*	*100%*	*1*	*100%*	*115*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*115*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.5%	0	0.0%	1.2%	2.4%	0	0.0%	0	0.0%	4.4%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	5.3%	0	0.0%	3.1%
	Moderate	0	0.0%	23.9%	0	0.0%	19.2%	14.9%	0	0.0%	0	0.0%	14.6%	0	0.0%	41.4%	0	0.0%	28.9%	0	0.0%	26.3%	0	0.0%	12.0%
	Middle	0	0.0%	52.2%	0	0.0%	51.1%	37.5%	0	0.0%	0	0.0%	28.2%	0	0.0%	11.7%	0	0.0%	22.2%	0	0.0%	21.1%	0	0.0%	16.7%
	Upper	0	0.0%	22.4%	0	0.0%	28.6%	44.6%	0	0.0%	0	0.0%	51.8%	0	0.0%	45.9%	0	0.0%	48.1%	0	0.0%	47.4%	0	0.0%	68.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	2.2%	2.6%	138	1.4%	5.8%	2.4%	1	1.8%	208	2.0%	4.4%	1	3.1%	2.7%	208	3.6%	3.1%	0	0.0%	3.3%	0	0.0%	3.0%
	Moderate	3	6.7%	9.9%	567	5.9%	7.1%	14.9%	8	14.3%	895	8.7%	14.6%	6	18.8%	15.2%	718	12.4%	13.2%	2	8.3%	14.7%	177	4.0%	9.9%
	Middle	18	40.0%	38.6%	2,953	30.6%	34.3%	37.5%	14	25.0%	3,249	31.6%	28.2%	6	18.8%	26.5%	1,476	25.4%	25.0%	8	33.3%	25.9%	1,773	39.7%	25.8%
	Upper	23	51.1%	48.0%	5,985	62.1%	51.2%	44.6%	32	57.1%	5,734	55.8%	51.8%	18	56.3%	53.8%	3,216	55.4%	54.7%	14	58.3%	54.0%	2,518	56.4%	56.3%
	Unknown	0	0.0%	1.0%	0	0.0%	1.6%	0.6%	1	1.8%	187	1.8%	0.9%	1	3.1%	1.8%	187	3.2%	4.0%	0	0.0%	2.1%	0	0.0%	5.0%
	Total	*45*	*100%*	*100%*	*9,643*	*100%*	*100%*	*100%*	*56*	*100%*	*10,273*	*100%*	*100%*	*32*	*100%*	*100%*	*5,805*	*100%*	*100%*	*24*	*100%*	*100%*	*4,468*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	4.3%	0	0.0%	2.0%	21.7%	0	0.0%	0	0.0%	18.6%	0	0.0%	4.1%	0	0.0%	1.9%	0	0.0%	3.5%	0	0.0%	1.5%
	Moderate	4	18.2%	14.8%	690	10.9%	9.9%	14.8%	4	16.0%	754	10.6%	16.5%	2	14.3%	15.8%	356	8.9%	10.5%	2	18.2%	14.2%	398	12.7%	8.7%
	Middle	7	31.8%	20.4%	1,812	28.7%	17.8%	17.7%	4	16.0%	1,273	17.9%	18.9%	3	21.4%	20.1%	969	24.3%	17.8%	1	9.1%	18.6%	304	9.7%	16.2%
	Upper	11	50.0%	46.7%	3,816	60.4%	56.4%	45.8%	17	68.0%	5,104	71.6%	46.0%	9	64.3%	41.9%	2,670	66.8%	55.8%	8	72.7%	40.7%	2,434	77.6%	52.2%
	Unknown	0	0.0%	13.8%	0	0.0%	13.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.1%	0	0.0%	14.1%	0	0.0%	23.1%	0	0.0%	21.4%
	Total	*22*	*100%*	*100%*	*6,318*	*100%*	*100%*	*100%*	*25*	*100%*	*7,131*	*100%*	*100%*	*14*	*100%*	*100%*	*3,995*	*100%*	*100%*	*11*	*100%*	*100%*	*3,136*	*100%*	*100%*
REFINANCE	Low	1	11.1%	3.6%	103	4.7%	1.7%	21.7%	0	0.0%	0	0.0%	18.6%	0	0.0%	7.5%	0	0.0%	4.5%	0	0.0%	8.4%	0	0.0%	4.8%
	Moderate	0	0.0%	11.8%	0	0.0%	7.8%	14.8%	3	37.5%	470	37.8%	16.5%	3	60.0%	19.0%	470	60.6%	14.4%	0	0.0%	16.4%	0	0.0%	12.2%
	Middle	1	11.1%	19.8%	170	7.7%	16.4%	17.7%	4	50.0%	714	57.4%	18.9%	1	20.0%	23.3%	245	31.6%	21.6%	3	100.0%	20.8%	469	100.0%	16.4%
	Upper	7	77.8%	47.6%	1,941	87.7%	56.0%	45.8%	1	12.5%	60	4.8%	46.0%	1	20.0%	40.7%	60	7.7%	49.0%	0	0.0%	39.1%	0	0.0%	45.4%
	Unknown	0	0.0%	17.2%	0	0.0%	18.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.4%	0	0.0%	10.4%	0	0.0%	15.2%	0	0.0%	21.2%
	Total	*9*	*100%*	*100%*	*2,214*	*100%*	*100%*	*100%*	*8*	*100%*	*1,244*	*100%*	*100%*	*5*	*100%*	*100%*	*775*	*100%*	*100%*	*3*	*100%*	*100%*	*469*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	4.2%	0	0.0%	2.2%	21.7%	1	7.1%	28	2.6%	18.6%	0	0.0%	3.7%	0	0.0%	1.8%	1	12.5%	3.6%	28	4.0%	2.2%
	Moderate	3	25.0%	12.5%	178	24.4%	9.7%	14.8%	0	0.0%	0	0.0%	16.5%	0	0.0%	15.7%	0	0.0%	8.6%	0	0.0%	15.1%	0	0.0%	7.8%
	Middle	2	16.7%	19.8%	40	5.5%	16.3%	17.7%	7	50.0%	540	50.5%	18.9%	2	33.3%	24.1%	170	45.8%	18.5%	5	62.5%	27.2%	370	53.0%	20.4%
	Upper	7	58.3%	60.9%	513	70.2%	68.4%	45.8%	6	42.9%	501	46.9%	46.0%	4	66.7%	53.8%	201	54.2%	66.9%	2	25.0%	50.9%	300	43.0%	67.4%
	Unknown	0	0.0%	2.5%	0	0.0%	3.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	4.3%	0	0.0%	3.3%	0	0.0%	2.2%
	Total	*12*	*100%*	*100%*	*731*	*100%*	*100%*	*100%*	*14*	*100%*	*1,069*	*100%*	*100%*	*6*	*100%*	*100%*	*371*	*100%*	*100%*	*8*	*100%*	*100%*	*698*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.7%	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.8%	0	0.0%	0	0.0%	16.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	3.6%	0	0.0%	0.2%	45.8%	0	0.0%	0	0.0%	46.0%	0	0.0%	2.7%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.4%	0	0.0%	99.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.3%	0	0.0%	99.8%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	5.7%	0	0.0%	5.1%	21.7%	1	12.5%	50	7.0%	18.6%	1	14.3%	6.4%	50	7.5%	2.3%	0	0.0%	6.3%	0	0.0%	6.0%
	Moderate	0	0.0%	7.0%	0	0.0%	4.7%	14.8%	2	25.0%	138	19.3%	16.5%	2	28.6%	15.0%	138	20.8%	9.1%	0	0.0%	12.0%	0	0.0%	5.7%
	Middle	0	0.0%	19.0%	0	0.0%	14.7%	17.7%	1	12.5%	100	14.0%	18.9%	1	14.3%	24.0%	100	15.1%	19.4%	0	0.0%	19.8%	0	0.0%	17.1%
	Upper	1	100.0%	63.3%	250	100.0%	69.8%	45.8%	4	50.0%	426	59.7%	46.0%	3	42.9%	49.8%	376	56.6%	65.2%	1	100.0%	58.3%	50	100.0%	68.1%
	Unknown	0	0.0%	5.1%	0	0.0%	5.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	4.0%	0	0.0%	3.6%	0	0.0%	3.1%
	Total	*1*	*100%*	*100%*	*250*	*100%*	*100%*	*100%*	*8*	*100%*	*714*	*100%*	*100%*	*7*	*100%*	*100%*	*664*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.7%	0	0.0%	0	0.0%	18.6%	0	0.0%	7.2%	0	0.0%	9.9%	0	0.0%	5.3%	0	0.0%	2.4%
	Moderate	0	0.0%	15.1%	0	0.0%	9.9%	14.8%	0	0.0%	0	0.0%	16.5%	0	0.0%	21.7%	0	0.0%	15.3%	0	0.0%	20.0%	0	0.0%	14.8%
	Middle	0	0.0%	21.5%	0	0.0%	19.4%	17.7%	0	0.0%	0	0.0%	18.9%	0	0.0%	16.9%	0	0.0%	15.9%	0	0.0%	25.3%	0	0.0%	20.2%
	Upper	1	100.0%	57.0%	130	100.0%	65.1%	45.8%	1	100.0%	115	100.0%	46.0%	0	0.0%	51.8%	0	0.0%	55.9%	1	100.0%	40.0%	115	100.0%	53.9%
	Unknown	0	0.0%	6.5%	0	0.0%	5.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	2.9%	0	0.0%	9.3%	0	0.0%	8.7%
	Total	*1*	*100%*	*100%*	*130*	*100%*	*100%*	*100%*	*1*	*100%*	*115*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*115*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.7%	0	0.0%	0	0.0%	18.6%	0	0.0%	1.8%	0	0.0%	3.0%	0	0.0%	5.3%	0	0.0%	3.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.8%	0	0.0%	0	0.0%	16.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.5%	0	0.0%	1.5%	17.7%	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.5%	0	0.0%	2.1%	45.8%	0	0.0%	0	0.0%	46.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	97.0%	0	0.0%	96.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.2%	0	0.0%	97.0%	0	0.0%	94.7%	0	0.0%	96.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	2.2%	3.9%	103	1.1%	1.7%	21.7%	2	3.6%	78	0.8%	18.6%	1	3.1%	5.0%	50	0.9%	2.0%	1	4.2%	4.4%	28	0.6%	1.7%
	Moderate	7	15.6%	13.1%	868	9.0%	8.1%	14.8%	9	16.1%	1,362	13.3%	16.5%	7	21.9%	16.3%	964	16.6%	9.1%	2	8.3%	14.5%	398	8.9%	8.0%
	Middle	10	22.2%	19.9%	2,022	21.0%	15.6%	17.7%	16	28.6%	2,627	25.6%	18.9%	7	21.9%	20.8%	1,484	25.6%	15.0%	9	37.5%	19.5%	1,143	25.6%	14.4%
	Upper	27	60.0%	47.5%	6,650	69.0%	51.4%	45.8%	29	51.8%	6,206	60.4%	46.0%	17	53.1%	41.8%	3,307	57.0%	44.2%	12	50.0%	41.5%	2,899	64.9%	45.6%
	Unknown	0	0.0%	15.5%	0	0.0%	23.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.2%	0	0.0%	29.7%	0	0.0%	20.1%	0	0.0%	30.3%
	Total	*45*	*100%*	*100%*	*9,643*	*100%*	*100%*	*100%*	*56*	*100%*	*10,273*	*100%*	*100%*	*32*	*100%*	*100%*	*5,805*	*100%*	*100%*	*24*	*100%*	*100%*	*4,468*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Gainesville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	6	17.6%	7.6%	581	20.2%	9.2%	6.6%	1	6.3%	73	3.1%	4.6%	0	0.0%	4.1%	0	0.0%	6.5%	1	9.1%	4.4%	73	9.7%	7.0%
	Moderate	7	20.6%	15.9%	340	11.8%	13.6%	16.8%	2	12.5%	27	1.1%	18.4%	0	0.0%	18.2%	0	0.0%	19.1%	2	18.2%	16.8%	27	3.6%	15.6%
	Middle	11	32.4%	34.6%	1,216	42.3%	37.4%	37.3%	4	25.0%	159	6.7%	30.0%	1	20.0%	29.1%	46	2.9%	27.8%	3	27.3%	29.4%	113	15.0%	30.5%
	Upper	10	29.4%	40.5%	739	25.7%	38.6%	38.6%	9	56.3%	2,105	89.0%	44.2%	4	80.0%	45.7%	1,563	97.1%	44.5%	5	45.5%	46.6%	542	71.8%	44.1%
	Unknown	0	0.0%	0.7%	0	0.0%	1.1%	0.8%	0	0.0%	0	0.0%	2.8%	0	0.0%	2.4%	0	0.0%	1.9%	0	0.0%	2.5%	0	0.0%	2.7%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*34*	*100%*	*100%*	*2,876*	*100%*	*100%*	*100%*	*16*	*100%*	*2,364*	*100%*	*100%*	*5*	*100%*	*100%*	*1,609*	*100%*	*100%*	*11*	*100%*	*100%*	*755*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.7%	0	0.0%	0	0.0%	2.6%	0	0.0%	1.3%	0	0.0%	0.1%	0	0.0%	2.6%	0	0.0%	3.0%
	Moderate	1	100.0%	21.9%	26	100.0%	24.2%	11.9%	0	0.0%	0	0.0%	16.0%	0	0.0%	18.4%	0	0.0%	15.0%	0	0.0%	24.7%	0	0.0%	44.5%
	Middle	0	0.0%	49.3%	0	0.0%	50.2%	56.8%	1	100.0%	140	100.0%	26.4%	1	100.0%	31.6%	140	100.0%	23.7%	0	0.0%	27.3%	0	0.0%	13.1%
	Upper	0	0.0%	24.7%	0	0.0%	25.2%	29.8%	0	0.0%	0	0.0%	53.9%	0	0.0%	43.4%	0	0.0%	60.6%	0	0.0%	42.9%	0	0.0%	38.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.7%	0	0.0%	0	0.0%	1.1%	0	0.0%	1.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	4.1%	0	0.0%	0.4%		0	0.0%	0	0.0%		0	0.0%	3.9%	0	0.0%	0.5%	0	0.0%	2.6%	0	0.0%	0.5%
	Total	*1*	*100%*	*100%*	*26*	*100%*	*100%*	*100%*	*1*	*100%*	*140*	*100%*	*100%*	*1*	*100%*	*100%*	*140*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Gainesville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	24	70.6%	43.8%	1,927	67.0%	28.7%	93.6%	9	56.3%	249	10.5%	93.4%	1	20.0%	48.4%	3	0.2%	33.1%	8	72.7%	50.8%	246	32.6%	34.0%
		Over $1 Million	8	23.5%		927	32.2%		5.6%	5	31.3%	1,615	68.3%	5.7%	4	80.0%		1,606	99.8%		1	9.1%		9	1.2%	
		Total Rev. available	32	94.1%		2,854	99.2%		99.2%	14	87.5%	1,864	78.8%	99.1%	5	100.0%		1,609	100.0%		9	81.8%		255	33.8%	
		Rev. Not Known	2	5.9%		22	0.8%		0.8%	2	12.5%	500	21.2%	0.9%	0	0.0%		0	0.0%		2	18.2%		500	66.2%	
		Total	*34*	*100%*		*2,876*	*100%*		*100.0%*	*16*	*100%*	*2,364*	*100%*	*100%*	*5*	*100%*		*1,609*	*100%*		*11*	*100%*		*755*	*100%*	
	Loan Size	$100,000 or Less	27	79.4%	94.0%	819	28.5%	42.1%		12	75.0%	404	17.1%		3	60.0%	95.6%	149	9.3%	46.2%	9	81.8%	95.4%	255	33.8%	44.1%
		$100,001 - $250,000	4	11.8%	3.5%	575	20.0%	17.3%		1	6.3%	222	9.4%		0	0.0%	2.6%	0	0.0%	16.7%	1	9.1%	2.4%	222	29.4%	14.5%
		$250,001 - $1 Million	3	8.8%	2.5%	1,482	51.5%	40.6%		3	18.8%	1,738	73.5%		2	40.0%	1.8%	1,460	90.7%	37.1%	1	9.1%	2.2%	278	36.8%	41.4%
		Total	*34*	*100%*	*100.0%*	*2,876*	*100%*	*100.0%*		*16*	*100%*	*2,364*	*100%*		*5*	*100%*	*100%*	*1,609*	*100%*	*100%*	*11*	*100%*	*100%*	*755*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	21	87.5%		562	29.2%			9	100.0%	249	100.0%		1	100.0%		3	100.0%		8	100.0%		246	100.0%	
		$100,001 - $250,000	1	4.2%		157	8.1%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	2	8.3%		1,208	62.7%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*24*	*100%*		*1,927*	*100%*			*9*	*100%*	*249*	*100%*		*1*	*100%*		*3*	*100%*		*8*	*100%*		*246*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	60.3%	26	100.0%	28.4%	97.5%	1	100.0%	140	100.0%	97.8%	1	100%	68.4%	140	100%	71.3%	0	0.0%	55.8%	0	0.0%	40.7%
		Over $1 Million	0	0.0%		0	0.0%		2.5%	0	0.0%	0	0.0%	2.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		26	100.0%		100.0%	1	100.0%	140	100.0%	100.0%	1	100.0%		140	100.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*26*	*100%*		*100%*	*1*	*100%*	*140*	*100%*	*100%*	*1*	*100%*		*140*	*100%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	89.0%	26	100.0%	30.1%		0	0.0%	0	0.0%		0	0.0%	89.5%	0	0.0%	23.1%	0	0.0%	96.1%	0	0.0%	68.5%
		$100,001 - $250,000	0	0.0%	4.1%	0	0.0%	14.7%		1	100.0%	140	100.0%		1	100.0%	5.3%	140	100.0%	24.9%	0	0.0%	3.9%	0	0.0%	31.5%
		$250,001 - $500,000	0	0.0%	6.8%	0	0.0%	55.1%		0	0.0%	0	0.0%		0	0.0%	5.3%	0	0.0%	52.0%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*1*	*100%*	*100%*	*26*	*100%*	*100%*		*1*	*100%*	*140*	*100%*		*1*	*100%*	*100%*	*140*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		26	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	100.0%	140	100.0%		1	100.0%		140	100.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*26*	*100%*			*1*	*100%*	*140*	*100%*		*1*	*100%*		*140*	*100%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	9	18.8%	19.2%	1,255	12.4%	13.7%	20.1%	8	14.3%	1,538	11.1%	13.5%	5	16.7%	11.7%	1,010	15.3%	9.7%	3	11.5%	11.7%	528	7.3%	9.5%
	Middle	24	50.0%	56.2%	5,343	52.9%	63.1%	62.7%	38	67.9%	9,033	65.2%	68.7%	19	63.3%	69.8%	3,828	58.1%	66.2%	19	73.1%	72.3%	5,205	71.7%	69.3%
	Upper	15	31.3%	24.6%	3,510	34.7%	23.2%	17.3%	10	17.9%	3,275	23.7%	17.8%	6	20.0%	18.5%	1,746	26.5%	24.1%	4	15.4%	16.0%	1,529	21.1%	21.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*48*	*100%*	*100%*	*10,108*	*100%*	*100%*	*100%*	*56*	*100%*	*13,846*	*100%*	*100%*	*30*	*100%*	*100%*	*6,584*	*100%*	*100%*	*26*	*100%*	*100%*	*7,262*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	15	20.3%	16.4%	1,416	15.8%	11.8%	20.1%	8	10.7%	808	10.4%	13.5%	7	14.9%	11.5%	722	13.9%	9.1%	1	3.6%	13.5%	86	3.3%	13.5%
	Middle	48	64.9%	63.1%	6,213	69.1%	68.8%	62.7%	55	73.3%	5,408	69.6%	68.7%	33	70.2%	70.1%	3,572	68.9%	67.0%	22	78.6%	69.1%	1,836	70.9%	65.0%
	Upper	11	14.9%	20.5%	1,359	15.1%	19.4%	17.3%	12	16.0%	1,554	20.0%	17.8%	7	14.9%	18.4%	887	17.1%	23.8%	5	17.9%	17.4%	667	25.8%	21.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*74*	*100%*	*100%*	*8,988*	*100%*	*100%*	*100%*	*75*	*100%*	*7,770*	*100%*	*100%*	*47*	*100%*	*100%*	*5,181*	*100%*	*100%*	*28*	*100%*	*100%*	*2,589*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	10.5%	15.3%	237	9.3%	9.5%	20.1%	10	10.3%	568	9.0%	13.5%	6	10.7%	11.0%	389	10.4%	9.5%	4	9.8%	9.9%	179	7.0%	7.6%
	Middle	26	68.4%	64.3%	1,867	73.3%	73.8%	62.7%	71	73.2%	4,121	65.4%	68.7%	42	75.0%	68.1%	2,528	67.6%	64.4%	29	70.7%	66.2%	1,593	62.1%	60.2%
	Upper	8	21.1%	20.4%	443	17.4%	16.7%	17.3%	16	16.5%	1,617	25.6%	17.8%	8	14.3%	20.9%	823	22.0%	26.1%	8	19.5%	23.9%	794	30.9%	32.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*38*	*100%*	*100%*	*2,547*	*100%*	*100%*	*100%*	*97*	*100%*	*6,306*	*100%*	*100%*	*56*	*100%*	*100%*	*3,740*	*100%*	*100%*	*41*	*100%*	*100%*	*2,566*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	10.0%	0	0.0%	13.1%	10.0%	0	0.0%	0	0.0%	17.6%	0	0.0%	9.1%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	50.0%	0	0.0%	59.8%	62.2%	0	0.0%	0	0.0%	56.6%	0	0.0%	90.9%	0	0.0%	98.4%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	40.0%	0	0.0%	27.1%	27.8%	0	0.0%	0	0.0%	25.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	8	38.1%	17.3%	345	27.1%	10.4%	20.1%	2	10.5%	41	3.9%	13.5%	1	7.7%	10.4%	25	2.9%	9.3%	1	16.7%	9.8%	16	7.9%	7.0%
	Middle	11	52.4%	65.3%	859	67.4%	75.7%	62.7%	12	63.2%	575	54.2%	68.7%	8	61.5%	66.0%	414	48.3%	61.0%	4	66.7%	68.2%	161	79.7%	59.5%
	Upper	2	9.5%	17.3%	70	5.5%	13.9%	17.3%	5	26.3%	444	41.9%	17.8%	4	30.8%	23.6%	419	48.8%	29.7%	1	16.7%	22.0%	25	12.4%	33.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*21*	*100%*	*100%*	*1,274*	*100%*	*100%*	*100%*	*19*	*100%*	*1,060*	*100%*	*100%*	*13*	*100%*	*100%*	*858*	*100%*	*100%*	*6*	*100%*	*100%*	*202*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	40.0%	19.5%	95	27.5%	12.3%	20.1%	3	20.0%	193	14.8%	13.5%	1	14.3%	10.5%	49	6.3%	6.0%	2	25.0%	11.8%	144	27.8%	7.3%
	Middle	2	40.0%	60.9%	193	55.8%	72.1%	62.7%	9	60.0%	480	36.9%	68.7%	5	71.4%	72.1%	235	30.0%	69.8%	4	50.0%	68.8%	245	47.3%	62.6%
	Upper	1	20.0%	19.5%	58	16.8%	15.6%	17.3%	3	20.0%	629	48.3%	17.8%	1	14.3%	17.4%	500	63.8%	24.2%	2	25.0%	19.4%	129	24.9%	30.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*346*	*100%*	*100%*	*100%*	*15*	*100%*	*1,302*	*100%*	*100%*	*7*	*100%*	*100%*	*784*	*100%*	*100%*	*8*	*100%*	*100%*	*518*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	22.5%	0	0.0%	17.8%	20.1%	0	0.0%	0	0.0%	13.5%	0	0.0%	11.5%	0	0.0%	6.2%	0	0.0%	15.4%	0	0.0%	6.5%
	Middle	0	0.0%	55.0%	0	0.0%	62.2%	62.7%	0	0.0%	0	0.0%	68.7%	0	0.0%	76.9%	0	0.0%	77.7%	0	0.0%	76.9%	0	0.0%	88.8%
	Upper	0	0.0%	22.5%	0	0.0%	20.0%	17.3%	0	0.0%	0	0.0%	17.8%	0	0.0%	11.5%	0	0.0%	16.0%	0	0.0%	7.7%	0	0.0%	4.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	38	20.4%	17.9%	3,348	14.4%	12.9%	20.1%	31	11.8%	3,148	10.4%	13.5%	20	13.1%	11.5%	2,195	12.8%	9.4%	11	10.1%	11.8%	953	7.3%	10.0%
	Middle	111	59.7%	59.6%	14,475	62.2%	65.7%	62.7%	185	70.6%	19,617	64.8%	68.7%	107	69.9%	69.7%	10,577	61.7%	66.7%	78	71.6%	71.1%	9,040	68.8%	68.3%
	Upper	37	19.9%	22.5%	5,440	23.4%	21.5%	17.3%	46	17.6%	7,519	24.8%	17.8%	26	17.0%	18.8%	4,375	25.5%	23.9%	20	18.3%	17.1%	3,144	23.9%	21.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*186*	*100%*	*100%*	*23,263*	*100%*	*100%*	*100%*	*262*	*100%*	*30,284*	*100%*	*100%*	*153*	*100%*	*100%*	*17,147*	*100%*	*100%*	*109*	*100%*	*100%*	*13,137*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	8.3%	2.8%	381	3.8%	1.4%	18.2%	3	5.4%	491	3.5%	18.9%	2	6.7%	4.4%	311	4.7%	2.3%	1	3.8%	3.1%	180	2.5%	1.5%
	Moderate	10	20.8%	13.7%	1,371	13.6%	9.4%	19.4%	8	14.3%	1,380	10.0%	18.7%	4	13.3%	16.2%	672	10.2%	11.5%	4	15.4%	13.4%	708	9.7%	9.5%
	Middle	10	20.8%	20.1%	1,653	16.4%	16.8%	22.5%	14	25.0%	3,106	22.4%	22.7%	10	33.3%	23.7%	2,042	31.0%	21.0%	4	15.4%	21.0%	1,064	14.7%	18.6%
	Upper	24	50.0%	46.4%	6,703	66.3%	55.6%	39.9%	31	55.4%	8,869	64.1%	39.6%	14	46.7%	40.1%	3,559	54.1%	50.0%	17	65.4%	38.2%	5,310	73.1%	47.9%
	Unknown	0	0.0%	17.0%	0	0.0%	16.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.6%	0	0.0%	15.1%	0	0.0%	24.3%	0	0.0%	22.5%
	Total	*48*	*100%*	*100%*	*10,108*	*100%*	*100%*	*100%*	*56*	*100%*	*13,846*	*100%*	*100%*	*30*	*100%*	*100%*	*6,584*	*100%*	*100%*	*26*	*100%*	*100%*	*7,262*	*100%*	*100%*
REFINANCE	Low	9	12.2%	5.6%	536	6.0%	3.0%	18.2%	16	21.3%	1,070	13.8%	18.9%	9	19.1%	12.3%	616	11.9%	6.7%	7	25.0%	9.3%	454	17.5%	5.2%
	Moderate	22	29.7%	13.7%	2,177	24.2%	9.7%	19.4%	19	25.3%	1,719	22.1%	18.7%	13	27.7%	21.7%	1,293	25.0%	17.4%	6	21.4%	20.3%	426	16.5%	15.2%
	Middle	13	17.6%	18.5%	2,007	22.3%	16.3%	22.5%	18	24.0%	2,168	27.9%	22.7%	11	23.4%	24.5%	1,385	26.7%	24.7%	7	25.0%	24.3%	783	30.2%	21.4%
	Upper	30	40.5%	37.4%	4,268	47.5%	44.2%	39.9%	22	29.3%	2,813	36.2%	39.6%	14	29.8%	29.4%	1,887	36.4%	37.8%	8	28.6%	29.4%	926	35.8%	35.8%
	Unknown	0	0.0%	24.7%	0	0.0%	26.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.1%	0	0.0%	13.4%	0	0.0%	16.7%	0	0.0%	22.5%
	Total	*74*	*100%*	*100%*	*8,988*	*100%*	*100%*	*100%*	*75*	*100%*	*7,770*	*100%*	*100%*	*47*	*100%*	*100%*	*5,181*	*100%*	*100%*	*28*	*100%*	*100%*	*2,589*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	2.6%	7.2%	25	1.0%	4.6%	18.2%	16	16.5%	682	10.8%	18.9%	11	19.6%	9.8%	481	12.9%	6.8%	5	12.2%	7.9%	201	7.8%	5.3%
	Moderate	12	31.6%	18.8%	555	21.8%	13.5%	19.4%	22	22.7%	705	11.2%	18.7%	12	21.4%	22.1%	396	10.6%	14.9%	10	24.4%	15.8%	309	12.0%	11.5%
	Middle	7	18.4%	23.1%	284	11.2%	18.1%	22.5%	21	21.6%	1,354	21.5%	22.7%	14	25.0%	22.5%	1,101	29.4%	22.0%	7	17.1%	26.8%	253	9.9%	20.9%
	Upper	18	47.4%	49.1%	1,683	66.1%	60.8%	39.9%	38	39.2%	3,565	56.5%	39.6%	19	33.9%	42.7%	1,762	47.1%	52.8%	19	46.3%	46.2%	1,803	70.3%	54.3%
	Unknown	0	0.0%	1.9%	0	0.0%	3.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	3.6%	0	0.0%	3.4%	0	0.0%	8.0%
	Total	*38*	*100%*	*100%*	*2,547*	*100%*	*100%*	*100%*	*97*	*100%*	*6,306*	*100%*	*100%*	*56*	*100%*	*100%*	*3,740*	*100%*	*100%*	*41*	*100%*	*100%*	*2,566*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.2%	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.4%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	22.5%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	30.0%	0	0.0%	19.5%	39.9%	0	0.0%	0	0.0%	39.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	70.0%	0	0.0%	80.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	5	23.8%	8.0%	255	20.0%	4.5%	18.2%	3	15.8%	51	4.8%	18.9%	1	7.7%	6.9%	10	1.2%	4.5%	2	33.3%	7.9%	41	20.3%	5.7%
	Moderate	7	33.3%	14.7%	248	19.5%	11.0%	19.4%	7	36.8%	390	36.8%	18.7%	4	30.8%	17.7%	304	35.4%	13.0%	3	50.0%	21.3%	86	42.6%	12.5%
	Middle	3	14.3%	22.7%	225	17.7%	20.3%	22.5%	6	31.6%	272	25.7%	22.7%	6	46.2%	28.8%	272	31.7%	21.1%	0	0.0%	21.3%	0	0.0%	17.6%
	Upper	6	28.6%	51.1%	546	42.9%	62.0%	39.9%	3	15.8%	347	32.7%	39.6%	2	15.4%	44.8%	272	31.7%	59.3%	1	16.7%	44.9%	75	37.1%	58.5%
	Unknown	0	0.0%	3.6%	0	0.0%	2.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	2.1%	0	0.0%	4.6%	0	0.0%	5.7%
	Total	*21*	*100%*	*100%*	*1,274*	*100%*	*100%*	*100%*	*19*	*100%*	*1,060*	*100%*	*100%*	*13*	*100%*	*100%*	*858*	*100%*	*100%*	*6*	*100%*	*100%*	*202*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	10.3%	0	0.0%	4.3%	18.2%	0	0.0%	0	0.0%	18.9%	0	0.0%	17.4%	0	0.0%	12.5%	0	0.0%	12.5%	0	0.0%	8.4%
	Moderate	1	20.0%	14.9%	27	7.8%	11.5%	19.4%	6	40.0%	329	25.3%	18.7%	3	42.9%	24.4%	145	18.5%	20.2%	3	37.5%	21.5%	184	35.5%	14.1%
	Middle	1	20.0%	24.1%	68	19.7%	31.1%	22.5%	4	26.7%	248	19.0%	22.7%	2	28.6%	22.1%	79	10.1%	15.3%	2	25.0%	19.4%	169	32.6%	17.3%
	Upper	3	60.0%	48.3%	251	72.5%	51.2%	39.9%	5	33.3%	725	55.7%	39.6%	2	28.6%	30.2%	560	71.4%	47.2%	3	37.5%	38.9%	165	31.9%	49.1%
	Unknown	0	0.0%	2.3%	0	0.0%	1.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.8%	0	0.0%	4.7%	0	0.0%	7.6%	0	0.0%	11.0%
	Total	*5*	*100%*	*100%*	*346*	*100%*	*100%*	*100%*	*15*	*100%*	*1,302*	*100%*	*100%*	*7*	*100%*	*100%*	*784*	*100%*	*100%*	*8*	*100%*	*100%*	*518*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	5.0%	0	0.0%	3.6%	18.2%	0	0.0%	0	0.0%	18.9%	0	0.0%	3.8%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.5%	0	0.0%	2.3%	19.4%	0	0.0%	0	0.0%	18.7%	0	0.0%	3.8%	0	0.0%	2.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	7.5%	0	0.0%	6.3%	22.5%	0	0.0%	0	0.0%	22.7%	0	0.0%	3.8%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.5%	0	0.0%	2.5%	39.9%	0	0.0%	0	0.0%	39.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	82.5%	0	0.0%	85.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	88.5%	0	0.0%	93.2%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	19	10.2%	4.3%	1,197	5.1%	2.1%	18.2%	38	14.5%	2,294	7.6%	18.9%	23	15.0%	7.2%	1,418	8.3%	3.5%	15	13.8%	4.9%	876	6.7%	2.3%
	Moderate	52	28.0%	13.8%	4,378	18.8%	9.6%	19.4%	62	23.7%	4,523	14.9%	18.7%	36	23.5%	18.2%	2,810	16.4%	13.0%	26	23.9%	15.3%	1,713	13.0%	10.5%
	Middle	34	18.3%	19.6%	4,237	18.2%	16.7%	22.5%	63	24.0%	7,148	23.6%	22.7%	43	28.1%	23.9%	4,879	28.5%	21.6%	20	18.3%	21.8%	2,269	17.3%	18.9%
	Upper	81	43.5%	42.8%	13,451	57.8%	51.0%	39.9%	99	37.8%	16,319	53.9%	39.6%	51	33.3%	37.1%	8,040	46.9%	46.5%	48	44.0%	37.5%	8,279	63.0%	46.2%
	Unknown	0	0.0%	19.5%	0	0.0%	20.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.6%	0	0.0%	15.4%	0	0.0%	20.4%	0	0.0%	22.1%
	Total	*186*	*100%*	*100%*	*23,263*	*100%*	*100%*	*100%*	*262*	*100%*	*30,284*	*100%*	*100%*	*153*	*100%*	*100%*	*17,147*	*100%*	*100%*	*109*	*100%*	*100%*	*13,137*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	7	10.3%	14.2%	185	5.9%	11.6%	17.1%	6	15.4%	764	12.4%	15.0%	4	30.8%	14.4%	64	2.4%	16.2%	2	7.7%	13.4%	700	20.3%	17.7%
	Middle	46	67.6%	62.9%	2,463	78.2%	66.2%	62.6%	26	66.7%	1,946	31.6%	68.3%	7	53.8%	67.4%	912	33.8%	68.2%	19	73.1%	68.6%	1,034	29.9%	65.6%
	Upper	15	22.1%	22.4%	501	15.9%	22.0%	20.3%	7	17.9%	3,445	56.0%	16.7%	2	15.4%	17.7%	1,725	63.9%	15.3%	5	19.2%	17.6%	1,720	49.8%	16.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.2%
	Total	*68*	*100%*	*100%*	*3,149*	*100%*	*100%*	*100%*	*39*	*100%*	*6,155*	*100%*	*100%*	*13*	*100%*	*100%*	*2,701*	*100%*	*100%*	*26*	*100%*	*100%*	*3,454*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.7%	0	0.0%	0	0.0%	11.5%	0	0.0%	10.0%	0	0.0%	8.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	78.4%	0	0.0%	0	0.0%	71.5%	0	0.0%	80.0%	0	0.0%	85.3%	0	0.0%	90.0%	0	0.0%	82.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	7.9%	0	0.0%	0	0.0%	16.9%	0	0.0%	10.0%	0	0.0%	6.0%	0	0.0%	10.0%	0	0.0%	17.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Homosassa Springs

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	47	69.1%	52.2%	1,031	32.7%	38.9%	95.9%	20	51.3%	908	14.8%	95.7%	6	46.2%	55.9%	116	4.3%	40.5%	14	53.8%	57.7%	792	22.9%	40.6%
		Over $1 Million	17	25.0%		2,019	64.1%		3.4%	17	43.6%	4,022	65.3%	3.6%	5	38.5%		1,360	50.4%		12	46.2%		2,662	77.1%	
		Total Rev. available	64	94.1%		3,050	96.9%		99.3%	37	94.9%	4,930	80.1%	99.3%	11	84.6%		1,476	54.6%		26	100.0%		3,454	100.0%	
		Rev. Not Known	4	5.9%		99	3.1%		0.7%	2	5.1%	1,225	19.9%	0.7%	2	15.4%		1,225	45.4%		0	0.0%		0	0.0%	
		Total	*68*	*100%*		*3,149*	*100%*		*100.0%*	*39*	*100%*	*6,155*	*100%*	*100%*	*13*	*100%*		*2,701*	*100%*		*26*	*100%*		*3,454*	*100%*	
	Loan Size	$100,000 or Less	57	83.8%	96.0%	1,177	37.4%	50.3%		26	66.7%	703	11.4%		8	61.5%	97.3%	226	8.4%	57.7%	18	69.2%	96.7%	477	13.8%	53.6%
		$100,001 - $250,000	10	14.7%	2.5%	1,494	47.4%	17.3%		6	15.4%	1,300	21.1%		2	15.4%	1.7%	450	16.7%	14.7%	4	15.4%	2.0%	850	24.6%	15.5%
		$250,001 - $1 Million	1	1.5%	1.5%	478	15.2%	32.4%		7	17.9%	4,152	67.5%		3	23.1%	1.0%	2,025	75.0%	27.7%	4	15.4%	1.2%	2,127	61.6%	30.9%
		Total	*68*	*100%*	*100.0%*	*3,149*	*100%*	*100.0%*		*39*	*100%*	*6,155*	*100%*		*13*	*100%*	*100%*	*2,701*	*100%*	*100%*	*26*	*100%*	*100%*	*3,454*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	46	97.9%		851	82.5%			19	95.0%	528	58.1%		6	100.0%		116	100.0%		13	92.9%		412	52.0%	
		$100,001 - $250,000	1	2.1%		180	17.5%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	5.0%	380	41.9%		0	0.0%		0	0.0%		1	7.1%		380	48.0%	
		Total	*47*	*100%*		*1,031*	*100%*			*20*	*100%*	*908*	*100%*		*6*	*100%*		*116*	*100%*		*14*	*100%*		*792*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	61.5%	0	0.0%	49.0%	100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%	70.0%	0	0.0%	35.3%	0	0.0%	76.7%	0	0.0%	72.9%
		Over $1 Million	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	100.0%	0	0.0%	100.0%		0	0.0%	0	0.0%		0	0.0%	96.7%	0	0.0%	73.6%	0	0.0%	90.0%	0	0.0%	59.6%
		$100,001 - $250,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	3.3%	0	0.0%	26.4%	0	0.0%	10.0%	0	0.0%	40.4%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	18	3.3%	2.4%	2,985	1.1%	1.2%	3.5%	26	4.4%	3,423	1.1%	3.3%	17	4.7%	2.6%	2,320	1.2%	1.2%	9	3.9%	2.9%	1,103	0.9%	1.3%
	Moderate	68	12.6%	17.1%	20,923	7.6%	11.7%	19.6%	87	14.7%	27,883	9.0%	20.3%	54	15.0%	19.3%	20,175	10.8%	13.2%	33	14.3%	20.2%	7,708	6.2%	14.0%
	Middle	190	35.3%	39.8%	85,671	31.3%	36.1%	40.6%	178	30.1%	84,723	27.2%	40.1%	113	31.3%	46.1%	53,653	28.8%	43.8%	65	28.1%	47.1%	31,070	24.9%	45.2%
	Upper	263	48.8%	40.7%	163,945	59.9%	51.0%	36.3%	293	49.5%	192,086	61.7%	35.9%	172	47.6%	31.4%	108,598	58.2%	41.3%	121	52.4%	28.8%	83,488	66.8%	38.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	8	1.4%	3,280	1.1%	0.5%	5	1.4%	0.5%	1,715	0.9%	0.5%	3	1.3%	1.0%	1,565	1.3%	1.0%
	Total	*539*	*100%*	*100%*	*273,524*	*100%*	*100%*	*100%*	*592*	*100%*	*311,395*	*100%*	*100%*	*361*	*100%*	*100%*	*186,461*	*100%*	*100%*	*231*	*100%*	*100%*	*124,934*	*100%*	*100%*
REFINANCE	Low	1	0.4%	0.9%	46	0.1%	0.4%	3.5%	2	1.7%	116	0.4%	3.3%	1	1.4%	2.1%	81	0.4%	1.0%	1	2.1%	3.2%	35	0.4%	1.8%
	Moderate	31	11.0%	11.8%	5,032	5.6%	8.1%	19.6%	16	13.3%	2,488	8.4%	20.3%	7	9.6%	18.0%	1,649	8.0%	12.7%	9	19.1%	19.5%	839	9.5%	13.5%
	Middle	76	26.9%	39.3%	20,527	22.8%	34.6%	40.6%	39	32.5%	6,577	22.3%	40.1%	28	38.4%	43.7%	5,620	27.2%	40.9%	11	23.4%	43.5%	957	10.9%	36.2%
	Upper	175	61.8%	48.0%	64,586	71.6%	56.9%	36.3%	61	50.8%	19,401	65.8%	35.9%	36	49.3%	35.8%	13,120	63.5%	45.0%	25	53.2%	33.2%	6,281	71.3%	48.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	1.7%	887	3.0%	0.5%	1	1.4%	0.4%	188	0.9%	0.4%	1	2.1%	0.5%	699	7.9%	0.5%
	Total	*283*	*100%*	*100%*	*90,191*	*100%*	*100%*	*100%*	*120*	*100%*	*29,469*	*100%*	*100%*	*73*	*100%*	*100%*	*20,658*	*100%*	*100%*	*47*	*100%*	*100%*	*8,811*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.2%	0	0.0%	1.2%	3.5%	3	1.4%	263	1.0%	3.3%	1	0.9%	1.1%	25	0.2%	0.8%	2	2.1%	2.2%	238	1.6%	1.6%
	Moderate	10	10.0%	10.4%	777	8.6%	7.9%	19.6%	23	10.9%	1,551	5.8%	20.3%	10	8.5%	12.4%	709	5.7%	8.6%	13	13.8%	14.6%	842	5.8%	9.5%
	Middle	32	32.0%	32.5%	2,258	24.9%	27.1%	40.6%	64	30.3%	5,741	21.3%	40.1%	39	33.3%	37.6%	3,371	27.3%	30.9%	25	26.6%	37.9%	2,370	16.3%	32.4%
	Upper	58	58.0%	55.9%	6,027	66.5%	63.8%	36.3%	121	57.3%	19,360	71.9%	35.9%	67	57.3%	48.4%	8,247	66.8%	59.3%	54	57.4%	45.2%	11,113	76.3%	56.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.1%
	Total	*100*	*100%*	*100%*	*9,062*	*100%*	*100%*	*100%*	*211*	*100%*	*26,915*	*100%*	*100%*	*117*	*100%*	*100%*	*12,352*	*100%*	*100%*	*94*	*100%*	*100%*	*14,563*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	5.8%	0	0.0%	0.3%	6.3%	0	0.0%	0	0.0%	3.8%	0	0.0%	8.1%	0	0.0%	0.8%	0	0.0%	12.9%	0	0.0%	2.7%
	Moderate	0	0.0%	33.7%	0	0.0%	14.3%	28.6%	0	0.0%	0	0.0%	35.5%	0	0.0%	34.7%	0	0.0%	38.3%	0	0.0%	32.3%	0	0.0%	25.8%
	Middle	0	0.0%	34.9%	0	0.0%	61.2%	37.4%	1	100.0%	6,329	100.0%	33.5%	1	100.0%	35.5%	6,329	100.0%	39.0%	0	0.0%	35.5%	0	0.0%	29.2%
	Upper	0	0.0%	25.6%	0	0.0%	24.2%	27.8%	0	0.0%	0	0.0%	25.7%	0	0.0%	14.5%	0	0.0%	20.5%	0	0.0%	17.7%	0	0.0%	38.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	7.3%	0	0.0%	1.4%	0	0.0%	1.6%	0	0.0%	3.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*6,329*	*100%*	*100%*	*1*	*100%*	*100%*	*6,329*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.2%	0	0.0%	0.1%	3.5%	0	0.0%	0	0.0%	3.3%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.3%
	Moderate	1	3.2%	8.4%	80	2.0%	6.5%	19.6%	3	4.6%	165	2.1%	20.3%	3	7.7%	8.6%	165	3.5%	5.1%	0	0.0%	10.3%	0	0.0%	5.5%
	Middle	13	41.9%	29.7%	1,281	31.4%	24.1%	40.6%	25	38.5%	2,572	32.9%	40.1%	17	43.6%	36.2%	1,783	37.7%	29.9%	8	30.8%	40.0%	789	25.6%	30.9%
	Upper	17	54.8%	61.6%	2,719	66.6%	69.3%	36.3%	37	56.9%	5,080	65.0%	35.9%	19	48.7%	54.2%	2,784	58.8%	64.5%	18	69.2%	48.7%	2,296	74.4%	62.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.5%
	Total	*31*	*100%*	*100%*	*4,080*	*100%*	*100%*	*100%*	*65*	*100%*	*7,817*	*100%*	*100%*	*39*	*100%*	*100%*	*4,732*	*100%*	*100%*	*26*	*100%*	*100%*	*3,085*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
									Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.1%	0	0.0%	0.3%	3.5%	1	2.0%	51	0.5%	3.3%	0	0.0%	1.6%	0	0.0%	0.6%	1	4.3%	1.9%	51	1.2%	1.1%
	Moderate	1	3.2%	10.0%	123	1.3%	5.5%	19.6%	5	9.8%	692	6.1%	20.3%	4	14.3%	15.1%	662	9.4%	7.9%	1	4.3%	13.6%	30	0.7%	7.6%
	Middle	9	29.0%	33.3%	1,855	18.9%	24.7%	40.6%	25	49.0%	5,703	50.7%	40.1%	13	46.4%	39.3%	3,517	49.9%	26.9%	12	52.2%	46.3%	2,186	51.9%	32.9%
	Upper	21	67.7%	55.6%	7,843	79.9%	69.4%	36.3%	19	37.3%	4,535	40.3%	35.9%	10	35.7%	43.5%	2,593	36.8%	64.2%	9	39.1%	37.7%	1,942	46.1%	57.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	2.0%	277	2.5%	0.5%	1	3.6%	0.5%	277	3.9%	0.4%	0	0.0%	0.5%	0	0.0%	0.4%
	Total	*31*	*100%*	*100%*	*9,821*	*100%*	*100%*	*100%*	*51*	*100%*	*11,258*	*100%*	*100%*	*28*	*100%*	*100%*	*7,049*	*100%*	*100%*	*23*	*100%*	*100%*	*4,209*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.8%	0	0.0%	1.3%	3.5%	0	0.0%	0	0.0%	3.3%	0	0.0%	4.4%	0	0.0%	2.6%	0	0.0%	4.9%	0	0.0%	2.4%
	Moderate	0	0.0%	24.4%	0	0.0%	18.0%	19.6%	0	0.0%	0	0.0%	20.3%	0	0.0%	29.7%	0	0.0%	22.2%	0	0.0%	25.9%	0	0.0%	19.7%
	Middle	0	0.0%	50.8%	0	0.0%	50.6%	40.6%	0	0.0%	0	0.0%	40.1%	0	0.0%	49.8%	0	0.0%	48.0%	0	0.0%	56.6%	0	0.0%	60.4%
	Upper	0	0.0%	22.0%	0	0.0%	30.2%	36.3%	0	0.0%	0	0.0%	35.9%	0	0.0%	15.7%	0	0.0%	26.9%	0	0.0%	12.2%	0	0.0%	17.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	19	1.9%	1.6%	3,031	0.8%	0.8%	3.5%	32	3.1%	3,853	1.0%	3.3%	19	3.1%	2.3%	2,426	1.0%	1.1%	13	3.1%	2.8%	1,427	0.9%	1.5%
	Moderate	111	11.3%	14.3%	26,935	7.0%	10.3%	19.6%	134	12.9%	32,779	8.3%	20.3%	78	12.6%	18.3%	23,360	9.8%	14.6%	56	13.3%	19.4%	9,419	6.1%	14.5%
	Middle	320	32.5%	39.4%	111,592	28.9%	37.2%	40.6%	332	31.9%	111,645	28.4%	40.1%	211	34.1%	44.6%	74,273	31.3%	42.2%	121	28.7%	45.8%	37,372	24.0%	42.4%
	Upper	534	54.3%	44.7%	245,120	63.4%	51.7%	36.3%	531	51.1%	240,462	61.2%	35.9%	304	49.1%	34.2%	135,342	57.0%	41.6%	227	53.9%	31.2%	105,120	67.6%	40.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	11	1.1%	4,444	1.1%	0.5%	7	1.1%	0.5%	2,180	0.9%	0.6%	4	1.0%	0.8%	2,264	1.5%	1.1%
	Total	*984*	*100%*	*100%*	*386,678*	*100%*	*100%*	*100%*	*1,040*	*100%*	*393,183*	*100%*	*100%*	*619*	*100%*	*100%*	*237,581*	*100%*	*100%*	*421*	*100%*	*100%*	*155,602*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022							2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	30	5.6%	4.2%	3,913	1.4%	1.9%	21.7%	47	7.9%	6,965	2.2%	21.2%	26	7.2%	4.0%	3,657	2.0%	1.7%	21	9.1%	3.4%	3,308	2.6%	1.5%
	Moderate	60	11.1%	15.6%	12,186	4.5%	10.4%	17.4%	73	12.3%	16,655	5.3%	18.1%	40	11.1%	15.3%	9,264	5.0%	9.9%	33	14.3%	15.0%	7,391	5.9%	9.9%
	Middle	75	13.9%	20.6%	21,738	7.9%	17.9%	20.0%	80	13.5%	25,660	8.2%	20.0%	51	14.1%	21.3%	16,578	8.9%	18.6%	29	12.6%	20.3%	9,082	7.3%	18.0%
	Upper	374	69.4%	39.5%	235,687	86.2%	51.1%	41.0%	392	66.2%	262,115	84.2%	40.7%	244	67.6%	38.4%	156,962	84.2%	50.4%	148	64.1%	33.5%	105,153	84.2%	45.5%
	Unknown	0	0.0%	20.1%	0	0.0%	18.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.1%	0	0.0%	19.4%	0	0.0%	27.7%	0	0.0%	25.1%
	Total	*539*	*100%*	*100%*	*273,524*	*100%*	*100%*	*100%*	*592*	*100%*	*311,395*	*100%*	*100%*	*361*	*100%*	*100%*	*186,461*	*100%*	*100%*	*231*	*100%*	*100%*	*124,934*	*100%*	*100%*
REFINANCE	Low	14	4.9%	4.2%	1,490	1.7%	2.2%	21.7%	15	12.5%	1,919	6.5%	21.2%	8	11.0%	9.2%	1,125	5.4%	5.1%	7	14.9%	8.7%	794	9.0%	4.2%
	Moderate	44	15.5%	12.4%	6,429	7.1%	8.3%	17.4%	22	18.3%	2,547	8.6%	18.1%	14	19.2%	19.0%	1,904	9.2%	14.2%	8	17.0%	19.4%	643	7.3%	12.1%
	Middle	53	18.7%	18.6%	10,548	11.7%	15.4%	20.0%	22	18.3%	4,000	13.6%	20.0%	15	20.5%	24.5%	3,170	15.3%	22.4%	7	14.9%	24.1%	830	9.4%	18.3%
	Upper	172	60.8%	39.3%	71,724	79.5%	48.1%	41.0%	61	50.8%	21,003	71.3%	40.7%	36	49.3%	35.2%	14,459	70.0%	45.0%	25	53.2%	35.1%	6,544	74.3%	37.1%
	Unknown	0	0.0%	25.5%	0	0.0%	26.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.0%	0	0.0%	13.3%	0	0.0%	12.7%	0	0.0%	28.3%
	Total	*283*	*100%*	*100%*	*90,191*	*100%*	*100%*	*100%*	*120*	*100%*	*29,469*	*100%*	*100%*	*73*	*100%*	*100%*	*20,658*	*100%*	*100%*	*47*	*100%*	*100%*	*8,811*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	6.0%	5.1%	339	3.7%	3.2%	21.7%	19	9.0%	755	2.8%	21.2%	11	9.4%	5.4%	549	4.4%	3.2%	8	8.5%	5.0%	206	1.4%	2.7%
	Moderate	12	12.0%	11.4%	819	9.0%	8.5%	17.4%	27	12.8%	1,295	4.8%	18.1%	18	15.4%	12.8%	809	6.5%	7.4%	9	9.6%	13.6%	486	3.3%	8.5%
	Middle	15	15.0%	19.4%	1,024	11.3%	15.0%	20.0%	35	16.6%	3,191	11.9%	20.0%	20	17.1%	21.4%	1,816	14.7%	15.4%	15	16.0%	23.6%	1,375	9.4%	17.0%
	Upper	67	67.0%	60.6%	6,880	75.9%	69.2%	41.0%	130	61.6%	21,674	80.5%	40.7%	68	58.1%	56.2%	9,178	74.3%	70.3%	62	66.0%	51.0%	12,496	85.8%	64.9%
	Unknown	0	0.0%	3.5%	0	0.0%	4.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.2%	0	0.0%	3.7%	0	0.0%	6.8%	0	0.0%	6.8%
	Total	*100*	*100%*	*100%*	*9,062*	*100%*	*100%*	*100%*	*211*	*100%*	*26,915*	*100%*	*100%*	*117*	*100%*	*100%*	*12,352*	*100%*	*100%*	*94*	*100%*	*100%*	*14,563*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.7%	0	0.0%	0	0.0%	21.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.4%	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.2%	0	0.0%	0.0%	41.0%	0	0.0%	0	0.0%	40.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.8%	0	0.0%	100.0%	0.0%	1	100.0%	6,329	100.0%	0.0%	1	100.0%	100.0%	6,329	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*6,329*	*100%*	*100%*	*1*	*100%*	*100%*	*6,329*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	3.2%	3.7%	41	1.0%	1.7%	21.7%	5	7.7%	325	4.2%	21.2%	3	7.7%	4.4%	157	3.3%	2.5%	2	7.7%	4.9%	168	5.4%	3.5%
	Moderate	1	3.2%	9.9%	34	0.8%	6.2%	17.4%	10	15.4%	597	7.6%	18.1%	7	17.9%	9.9%	380	8.0%	5.3%	3	11.5%	12.1%	217	7.0%	6.3%
	Middle	5	16.1%	16.6%	630	15.4%	10.9%	20.0%	10	15.4%	974	12.5%	20.0%	8	20.5%	19.7%	899	19.0%	13.6%	2	7.7%	21.7%	75	2.4%	13.5%
	Upper	24	77.4%	65.8%	3,375	82.7%	77.8%	41.0%	40	61.5%	5,921	75.7%	40.7%	21	53.8%	59.6%	3,296	69.7%	73.3%	19	73.1%	51.6%	2,625	85.1%	69.1%
	Unknown	0	0.0%	4.1%	0	0.0%	3.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.5%	0	0.0%	5.4%	0	0.0%	9.6%	0	0.0%	7.5%
	Total	*31*	*100%*	*100%*	*4,080*	*100%*	*100%*	*100%*	*65*	*100%*	*7,817*	*100%*	*100%*	*39*	*100%*	*100%*	*4,732*	*100%*	*100%*	*26*	*100%*	*100%*	*3,085*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022							2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	5.6%	0	0.0%	2.5%	21.7%	3	5.9%	106	0.9%	21.2%	1	3.6%	6.8%	25	0.4%	3.1%	2	8.7%	7.3%	81	1.9%	3.6%
	Moderate	1	3.2%	11.3%	25	0.3%	5.0%	17.4%	8	15.7%	694	6.2%	18.1%	5	17.9%	13.5%	610	8.7%	6.6%	3	13.0%	16.6%	84	2.0%	9.0%
	Middle	4	12.9%	18.3%	893	9.1%	10.6%	20.0%	12	23.5%	1,467	13.0%	20.0%	4	14.3%	23.9%	914	13.0%	12.6%	8	34.8%	25.5%	553	13.1%	12.8%
	Upper	26	83.9%	57.1%	8,903	90.7%	75.1%	41.0%	28	54.9%	8,991	79.9%	40.7%	18	64.3%	47.3%	5,500	78.0%	63.6%	10	43.5%	44.3%	3,491	82.9%	58.7%
	Unknown	0	0.0%	7.7%	0	0.0%	6.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.4%	0	0.0%	14.2%	0	0.0%	6.3%	0	0.0%	15.8%
	Total	*31*	*100%*	*100%*	*9,821*	*100%*	*100%*	*100%*	*51*	*100%*	*11,258*	*100%*	*100%*	*28*	*100%*	*100%*	*7,049*	*100%*	*100%*	*23*	*100%*	*100%*	*4,209*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.4%	0	0.0%	1.4%	21.7%	0	0.0%	0	0.0%	21.2%	0	0.0%	3.1%	0	0.0%	2.2%	0	0.0%	2.0%	0	0.0%	1.3%
	Moderate	0	0.0%	1.6%	0	0.0%	1.4%	17.4%	0	0.0%	0	0.0%	18.1%	0	0.0%	1.1%	0	0.0%	1.2%	0	0.0%	3.4%	0	0.0%	3.7%
	Middle	0	0.0%	1.0%	0	0.0%	1.1%	20.0%	0	0.0%	0	0.0%	20.0%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	1.5%	0	0.0%	1.9%
	Upper	0	0.0%	0.4%	0	0.0%	0.7%	41.0%	0	0.0%	0	0.0%	40.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	94.6%	0	0.0%	95.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.2%	0	0.0%	96.1%	0	0.0%	93.2%	0	0.0%	93.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	51	5.2%	4.2%	5,783	1.5%	1.9%	21.7%	89	8.6%	10,070	2.6%	21.2%	49	7.9%	5.7%	5,513	2.3%	2.4%	40	9.5%	4.5%	4,557	2.9%	1.8%
	Moderate	118	12.0%	13.7%	19,493	5.0%	8.6%	17.4%	140	13.5%	21,788	5.5%	18.1%	84	13.6%	16.0%	12,967	5.5%	10.1%	56	13.3%	15.6%	8,821	5.7%	9.4%
	Middle	152	15.4%	19.4%	34,833	9.0%	15.4%	20.0%	159	15.3%	35,292	9.0%	20.0%	98	15.8%	22.0%	23,377	9.8%	18.0%	61	14.5%	21.2%	11,915	7.7%	16.7%
	Upper	663	67.4%	39.8%	326,569	84.5%	46.3%	41.0%	651	62.6%	319,704	81.3%	40.7%	387	62.5%	38.7%	189,395	79.7%	46.4%	264	62.7%	35.4%	130,309	83.7%	42.1%
	Unknown	0	0.0%	22.9%	0	0.0%	27.8%	0.0%	1	0.1%	6,329	1.6%	0.0%	1	0.2%	17.7%	6,329	2.7%	23.1%	0	0.0%	23.3%	0	0.0%	30.0%
	Total	*984*	*100%*	*100%*	*386,678*	*100%*	*100%*	*100%*	*1,040*	*100%*	*393,183*	*100%*	*100%*	*619*	*100%*	*100%*	*237,581*	*100%*	*100%*	*421*	*100%*	*100%*	*155,602*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESSES	Low	33	5.2%	4.3%	3,073	5.6%	5.7%	4.4%	19	7.1%	5,061	11.8%	4.8%	8	9.4%	4.4%	3,577	17.2%	6.0%	11	6.0%	3.8%	1,484	6.7%	5.9%
	Moderate	145	22.8%	21.4%	10,459	18.9%	21.5%	22.5%	46	17.2%	4,480	10.4%	22.5%	12	14.1%	19.2%	1,284	6.2%	17.2%	34	18.6%	18.9%	3,196	14.4%	17.0%
	Middle	202	31.7%	33.1%	19,238	34.8%	32.4%	35.2%	110	41.0%	16,195	37.7%	38.9%	29	34.1%	38.7%	6,074	29.2%	39.4%	81	44.3%	38.3%	10,121	45.7%	38.9%
	Upper	257	40.3%	40.9%	22,436	40.6%	40.3%	37.9%	89	33.2%	16,890	39.3%	31.9%	35	41.2%	35.7%	9,680	46.5%	34.9%	54	29.5%	37.1%	7,210	32.6%	36.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	1.5%	324	0.8%	2.0%	1	1.2%	1.6%	200	1.0%	2.4%	3	1.6%	1.6%	124	0.6%	2.0%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*637*	*100%*	*100%*	*55,206*	*100%*	*100%*	*100%*	*268*	*100%*	*42,950*	*100%*	*100%*	*85*	*100%*	*100%*	*20,815*	*100%*	*100%*	*183*	*100%*	*100%*	*22,135*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.8%	0	0.0%	0.3%	1.2%	0	0.0%	0	0.0%	1.6%	0	0.0%	3.6%	0	0.0%	2.7%	0	0.0%	2.1%	0	0.0%	2.4%
	Moderate	0	0.0%	18.9%	0	0.0%	18.5%	16.2%	1	25.0%	86	40.0%	24.4%	0	0.0%	16.3%	0	0.0%	15.9%	1	50.0%	22.5%	86	42.0%	17.2%
	Middle	0	0.0%	52.0%	0	0.0%	60.1%	51.7%	0	0.0%	0	0.0%	43.3%	0	0.0%	49.4%	0	0.0%	60.0%	0	0.0%	39.4%	0	0.0%	48.8%
	Upper	0	0.0%	28.3%	0	0.0%	21.1%	30.9%	3	75.0%	129	60.0%	29.7%	2	100.0%	27.7%	10	100.0%	19.5%	1	50.0%	33.8%	119	58.0%	30.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	3.0%	0	0.0%	2.0%	0	0.0%	2.1%	0	0.0%	1.1%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*4*	*100%*	*215*	*100%*	*100%*	*2*	*100%*	*100%*	*10*	*100%*	*100%*	*2*	*100%*	*100%*	*205*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Jacksonville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	434	68.1%	43.5%	16,558	30.0%	26.9%	94.2%	122	45.5%	10,891	25.4%	94.0%	45	52.9%	50.5%	5,430	26.1%	33.2%	77	42.1%	52.6%	5,461	24.7%	34.0%
		Over $1 Million	169	26.5%		36,865	66.8%		5.0%	144	53.7%	31,234	72.7%	5.1%	40	47.1%		15,385	73.9%		104	56.8%		15,849	71.6%	
		Total Rev. available	603	94.7%		53,423	96.8%		99.1%	266	99.3%	42,125	98.1%	99.1%	85	100.0%		20,815	100.0%		181	98.9%		21,310	96.3%	
		Rev. Not Known	34	5.3%		1,783	3.2%		0.9%	2	0.7%	825	1.9%	0.9%	0	0.0%		0	0.0%		2	1.1%		825	3.7%	
		Total	*637*	*100%*		*55,206*	*100%*		*100.0%*	*268*	*100%*	*42,950*	*100%*	*100%*	*85*	*100%*		*20,815*	*100%*		*183*	*100%*		*22,135*	*100%*	
	Loan Size	$100,000 or Less	501	78.6%	93.9%	13,963	25.3%	41.6%		171	63.8%	5,612	13.1%		42	49.4%	95.2%	1,234	5.9%	45.2%	129	70.5%	95.6%	4,378	19.8%	47.4%
		$100,001 - $250,000	85	13.3%	3.5%	13,323	24.1%	17.2%		32	11.9%	5,424	12.6%		8	9.4%	2.6%	1,352	6.5%	14.8%	24	13.1%	2.4%	4,072	18.4%	14.7%
		$250,001 - $1 Million	51	8.0%	2.6%	27,920	50.6%	41.2%		65	24.3%	31,914	74.3%		35	41.2%	2.2%	18,229	87.6%	40.0%	30	16.4%	2.0%	13,685	61.8%	37.9%
		Total	*637*	*100%*	*100.0%*	*55,206*	*100%*	*100.0%*		*268*	*100%*	*42,950*	*100%*		*85*	*100%*	*100%*	*20,815*	*100%*	*100%*	*183*	*100%*	*100%*	*22,135*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	409	94.2%		10,026	60.6%			102	83.6%	2,647	24.3%		33	73.3%		754	13.9%		69	89.6%		1,893	34.7%	
		$100,001 - $250,000	19	4.4%		2,792	16.9%			7	5.7%	1,080	9.9%		4	8.9%		672	12.4%		3	3.9%		408	7.5%	
		$250,001 - $1 Million	6	1.4%		3,740	22.6%			13	10.7%	7,164	65.8%		8	17.8%		4,004	73.7%		5	6.5%		3,160	57.9%	
		Total	*434*	*100%*		*16,558*	*100%*			*122*	*100%*	*10,891*	*100%*		*45*	*100%*		*5,430*	*100%*		*77*	*100%*		*5,461*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	52.8%	0	0.0%	28.9%	96.6%	3	75.0%	96	44.7%	96.3%	2	100%	62.0%	10	100%	34.0%	1	50%	62.0%	86	42%	26.5%
		Over $1 Million	0	0.0%		0	0.0%		3.4%	1	25.0%	119	55.3%	3.7%	0	0.0%		0	0.0%		1	50.0%		119	58.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	4	100.0%	215	100.0%	100.0%	2	100.0%		10	100.0%		2	100.0%		205	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*4*	*100%*	*215*	*100%*	*100%*	*2*	*100%*		*10*	*100%*		*2*	*100%*		*205*	*100%*	
	Loan Size	$100,000 or Less	0	0.0%	91.3%	0	0.0%	46.7%		3	75.0%	96	44.7%		2	100.0%	94.0%	10	100.0%	52.0%	1	50.0%	92.3%	86	42.0%	46.3%
		$100,001 - $250,000	0	0.0%	7.1%	0	0.0%	38.1%		1	25.0%	119	55.3%		0	0.0%	3.6%	0	0.0%	21.4%	1	50.0%	4.2%	119	58.0%	21.3%
		$250,001 - $500,000	0	0.0%	1.6%	0	0.0%	15.1%		0	0.0%	0	0.0%		0	0.0%	2.4%	0	0.0%	26.7%	0	0.0%	3.5%	0	0.0%	32.4%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*4*	*100%*	*215*	*100%*		*2*	*100%*	*100%*	*10*	*100%*	*100%*	*2*	*100%*	*100%*	*205*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			3	100.0%	96	100.0%		2	100.0%		10	100.0%		1	100.0%		86	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*3*	*100%*	*96*	*100%*		*2*	*100%*		*10*	*100%*		*1*	*100%*		*86*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Lakeland

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.6%	0	0.0%	0.4%	1.3%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.9%	0	0.0%	0.6%
	Moderate	8	15.1%	13.4%	1,846	14.1%	11.5%	17.3%	19	27.1%	4,739	23.0%	20.0%	11	29.7%	17.4%	2,679	25.3%	15.3%	8	24.2%	19.4%	2,060	20.5%	16.6%
	Middle	29	54.7%	67.7%	6,677	50.9%	67.9%	58.8%	34	48.6%	9,656	46.8%	47.0%	20	54.1%	48.4%	6,018	56.8%	47.4%	14	42.4%	50.4%	3,638	36.2%	50.2%
	Upper	16	30.2%	18.3%	4,603	35.1%	20.3%	22.6%	17	24.3%	6,254	30.3%	31.2%	6	16.2%	32.8%	1,905	18.0%	36.2%	11	33.3%	28.8%	4,349	43.3%	32.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	0.4%
	Total	*53*	*100%*	*100%*	*13,126*	*100%*	*100%*	*100%*	*70*	*100%*	*20,649*	*100%*	*100%*	*37*	*100%*	*100%*	*10,602*	*100%*	*100%*	*33*	*100%*	*100%*	*10,047*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.5%	0	0.0%	0.3%	1.3%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.4%
	Moderate	6	7.8%	11.4%	856	6.3%	9.7%	17.3%	9	19.6%	1,057	15.8%	20.0%	7	21.9%	16.6%	835	16.7%	14.2%	2	14.3%	18.8%	222	13.2%	14.0%
	Middle	36	46.8%	59.8%	5,991	44.3%	58.8%	58.8%	20	43.5%	2,419	36.2%	47.0%	13	40.6%	48.5%	1,593	31.8%	47.9%	7	50.0%	46.5%	826	49.2%	41.0%
	Upper	35	45.5%	28.3%	6,684	49.4%	31.2%	22.6%	17	37.0%	3,214	48.0%	31.2%	12	37.5%	33.3%	2,584	51.6%	36.5%	5	35.7%	32.6%	630	37.5%	43.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.1%	0	0.0%	1.0%	0	0.0%	1.5%	0	0.0%	1.2%
	Total	*77*	*100%*	*100%*	*13,531*	*100%*	*100%*	*100%*	*46*	*100%*	*6,690*	*100%*	*100%*	*32*	*100%*	*100%*	*5,012*	*100%*	*100%*	*14*	*100%*	*100%*	*1,678*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.8%	0	0.0%	0.5%	1.3%	1	1.5%	35	0.8%	1.0%	1	2.7%	0.6%	35	1.4%	0.5%	0	0.0%	0.8%	0	0.0%	0.6%
	Moderate	4	14.8%	14.2%	287	13.0%	12.1%	17.3%	4	6.0%	120	2.6%	20.0%	1	2.7%	11.5%	25	1.0%	9.1%	3	10.0%	15.5%	95	4.7%	14.9%
	Middle	13	48.1%	51.7%	1,171	52.9%	52.0%	58.8%	38	56.7%	2,662	58.3%	47.0%	22	59.5%	47.1%	1,462	57.0%	45.5%	16	53.3%	43.7%	1,200	59.9%	43.5%
	Upper	10	37.0%	33.2%	757	34.2%	35.4%	22.6%	24	35.8%	1,751	38.3%	31.2%	13	35.1%	40.7%	1,041	40.6%	44.8%	11	36.7%	39.7%	710	35.4%	40.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.4%
	Total	*27*	*100%*	*100%*	*2,215*	*100%*	*100%*	*100%*	*67*	*100%*	*4,568*	*100%*	*100%*	*37*	*100%*	*100%*	*2,563*	*100%*	*100%*	*30*	*100%*	*100%*	*2,005*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	9.1%	0	0.0%	12.5%	5.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	2.6%	0	0.0%	0.1%	0	0.0%	5.4%	0	0.0%	1.5%
	Moderate	0	0.0%	36.4%	0	0.0%	21.5%	21.6%	0	0.0%	0	0.0%	27.6%	0	0.0%	33.3%	0	0.0%	5.9%	0	0.0%	24.3%	0	0.0%	8.1%
	Middle	0	0.0%	42.9%	0	0.0%	54.2%	58.0%	0	0.0%	0	0.0%	56.2%	0	0.0%	48.7%	0	0.0%	71.3%	0	0.0%	48.6%	0	0.0%	64.7%
	Upper	0	0.0%	11.7%	0	0.0%	11.7%	14.7%	0	0.0%	0	0.0%	14.1%	0	0.0%	15.4%	0	0.0%	22.7%	0	0.0%	18.9%	0	0.0%	23.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	1.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.3%	0	0.0%	0.3%	1.3%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.5%
	Moderate	0	0.0%	8.3%	0	0.0%	6.3%	17.3%	1	5.0%	43	2.3%	20.0%	0	0.0%	10.2%	0	0.0%	11.4%	1	16.7%	13.9%	43	9.8%	11.7%
	Middle	1	25.0%	57.1%	25	10.4%	51.6%	58.8%	7	35.0%	662	35.4%	47.0%	6	42.9%	46.8%	562	39.3%	43.2%	1	16.7%	44.3%	100	22.7%	44.2%
	Upper	3	75.0%	34.4%	215	89.6%	41.9%	22.6%	12	60.0%	1,167	62.3%	31.2%	8	57.1%	42.1%	869	60.7%	44.7%	4	66.7%	40.6%	298	67.6%	43.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.5%
	Total	*4*	*100%*	*100%*	*240*	*100%*	*100%*	*100%*	*20*	*100%*	*1,872*	*100%*	*100%*	*14*	*100%*	*100%*	*1,431*	*100%*	*100%*	*6*	*100%*	*100%*	*441*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL Lakeland

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.0%	0	0.0%	0.9%	1.3%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	0.9%	0	0.0%	1.0%
	Moderate	1	11.1%	14.8%	30	4.4%	10.7%	17.3%	5	20.8%	319	21.0%	20.0%	3	23.1%	13.8%	249	23.5%	11.5%	2	18.2%	17.1%	70	15.1%	16.0%
	Middle	8	88.9%	57.7%	650	95.6%	59.5%	58.8%	12	50.0%	797	52.4%	47.0%	5	38.5%	48.0%	483	45.6%	46.5%	7	63.6%	43.3%	314	67.8%	44.1%
	Upper	0	0.0%	26.5%	0	0.0%	28.9%	22.6%	7	29.2%	406	26.7%	31.2%	5	38.5%	37.1%	327	30.9%	41.3%	2	18.2%	38.3%	79	17.1%	38.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.5%
	Total	*9*	*100%*	*100%*	*680*	*100%*	*100%*	*100%*	*24*	*100%*	*1,522*	*100%*	*100%*	*13*	*100%*	*100%*	*1,059*	*100%*	*100%*	*11*	*100%*	*100%*	*463*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.1%	0	0.0%	0.8%	1.3%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	20.5%	0	0.0%	15.3%	17.3%	0	0.0%	0	0.0%	20.0%	0	0.0%	16.3%	0	0.0%	10.7%	0	0.0%	24.7%	0	0.0%	17.0%
	Middle	0	0.0%	59.2%	0	0.0%	63.1%	58.8%	0	0.0%	0	0.0%	47.0%	0	0.0%	54.8%	0	0.0%	72.5%	0	0.0%	48.5%	0	0.0%	57.5%
	Upper	0	0.0%	19.2%	0	0.0%	20.8%	22.6%	0	0.0%	0	0.0%	31.2%	0	0.0%	27.8%	0	0.0%	16.5%	0	0.0%	26.8%	0	0.0%	25.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.6%	0	0.0%	0.7%	1.3%	1	0.4%	35	0.1%	1.0%	1	0.8%	0.7%	35	0.2%	0.6%	0	0.0%	0.9%	0	0.0%	0.6%
	Moderate	19	11.2%	12.7%	3,019	10.1%	11.2%	17.3%	38	16.7%	6,278	17.8%	20.0%	22	16.5%	16.8%	3,788	18.3%	14.4%	16	17.0%	19.0%	2,490	17.0%	16.0%
	Middle	87	51.2%	64.0%	14,514	48.7%	64.1%	58.8%	111	48.9%	16,196	45.9%	47.0%	66	49.6%	48.4%	10,118	49.0%	49.0%	45	47.9%	49.4%	6,078	41.5%	49.6%
	Upper	64	37.6%	22.7%	12,259	41.1%	24.0%	22.6%	77	33.9%	12,792	36.2%	31.2%	44	33.1%	33.4%	6,726	32.5%	35.6%	33	35.1%	30.1%	6,066	41.5%	33.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	0.6%	0	0.0%	0.6%
	Total	*170*	*100%*	*100%*	*29,792*	*100%*	*100%*	*100%*	*227*	*100%*	*35,301*	*100%*	*100%*	*133*	*100%*	*100%*	*20,667*	*100%*	*100%*	*94*	*100%*	*100%*	*14,634*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Lakeland

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	1.9%	2.4%	146	1.1%	1.3%	20.4%	2	2.9%	197	1.0%	19.5%	1	2.7%	1.2%	70	0.7%	0.6%	1	3.0%	1.1%	127	1.3%	0.5%
	Moderate	8	15.1%	14.4%	1,352	10.3%	11.1%	18.3%	10	14.3%	2,019	9.8%	19.3%	4	10.8%	9.3%	908	8.6%	6.2%	6	18.2%	7.8%	1,111	11.1%	5.1%
	Middle	15	28.3%	25.1%	2,888	22.0%	24.0%	21.4%	17	24.3%	4,098	19.8%	20.4%	11	29.7%	23.1%	2,510	23.7%	21.4%	6	18.2%	23.6%	1,588	15.8%	22.3%
	Upper	29	54.7%	34.8%	8,740	66.6%	40.2%	39.8%	41	58.6%	14,335	69.4%	40.7%	21	56.8%	41.4%	7,114	67.1%	47.5%	20	60.6%	35.4%	7,221	71.9%	41.1%
	Unknown	0	0.0%	23.3%	0	0.0%	23.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	25.0%	0	0.0%	24.3%	0	0.0%	32.2%	0	0.0%	31.0%
	Total	*53*	*100%*	*100%*	*13,126*	*100%*	*100%*	*100%*	*70*	*100%*	*20,649*	*100%*	*100%*	*37*	*100%*	*100%*	*10,602*	*100%*	*100%*	*33*	*100%*	*100%*	*10,047*	*100%*	*100%*
REFINANCE	Low	7	9.1%	3.6%	801	5.9%	2.1%	20.4%	3	6.5%	206	3.1%	19.5%	2	6.3%	5.7%	159	3.2%	3.2%	1	7.1%	5.7%	47	2.8%	2.7%
	Moderate	17	22.1%	12.4%	2,346	17.3%	9.5%	18.3%	7	15.2%	1,018	15.2%	19.3%	6	18.8%	18.1%	855	17.1%	14.2%	1	7.1%	17.9%	163	9.7%	11.9%
	Middle	21	27.3%	20.8%	3,283	24.3%	18.8%	21.4%	15	32.6%	2,030	30.3%	20.4%	11	34.4%	26.9%	1,449	28.9%	26.0%	4	28.6%	25.1%	581	34.6%	20.3%
	Upper	32	41.6%	34.4%	7,101	52.5%	39.4%	39.8%	20	43.5%	3,382	50.6%	40.7%	12	37.5%	36.6%	2,495	49.8%	43.1%	8	57.1%	33.6%	887	52.9%	32.5%
	Unknown	0	0.0%	28.8%	0	0.0%	30.2%	0.0%	1	2.2%	54	0.8%	0.0%	1	3.1%	12.7%	54	1.1%	13.3%	0	0.0%	17.7%	0	0.0%	32.5%
	Total	*77*	*100%*	*100%*	*13,531*	*100%*	*100%*	*100%*	*46*	*100%*	*6,690*	*100%*	*100%*	*32*	*100%*	*100%*	*5,012*	*100%*	*100%*	*14*	*100%*	*100%*	*1,678*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	7.4%	4.6%	245	11.1%	2.9%	20.4%	5	7.5%	195	4.3%	19.5%	3	8.1%	3.1%	105	4.1%	2.2%	2	6.7%	3.2%	90	4.5%	1.9%
	Moderate	2	7.4%	12.5%	115	5.2%	10.6%	18.3%	11	16.4%	585	12.8%	19.3%	2	5.4%	10.0%	125	4.9%	8.4%	9	30.0%	13.1%	460	22.9%	9.8%
	Middle	5	18.5%	24.1%	185	8.4%	18.6%	21.4%	14	20.9%	970	21.2%	20.4%	8	21.6%	21.8%	446	17.4%	16.8%	6	20.0%	25.3%	524	26.1%	18.8%
	Upper	18	66.7%	55.4%	1,670	75.4%	62.3%	39.8%	37	55.2%	2,818	61.7%	40.7%	24	64.9%	60.4%	1,887	73.6%	66.2%	13	43.3%	52.6%	931	46.4%	60.9%
	Unknown	0	0.0%	3.4%	0	0.0%	5.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	6.5%	0	0.0%	5.8%	0	0.0%	8.6%
	Total	*27*	*100%*	*100%*	*2,215*	*100%*	*100%*	*100%*	*67*	*100%*	*4,568*	*100%*	*100%*	*37*	*100%*	*100%*	*2,563*	*100%*	*100%*	*30*	*100%*	*100%*	*2,005*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.4%	0	0.0%	0	0.0%	19.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.3%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.3%	0	0.0%	0.1%	21.4%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.6%	0	0.0%	0.6%	39.8%	0	0.0%	0	0.0%	40.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	0.2%
	Unknown	0	0.0%	96.1%	0	0.0%	99.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	97.3%	0	0.0%	99.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	4.7%	0	0.0%	3.9%	20.4%	0	0.0%	0	0.0%	19.5%	0	0.0%	3.6%	0	0.0%	2.7%	0	0.0%	3.6%	0	0.0%	3.1%
	Moderate	1	25.0%	9.8%	25	10.4%	7.3%	18.3%	0	0.0%	0	0.0%	19.3%	0	0.0%	8.1%	0	0.0%	5.4%	0	0.0%	11.6%	0	0.0%	8.3%
	Middle	0	0.0%	21.4%	0	0.0%	13.3%	21.4%	3	15.0%	180	9.6%	20.4%	2	14.3%	28.2%	135	9.4%	22.7%	1	16.7%	23.6%	45	10.2%	18.0%
	Upper	3	75.0%	60.7%	215	89.6%	69.0%	39.8%	17	85.0%	1,692	90.4%	40.7%	12	85.7%	54.8%	1,296	90.6%	63.4%	5	83.3%	50.3%	396	89.8%	58.6%
	Unknown	0	0.0%	3.4%	0	0.0%	6.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	5.8%	0	0.0%	10.8%	0	0.0%	12.1%
	Total	*4*	*100%*	*100%*	*240*	*100%*	*100%*	*100%*	*20*	*100%*	*1,872*	*100%*	*100%*	*14*	*100%*	*100%*	*1,431*	*100%*	*100%*	*6*	*100%*	*100%*	*441*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Lakeland

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	22.2%	5.8%	142	20.9%	6.6%	20.4%	0	0.0%	0	0.0%	19.5%	0	0.0%	6.3%	0	0.0%	4.3%	0	0.0%	5.3%	0	0.0%	5.0%
	Moderate	2	22.2%	13.7%	102	15.0%	10.3%	18.3%	8	33.3%	436	28.6%	19.3%	4	30.8%	13.3%	279	26.3%	9.3%	4	36.4%	13.8%	157	33.9%	11.7%
	Middle	1	11.1%	26.8%	38	5.6%	19.7%	21.4%	8	33.3%	341	22.4%	20.4%	5	38.5%	24.4%	228	21.5%	17.6%	3	27.3%	28.1%	113	24.4%	22.0%
	Upper	4	44.4%	44.7%	398	58.5%	50.5%	39.8%	8	33.3%	745	48.9%	40.7%	4	30.8%	49.8%	552	52.1%	57.6%	4	36.4%	46.4%	193	41.7%	51.9%
	Unknown	0	0.0%	8.9%	0	0.0%	12.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.1%	0	0.0%	11.3%	0	0.0%	6.4%	0	0.0%	9.4%
	Total	*9*	*100%*	*100%*	*680*	*100%*	*100%*	*100%*	*24*	*100%*	*1,522*	*100%*	*100%*	*13*	*100%*	*100%*	*1,059*	*100%*	*100%*	*11*	*100%*	*100%*	*463*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.3%	0	0.0%	0.2%	20.4%	0	0.0%	0	0.0%	19.5%	0	0.0%	1.1%	0	0.0%	1.4%	0	0.0%	3.1%	0	0.0%	1.2%
	Moderate	0	0.0%	1.9%	0	0.0%	2.1%	18.3%	0	0.0%	0	0.0%	19.3%	0	0.0%	1.5%	0	0.0%	1.5%	0	0.0%	1.0%	0	0.0%	1.4%
	Middle	0	0.0%	0.3%	0	0.0%	0.4%	21.4%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	1.0%	0	0.0%	1.1%
	Upper	0	0.0%	1.4%	0	0.0%	2.0%	39.8%	0	0.0%	0	0.0%	40.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.2%	0	0.0%	95.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.6%	0	0.0%	96.5%	0	0.0%	94.8%	0	0.0%	96.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	12	7.1%	2.9%	1,334	4.5%	1.5%	20.4%	10	4.4%	598	1.7%	19.5%	6	4.5%	2.5%	334	1.6%	1.1%	4	4.3%	1.8%	264	1.8%	0.8%
	Moderate	30	17.6%	13.4%	3,940	13.2%	10.1%	18.3%	36	15.9%	4,058	11.5%	19.3%	16	12.0%	11.4%	2,167	10.5%	7.3%	20	21.3%	9.3%	1,891	12.9%	5.7%
	Middle	42	24.7%	23.1%	6,394	21.5%	21.2%	21.4%	57	25.1%	7,619	21.6%	20.4%	37	27.8%	23.8%	4,768	23.1%	20.8%	20	21.3%	23.8%	2,851	19.5%	21.3%
	Upper	86	50.6%	35.0%	18,124	60.8%	38.8%	39.8%	123	54.2%	22,972	65.1%	40.7%	73	54.9%	41.1%	13,344	64.6%	44.1%	50	53.2%	36.3%	9,628	65.8%	39.3%
	Unknown	0	0.0%	25.5%	0	0.0%	28.3%	0.0%	1	0.4%	54	0.2%	0.0%	1	0.8%	21.2%	54	0.3%	26.6%	0	0.0%	28.8%	0	0.0%	32.8%
	Total	*170*	*100%*	*100%*	*29,792*	*100%*	*100%*	*100%*	*227*	*100%*	*35,301*	*100%*	*100%*	*133*	*100%*	*100%*	*20,667*	*100%*	*100%*	*94*	*100%*	*100%*	*14,634*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Lakeland

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	10	6.7%	4.2%	1,036	11.7%	5.7%	4.0%	2	2.1%	235	2.2%	0.8%	0	0.0%	0.7%	0	0.0%	0.6%	2	3.1%	0.6%	235	4.5%	0.7%
	Moderate	27	18.1%	19.3%	2,256	25.4%	20.1%	21.0%	13	13.7%	891	8.3%	24.9%	5	16.7%	23.5%	496	9.1%	27.0%	8	12.3%	23.0%	395	7.6%	28.0%
	Middle	86	57.7%	55.1%	4,377	49.4%	52.6%	51.5%	43	45.3%	4,917	46.1%	44.4%	9	30.0%	45.3%	2,158	39.5%	40.9%	34	52.3%	45.1%	2,759	52.9%	38.5%
	Upper	26	17.4%	20.6%	1,199	13.5%	21.4%	23.4%	37	38.9%	4,631	43.4%	29.1%	16	53.3%	29.3%	2,804	51.4%	30.9%	21	32.3%	30.3%	1,827	35.0%	32.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.3%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*149*	*100%*	*100%*	*8,868*	*100%*	*100%*	*100%*	*95*	*100%*	*10,674*	*100%*	*100%*	*30*	*100%*	*100%*	*5,458*	*100%*	*100%*	*65*	*100%*	*100%*	*5,216*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.8%	0	0.0%	0.9%	3.3%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	11.2%	0	0.0%	16.3%	18.4%	0	0.0%	0	0.0%	20.5%	0	0.0%	16.5%	0	0.0%	22.0%	0	0.0%	14.0%	0	0.0%	12.9%
	Middle	0	0.0%	62.4%	0	0.0%	55.4%	57.6%	0	0.0%	0	0.0%	54.6%	0	0.0%	59.7%	0	0.0%	58.0%	0	0.0%	61.8%	0	0.0%	54.5%
	Upper	0	0.0%	24.0%	0	0.0%	27.1%	20.7%	0	0.0%	0	0.0%	23.3%	0	0.0%	19.4%	0	0.0%	17.5%	0	0.0%	20.6%	0	0.0%	31.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	3.6%	0	0.0%	2.1%	0	0.0%	0.7%	0	0.0%	0.3%
	Tr Unknown	0	0.0%	1.6%	0	0.0%	0.3%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	2.9%	0	0.0%	1.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Lakeland

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	115	77.2%	45.0%	3,103	35.0%	27.1%	94.5%	50	52.6%	2,440	22.9%	94.4%	12	40.0%	54.1%	640	11.7%	35.9%	38	58.5%	56.8%	1,800	34.5%	37.4%
		Over $1 Million	31	20.8%		5,735	64.7%		4.7%	43	45.3%	7,663	71.8%	4.7%	16	53.3%		4,247	77.8%		27	41.5%		3,416	65.5%	
		Total Rev. available	146	98.0%		8,838	99.7%		99.2%	93	97.9%	10,103	94.7%	99.1%	28	93.3%		4,887	89.5%		65	100.0%		5,216	100.0%	
		Rev. Not Known	3	2.0%		30	0.3%		0.8%	2	2.1%	571	5.3%	0.9%	2	6.7%		571	10.5%		0	0.0%		0	0.0%	
		Total	*149*	*100%*		*8,868*	*100%*		*100.0%*	*95*	*100%*	*10,674*	*100%*	*100%*	*30*	*100%*		*5,458*	*100%*		*65*	*100%*		*5,216*	*100%*	
	Loan Size	$100,000 or Less	123	82.6%	95.7%	2,233	25.2%	49.5%		63	66.3%	1,682	15.8%		14	46.7%	96.7%	316	5.8%	53.1%	49	75.4%	96.9%	1,366	26.2%	56.7%
		$100,001 - $250,000	19	12.8%	2.8%	2,905	32.8%	18.7%		19	20.0%	3,146	29.5%		8	26.7%	1.9%	1,494	27.4%	14.3%	11	16.9%	1.9%	1,652	31.7%	15.1%
		$250,001 - $1 Million	7	4.7%	1.5%	3,730	42.1%	31.8%		13	13.7%	5,846	54.8%		8	26.7%	1.4%	3,648	66.8%	32.6%	5	7.7%	1.2%	2,198	42.1%	28.2%
		Total	*149*	*100%*	*100.0%*	*8,868*	*100%*	*100.0%*		*95*	*100%*	*10,674*	*100%*		*30*	*100%*	*100%*	*5,458*	*100%*	*100%*	*65*	*100%*	*100%*	*5,216*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	110	95.7%		1,738	56.0%			41	82.0%	1,097	45.0%		9	75.0%		221	34.5%		32	84.2%		876	48.7%	
		$100,001 - $250,000	4	3.5%		560	18.0%			8	16.0%	1,074	44.0%		3	25.0%		419	65.5%		5	13.2%		655	36.4%	
		$250,001 - $1 Million	1	0.9%		805	25.9%			1	2.0%	269	11.0%		0	0.0%		0	0.0%		1	2.6%		269	14.9%	
		Total	*115*	*100%*		*3,103*	*100%*			*50*	*100%*	*2,440*	*100%*		*12*	*100%*		*640*	*100%*		*38*	*100%*		*1,800*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	64.0%	0	0.0%	54.2%	92.1%	0	0.0%	0	0.0%	92.0%	0	0.0%	69.8%	0	0.0%	55.5%	0	0.0%	66.9%	0	0.0%	48.8%
		Over $1 Million	0	0.0%		0	0.0%		7.9%	0	0.0%	0	0.0%	8.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	96.0%	0	0.0%	61.9%		0	0.0%	0	0.0%		0	0.0%	95.0%	0	0.0%	51.7%	0	0.0%	94.9%	0	0.0%	56.0%
		$100,001 - $250,000	0	0.0%	1.6%	0	0.0%	7.9%		0	0.0%	0	0.0%		0	0.0%	4.3%	0	0.0%	37.7%	0	0.0%	5.1%	0	0.0%	44.0%
		$250,001 - $500,000	0	0.0%	2.4%	0	0.0%	30.3%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	10.6%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.6%	0	0.0%	1.6%	2.3%	6	13.0%	3,231	14.0%	2.3%	3	14.3%	1.3%	1,120	12.5%	1.2%	3	12.0%	1.3%	2,111	14.9%	1.4%
	Moderate	4	9.5%	15.2%	732	3.1%	10.7%	16.3%	5	10.9%	2,109	9.1%	17.4%	2	9.5%	19.9%	857	9.6%	13.3%	3	12.0%	21.6%	1,252	8.8%	15.4%
	Middle	17	40.5%	41.7%	7,987	33.5%	34.6%	41.3%	22	47.8%	9,634	41.6%	40.7%	9	42.9%	46.0%	3,892	43.4%	39.1%	13	52.0%	44.0%	5,742	40.5%	39.3%
	Upper	21	50.0%	41.5%	15,132	63.4%	53.1%	40.1%	12	26.1%	7,799	33.7%	38.4%	6	28.6%	31.8%	2,728	30.4%	45.1%	6	24.0%	32.4%	5,071	35.8%	43.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	2.2%	375	1.6%	1.2%	1	4.8%	1.1%	375	4.2%	1.2%	0	0.0%	0.6%	0	0.0%	0.9%
	Total	*42*	*100%*	*100%*	*23,851*	*100%*	*100%*	*100%*	*46*	*100%*	*23,148*	*100%*	*100%*	*21*	*100%*	*100%*	*8,972*	*100%*	*100%*	*25*	*100%*	*100%*	*14,176*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.8%	0	0.0%	0.6%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	1.2%	0	0.0%	0.4%
	Moderate	2	2.9%	13.9%	823	3.1%	9.6%	16.3%	4	11.8%	866	10.8%	17.4%	4	16.7%	18.9%	866	13.0%	10.8%	0	0.0%	18.6%	0	0.0%	14.1%
	Middle	37	52.9%	43.6%	11,888	45.0%	37.6%	41.3%	15	44.1%	3,210	40.1%	40.7%	9	37.5%	43.2%	2,471	37.1%	34.6%	6	60.0%	43.0%	739	54.9%	47.5%
	Upper	31	44.3%	41.8%	13,716	51.9%	52.2%	40.1%	15	44.1%	3,926	49.1%	38.4%	11	45.8%	35.7%	3,320	49.9%	52.7%	4	40.0%	35.7%	606	45.1%	37.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	1.2%	0	0.0%	1.1%	0	0.0%	1.6%	0	0.0%	0.6%
	Total	*70*	*100%*	*100%*	*26,427*	*100%*	*100%*	*100%*	*34*	*100%*	*8,002*	*100%*	*100%*	*24*	*100%*	*100%*	*6,657*	*100%*	*100%*	*10*	*100%*	*100%*	*1,345*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.6%	0	0.0%	0.5%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	1.4%	0	0.0%	0.8%
	Moderate	3	7.9%	10.6%	80	1.7%	7.9%	16.3%	10	12.2%	976	9.5%	17.4%	5	9.4%	15.2%	288	4.3%	9.0%	5	17.2%	18.6%	688	19.8%	9.1%
	Middle	15	39.5%	45.3%	1,517	31.6%	34.4%	41.3%	39	47.6%	5,271	51.6%	40.7%	30	56.6%	44.6%	4,430	65.6%	39.7%	9	31.0%	45.0%	841	24.2%	39.3%
	Upper	20	52.6%	43.5%	3,202	66.7%	57.2%	40.1%	31	37.8%	3,773	36.9%	38.4%	17	32.1%	38.1%	1,882	27.9%	49.9%	14	48.3%	33.8%	1,891	54.5%	49.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	2.4%	200	2.0%	1.2%	1	1.9%	1.8%	150	2.2%	1.3%	1	3.4%	1.1%	50	1.4%	1.0%
	Total	*38*	*100%*	*100%*	*4,799*	*100%*	*100%*	*100%*	*82*	*100%*	*10,220*	*100%*	*100%*	*53*	*100%*	*100%*	*6,750*	*100%*	*100%*	*29*	*100%*	*100%*	*3,470*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	16.7%	0	0.0%	5.8%	2.0%	0	0.0%	0	0.0%	3.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	12.4%
	Moderate	0	0.0%	50.0%	0	0.0%	28.5%	16.3%	0	0.0%	0	0.0%	10.6%	0	0.0%	27.3%	0	0.0%	21.7%	0	0.0%	40.0%	0	0.0%	22.8%
	Middle	0	0.0%	5.6%	0	0.0%	17.0%	33.6%	0	0.0%	0	0.0%	42.3%	0	0.0%	54.5%	0	0.0%	68.4%	0	0.0%	50.0%	0	0.0%	64.8%
	Upper	0	0.0%	27.8%	0	0.0%	48.6%	48.1%	0	0.0%	0	0.0%	43.3%	0	0.0%	18.2%	0	0.0%	9.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.6%	0	0.0%	0.8%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.9%
	Moderate	1	16.7%	10.5%	30	6.1%	9.6%	16.3%	0	0.0%	0	0.0%	17.4%	0	0.0%	11.6%	0	0.0%	6.0%	0	0.0%	17.7%	0	0.0%	10.9%
	Middle	4	66.7%	43.8%	377	77.1%	34.8%	41.3%	6	40.0%	710	40.3%	40.7%	6	54.5%	45.7%	710	44.5%	34.7%	0	0.0%	44.0%	0	0.0%	32.0%
	Upper	1	16.7%	45.0%	82	16.8%	54.8%	40.1%	8	53.3%	1,010	57.4%	38.4%	4	36.4%	40.2%	847	53.0%	57.5%	4	100.0%	36.2%	163	100.0%	54.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	6.7%	40	2.3%	1.2%	1	9.1%	1.9%	40	2.5%	1.4%	0	0.0%	1.3%	0	0.0%	1.7%
	Total	*6*	*100%*	*100%*	*489*	*100%*	*100%*	*100%*	*15*	*100%*	*1,760*	*100%*	*100%*	*11*	*100%*	*100%*	*1,597*	*100%*	*100%*	*4*	*100%*	*100%*	*163*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.4%	0	0.0%	0.3%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.3%
	Moderate	1	20.0%	8.4%	250	12.3%	3.2%	16.3%	3	33.3%	715	24.7%	17.4%	0	0.0%	7.2%	0	0.0%	2.3%	3	75.0%	12.3%	715	92.3%	5.5%
	Middle	3	60.0%	29.8%	779	38.4%	14.8%	41.3%	2	22.2%	1,335	46.2%	40.7%	2	40.0%	35.7%	1,335	63.1%	17.9%	0	0.0%	41.5%	0	0.0%	24.0%
	Upper	1	20.0%	61.4%	1,000	49.3%	81.8%	40.1%	4	44.4%	840	29.1%	38.4%	3	60.0%	55.2%	780	36.9%	78.0%	1	25.0%	45.1%	60	7.7%	69.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	1.2%	0	0.0%	1.1%	0	0.0%	0.8%	0	0.0%	0.5%
	Total	*5*	*100%*	*100%*	*2,029*	*100%*	*100%*	*100%*	*9*	*100%*	*2,890*	*100%*	*100%*	*5*	*100%*	*100%*	*2,115*	*100%*	*100%*	*4*	*100%*	*100%*	*775*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.4%	0	0.0%	1.3%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	4.3%	0	0.0%	2.0%	0	0.0%	2.3%	0	0.0%	0.2%
	Moderate	0	0.0%	21.7%	0	0.0%	17.1%	16.3%	0	0.0%	0	0.0%	17.4%	0	0.0%	34.0%	0	0.0%	22.4%	0	0.0%	18.6%	0	0.0%	5.3%
	Middle	0	0.0%	37.3%	0	0.0%	31.4%	41.3%	0	0.0%	0	0.0%	40.7%	0	0.0%	42.6%	0	0.0%	41.7%	0	0.0%	25.6%	0	0.0%	15.4%
	Upper	0	0.0%	38.6%	0	0.0%	50.2%	40.1%	0	0.0%	0	0.0%	38.4%	0	0.0%	14.9%	0	0.0%	30.6%	0	0.0%	48.8%	0	0.0%	78.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	4.3%	0	0.0%	3.3%	0	0.0%	4.7%	0	0.0%	0.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	1.2%	0	0.0%	1.2%	2.3%	6	3.2%	3,231	7.0%	2.3%	3	2.6%	1.1%	1,120	4.3%	1.0%	3	4.2%	1.3%	2,111	10.6%	1.4%
	Moderate	11	6.8%	14.3%	1,915	3.3%	10.3%	16.3%	22	11.8%	4,666	10.1%	17.4%	11	9.6%	18.4%	2,011	7.7%	11.9%	11	15.3%	20.4%	2,655	13.3%	14.6%
	Middle	76	47.2%	42.4%	22,548	39.1%	34.6%	41.3%	84	45.2%	20,160	43.8%	40.7%	56	49.1%	44.7%	12,838	49.2%	37.1%	28	38.9%	43.9%	7,322	36.7%	40.9%
	Upper	74	46.0%	42.1%	33,132	57.5%	53.9%	40.1%	70	37.6%	17,348	37.7%	38.4%	41	36.0%	34.6%	9,557	36.6%	48.8%	29	40.3%	33.6%	7,791	39.1%	42.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	2.2%	615	1.3%	1.2%	3	2.6%	1.2%	565	2.2%	1.2%	1	1.4%	0.8%	50	0.3%	0.8%
	Total	*161*	*100%*	*100%*	*57,595*	*100%*	*100%*	*100%*	*186*	*100%*	*46,020*	*100%*	*100%*	*114*	*100%*	*100%*	*26,091*	*100%*	*100%*	*72*	*100%*	*100%*	*19,929*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Naples

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank							Bank					Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	4.8%	2.2%	188	0.8%	1.2%	20.8%	0	0.0%	0	0.0%	21.9%	0	0.0%	2.2%	0	0.0%	1.1%	0	0.0%	1.2%	0	0.0%	0.6%
	Moderate	2	4.8%	11.0%	527	2.2%	6.0%	17.7%	6	13.0%	1,819	7.9%	18.0%	6	28.6%	9.2%	1,819	20.3%	4.6%	0	0.0%	6.8%	0	0.0%	3.2%
	Middle	5	11.9%	16.4%	1,327	5.6%	10.7%	19.3%	7	15.2%	2,562	11.1%	19.6%	5	23.8%	18.0%	1,883	21.0%	11.2%	2	8.0%	15.6%	679	4.8%	9.9%
	Upper	33	78.6%	58.2%	21,809	91.4%	68.8%	42.2%	33	71.7%	18,767	81.1%	40.5%	10	47.6%	56.8%	5,270	58.7%	68.3%	23	92.0%	56.2%	13,497	95.2%	65.3%
	Unknown	0	0.0%	12.1%	0	0.0%	13.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.7%	0	0.0%	14.9%	0	0.0%	20.2%	0	0.0%	21.0%
	Total	*42*	*100%*	*100%*	*23,851*	*100%*	*100%*	*100%*	*46*	*100%*	*23,148*	*100%*	*100%*	*21*	*100%*	*100%*	*8,972*	*100%*	*100%*	*25*	*100%*	*100%*	*14,176*	*100%*	*100%*
REFINANCE	Low	5	7.1%	4.0%	641	2.4%	2.1%	20.8%	3	8.8%	144	1.8%	21.9%	1	4.2%	8.3%	95	1.4%	4.4%	2	20.0%	6.2%	49	3.6%	1.9%
	Moderate	8	11.4%	14.3%	1,473	5.6%	8.3%	17.7%	9	26.5%	1,425	17.8%	18.0%	7	29.2%	17.2%	1,138	17.1%	9.1%	2	20.0%	13.9%	287	21.3%	2.6%
	Middle	9	12.9%	19.5%	2,625	9.9%	14.0%	19.3%	11	32.4%	2,565	32.1%	19.6%	10	41.7%	21.2%	2,434	36.6%	14.1%	1	10.0%	17.8%	131	9.7%	4.2%
	Upper	48	68.6%	47.0%	21,688	82.1%	60.2%	42.2%	11	32.4%	3,868	48.3%	40.5%	6	25.0%	41.2%	2,990	44.9%	56.4%	5	50.0%	43.4%	878	65.3%	20.6%
	Unknown	0	0.0%	15.3%	0	0.0%	15.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.1%	0	0.0%	16.0%	0	0.0%	18.8%	0	0.0%	70.6%
	Total	*70*	*100%*	*100%*	*26,427*	*100%*	*100%*	*100%*	*34*	*100%*	*8,002*	*100%*	*100%*	*24*	*100%*	*100%*	*6,657*	*100%*	*100%*	*10*	*100%*	*100%*	*1,345*	*100%*	*100%*
HOME IMPROVEMENT	Low	5	13.2%	5.0%	401	8.4%	2.4%	20.8%	7	8.5%	387	3.8%	21.9%	5	9.4%	3.9%	277	4.1%	2.0%	2	6.9%	3.6%	110	3.2%	1.0%
	Moderate	5	13.2%	13.3%	278	5.8%	7.0%	17.7%	15	18.3%	1,395	13.6%	18.0%	10	18.9%	15.6%	1,040	15.4%	7.6%	5	17.2%	14.5%	355	10.2%	6.7%
	Middle	9	23.7%	18.5%	543	11.3%	12.7%	19.3%	13	15.9%	1,483	14.5%	19.6%	8	15.1%	17.6%	681	10.1%	9.5%	5	17.2%	21.5%	802	23.1%	11.1%
	Upper	19	50.0%	60.2%	3,577	74.5%	73.8%	42.2%	47	57.3%	6,955	68.1%	40.5%	30	56.6%	59.5%	4,752	70.4%	78.1%	17	58.6%	55.6%	2,203	63.5%	72.5%
	Unknown	0	0.0%	3.0%	0	0.0%	4.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	2.8%	0	0.0%	4.8%	0	0.0%	8.7%
	Total	*38*	*100%*	*100%*	*4,799*	*100%*	*100%*	*100%*	*82*	*100%*	*10,220*	*100%*	*100%*	*53*	*100%*	*100%*	*6,750*	*100%*	*100%*	*29*	*100%*	*100%*	*3,470*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	21.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.3%	0	0.0%	0	0.0%	19.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.2%	0	0.0%	0	0.0%	40.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	3.9%	0	0.0%	1.7%	20.8%	3	20.0%	137	7.8%	21.9%	3	27.3%	6.6%	137	8.6%	4.2%	0	0.0%	5.8%	0	0.0%	5.4%
	Moderate	3	50.0%	14.9%	304	62.2%	6.5%	17.7%	1	6.7%	15	0.9%	18.0%	0	0.0%	13.7%	0	0.0%	6.5%	1	25.0%	13.2%	15	9.2%	5.4%
	Middle	0	0.0%	18.4%	0	0.0%	12.2%	19.3%	2	13.3%	73	4.1%	19.6%	0	0.0%	20.3%	0	0.0%	10.6%	2	50.0%	20.5%	73	44.8%	11.2%
	Upper	3	50.0%	59.5%	185	37.8%	76.1%	42.2%	9	60.0%	1,535	87.2%	40.5%	8	72.7%	54.2%	1,460	91.4%	74.5%	1	25.0%	52.7%	75	46.0%	67.8%
	Unknown	0	0.0%	3.3%	0	0.0%	3.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.1%	0	0.0%	4.2%	0	0.0%	7.6%	0	0.0%	10.1%
	Total	*6*	*100%*	*100%*	*489*	*100%*	*100%*	*100%*	*15*	*100%*	*1,760*	*100%*	*100%*	*11*	*100%*	*100%*	*1,597*	*100%*	*100%*	*4*	*100%*	*100%*	*163*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Naples

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank							Bank					Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	4.7%	0	0.0%	1.3%	20.8%	0	0.0%	0	0.0%	21.9%	0	0.0%	3.8%	0	0.0%	0.9%	0	0.0%	5.3%	0	0.0%	1.4%
	Moderate	0	0.0%	7.5%	0	0.0%	1.5%	17.7%	1	11.1%	50	1.7%	18.0%	0	0.0%	11.0%	0	0.0%	2.4%	1	25.0%	9.2%	50	6.5%	1.8%
	Middle	1	20.0%	7.7%	49	2.4%	2.0%	19.3%	1	11.1%	300	10.4%	19.6%	0	0.0%	12.9%	0	0.0%	3.5%	1	25.0%	14.2%	300	38.7%	3.5%
	Upper	4	80.0%	72.1%	1,980	97.6%	83.0%	42.2%	7	77.8%	2,540	87.9%	40.5%	5	100.0%	61.9%	2,115	100.0%	72.5%	2	50.0%	52.9%	425	54.8%	60.2%
	Unknown	0	0.0%	8.1%	0	0.0%	12.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.3%	0	0.0%	20.6%	0	0.0%	18.4%	0	0.0%	33.2%
	Total	*5*	*100%*	*100%*	*2,029*	*100%*	*100%*	*100%*	*9*	*100%*	*2,890*	*100%*	*100%*	*5*	*100%*	*100%*	*2,115*	*100%*	*100%*	*4*	*100%*	*100%*	*775*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.6%	0	0.0%	1.1%	20.8%	0	0.0%	0	0.0%	21.9%	0	0.0%	8.5%	0	0.0%	4.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.2%	0	0.0%	1.3%	17.7%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	2.4%	0	0.0%	3.5%	19.3%	0	0.0%	0	0.0%	19.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.2%	0	0.0%	1.5%	42.2%	0	0.0%	0	0.0%	40.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.6%	0	0.0%	92.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	91.5%	0	0.0%	95.5%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	12	7.5%	3.1%	1,230	2.1%	1.6%	20.8%	13	7.0%	668	1.5%	21.9%	9	7.9%	4.2%	509	2.0%	1.9%	4	5.6%	2.5%	159	0.8%	1.0%
	Moderate	18	11.2%	12.4%	2,582	4.5%	6.6%	17.7%	32	17.2%	4,704	10.2%	18.0%	23	20.2%	12.1%	3,997	15.3%	5.5%	9	12.5%	8.8%	707	3.5%	3.1%
	Middle	24	14.9%	17.6%	4,544	7.9%	11.4%	19.3%	34	18.3%	6,983	15.2%	19.6%	23	20.2%	18.7%	4,998	19.2%	11.1%	11	15.3%	16.6%	1,985	10.0%	8.2%
	Upper	107	66.5%	53.6%	49,239	85.5%	65.1%	42.2%	107	57.5%	33,665	73.2%	40.5%	59	51.8%	52.8%	16,587	63.6%	65.0%	48	66.7%	54.0%	17,078	85.7%	53.8%
	Unknown	0	0.0%	13.3%	0	0.0%	15.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.2%	0	0.0%	16.5%	0	0.0%	18.1%	0	0.0%	33.9%
	Total	*161*	*100%*	*100%*	*57,595*	*100%*	*100%*	*100%*	*186*	*100%*	*46,020*	*100%*	*100%*	*114*	*100%*	*100%*	*26,091*	*100%*	*100%*	*72*	*100%*	*100%*	*19,929*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESSES	Low	5	2.2%	3.0%	117	0.7%	3.5%	3.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	2.2%	0	0.0%	2.7%	0	0.0%	2.3%	0	0.0%	2.6%
	Moderate	36	15.8%	12.7%	1,655	9.8%	7.8%	13.8%	20	19.4%	1,781	10.8%	15.3%	8	19.0%	15.7%	1,427	17.2%	11.8%	12	19.7%	17.3%	354	4.3%	11.3%
	Middle	97	42.5%	39.7%	7,851	46.7%	35.4%	39.7%	51	49.5%	7,051	42.7%	43.6%	24	57.1%	45.8%	3,269	39.3%	43.4%	27	44.3%	45.1%	3,782	46.1%	45.3%
	Upper	90	39.5%	44.2%	7,199	42.8%	53.2%	43.5%	32	31.1%	7,690	46.5%	37.5%	10	23.8%	35.2%	3,619	43.5%	41.3%	22	36.1%	34.3%	4,071	49.6%	40.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	0.8%	0	0.0%	0.5%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*228*	*100%*	*100%*	*16,822*	*100%*	*100%*	*100%*	*103*	*100%*	*16,522*	*100%*	*100%*	*42*	*100%*	*100%*	*8,315*	*100%*	*100%*	*61*	*100%*	*100%*	*8,207*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	8.1%	0	0.0%	20.7%	11.2%	0	0.0%	0	0.0%	18.1%	0	0.0%	9.8%	0	0.0%	2.1%	0	0.0%	18.3%	0	0.0%	7.9%
	Moderate	0	0.0%	25.8%	0	0.0%	28.6%	17.0%	0	0.0%	0	0.0%	16.9%	0	0.0%	11.5%	0	0.0%	4.6%	0	0.0%	10.0%	0	0.0%	36.3%
	Middle	0	0.0%	37.1%	0	0.0%	33.0%	39.8%	1	100.0%	14	100.0%	44.3%	0	0.0%	37.7%	0	0.0%	45.2%	1	100.0%	41.7%	14	100.0%	37.7%
	Upper	0	0.0%	25.8%	0	0.0%	16.7%	32.0%	0	0.0%	0	0.0%	20.3%	0	0.0%	39.3%	0	0.0%	46.0%	0	0.0%	30.0%	0	0.0%	18.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%	0	0.0%	1.6%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	3.2%	0	0.0%	1.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*14*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*14*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Naples

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	160	70.2%	46.9%	5,969	35.5%	30.2%	94.4%	53	51.5%	1,961	11.9%	94.2%	22	52.4%	51.0%	1,086	13.1%	35.3%	31	50.8%	52.6%	875	10.7%	35.5%
		Over $1 Million	47	20.6%		10,272	61.1%		4.5%	48	46.6%	13,061	79.1%	4.7%	18	42.9%		5,729	68.9%		30	49.2%		7,332	89.3%	
		Total Rev. available	207	90.8%		16,241	96.5%		98.9%	101	98.1%	15,022	90.9%	98.9%	40	95.2%		6,815	82.0%		61	100.0%		8,207	100.0%	
		Rev. Not Known	21	9.2%		581	3.5%		1.1%	2	1.9%	1,500	9.1%	1.1%	2	4.8%		1,500	18.0%		0	0.0%		0	0.0%	
		Total	*228*	*100%*		*16,822*	*100%*		*100.0%*	*103*	*100%*	*16,522*	*100%*	*100%*	*42*	*100%*		*8,315*	*100%*		*61*	*100%*		*8,207*	*100%*	
	Loan Size	$100,000 or Less	191	83.8%	93.7%	4,790	28.5%	41.3%		68	66.0%	1,537	9.3%		25	59.5%	95.6%	474	5.7%	51.3%	43	70.5%	95.7%	1,063	13.0%	52.2%
		$100,001 - $250,000	19	8.3%	3.6%	2,852	17.0%	17.0%		14	13.6%	2,666	16.1%		6	14.3%	2.6%	1,266	15.2%	15.5%	8	13.1%	2.5%	1,400	17.1%	15.4%
		$250,001 - $1 Million	18	7.9%	2.7%	9,180	54.6%	41.7%		21	20.4%	12,319	74.6%		11	26.2%	1.8%	6,575	79.1%	33.2%	10	16.4%	1.8%	5,744	70.0%	32.3%
		Total	*228*	*100%*	*100.0%*	*16,822*	*100%*	*100.0%*		*103*	*100%*	*16,522*	*100%*		*42*	*100%*	*100%*	*8,315*	*100%*	*100%*	*61*	*100%*	*100%*	*8,207*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	151	94.4%		3,345	56.0%			47	88.7%	844	43.0%		18	81.8%		260	23.9%		29	93.5%		584	66.7%	
		$100,001 - $250,000	6	3.8%		900	15.1%			5	9.4%	857	43.7%		3	13.6%		566	52.1%		2	6.5%		291	33.3%	
		$250,001 - $1 Million	3	1.9%		1,724	28.9%			1	1.9%	260	13.3%		1	4.5%		260	23.9%		0	0.0%		0	0.0%	
		Total	*160*	*100%*		*5,969*	*100%*			*53*	*100%*	*1,961*	*100%*		*22*	*100%*		*1,086*	*100%*		*31*	*100%*		*875*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	67.7%	0	0.0%	48.6%	94.6%	1	100.0%	14	100.0%	93.2%	0	0.0%	73.8%	0	0.0%	61.0%	1	100%	65.0%	14	100%	31.8%
		Over $1 Million	0	0.0%		0	0.0%		5.4%	0	0.0%	0	0.0%	6.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	1	100.0%	14	100.0%	100.0%	0	0.0%		0	0.0%		1	100.0%		14	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*1*	*100%*	*14*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*14*	*100%*	
	Loan Size	$100,000 or Less	0	0.0%	98.4%	0	0.0%	87.0%		1	100.0%	14	100.0%		0	0.0%	95.1%	0	0.0%	40.2%	1	100.0%	93.3%	14	100.0%	57.6%
		$100,001 - $250,000	0	0.0%	1.6%	0	0.0%	13.0%		0	0.0%	0	0.0%		0	0.0%	1.6%	0	0.0%	12.7%	0	0.0%	5.0%	0	0.0%	21.9%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	3.3%	0	0.0%	47.1%	0	0.0%	1.7%	0	0.0%	20.4%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*1*	*100%*	*14*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*14*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			1	100.0%	14	100.0%		0	0.0%		0	0.0%		1	100.0%		14	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*1*	*100%*	*14*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*14*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Northern FL

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	8.3%	4.3%	190	10.9%	3.6%	5.7%	6	19.4%	1,782	26.0%	20.5%	4	22.2%	22.5%	1,532	36.5%	21.5%	2	15.4%	22.7%	250	9.4%	22.4%
	Middle	10	83.3%	85.4%	1,371	78.5%	85.8%	85.6%	23	74.2%	4,810	70.1%	72.4%	14	77.8%	67.7%	2,668	63.5%	67.8%	9	69.2%	66.1%	2,142	80.6%	65.9%
	Upper	1	8.3%	10.0%	185	10.6%	10.5%	8.7%	2	6.5%	266	3.9%	7.1%	0	0.0%	9.6%	0	0.0%	10.6%	2	15.4%	10.8%	266	10.0%	11.4%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.3%
	Total	*12*	*100%*	*100%*	*1,746*	*100%*	*100%*	*100%*	*31*	*100%*	*6,858*	*100%*	*100%*	*18*	*100%*	*100%*	*4,200*	*100%*	*100%*	*13*	*100%*	*100%*	*2,658*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	2.7%	2.2%	142	1.8%	1.8%	5.7%	9	16.4%	1,189	19.8%	20.5%	8	19.0%	21.3%	989	22.9%	22.3%	1	7.7%	19.3%	200	11.8%	21.8%
	Middle	66	89.2%	86.3%	7,161	92.4%	85.9%	85.6%	41	74.5%	4,228	70.3%	72.4%	31	73.8%	70.4%	2,876	66.6%	69.9%	10	76.9%	74.9%	1,352	79.6%	73.4%
	Upper	6	8.1%	11.5%	447	5.8%	12.3%	8.7%	5	9.1%	597	9.9%	7.1%	3	7.1%	8.3%	451	10.4%	7.8%	2	15.4%	5.8%	146	8.6%	4.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*74*	*100%*	*100%*	*7,750*	*100%*	*100%*	*100%*	*55*	*100%*	*6,014*	*100%*	*100%*	*42*	*100%*	*100%*	*4,316*	*100%*	*100%*	*13*	*100%*	*100%*	*1,698*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.6%	0	0.0%	2.1%	5.7%	6	22.2%	314	17.9%	20.5%	5	29.4%	23.8%	284	23.4%	27.5%	1	10.0%	16.7%	30	5.5%	19.3%
	Middle	7	70.0%	76.9%	417	65.9%	62.3%	85.6%	19	70.4%	1,360	77.4%	72.4%	10	58.8%	71.4%	847	69.7%	69.4%	9	90.0%	71.4%	513	94.5%	74.5%
	Upper	3	30.0%	20.5%	216	34.1%	35.5%	8.7%	2	7.4%	84	4.8%	7.1%	2	11.8%	4.8%	84	6.9%	3.1%	0	0.0%	11.9%	0	0.0%	6.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*10*	*100%*	*100%*	*633*	*100%*	*100%*	*100%*	*27*	*100%*	*1,758*	*100%*	*100%*	*17*	*100%*	*100%*	*1,215*	*100%*	*100%*	*10*	*100%*	*100%*	*543*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	26.8%	0	0.0%	0	0.0%	17.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	64.5%	0	0.0%	0	0.0%	50.5%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	8.6%	0	0.0%	0	0.0%	32.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	5.7%	1	12.5%	60	10.2%	20.5%	0	0.0%	16.4%	0	0.0%	9.6%	1	20.0%	10.9%	60	41.4%	7.7%
	Middle	0	0.0%	83.3%	0	0.0%	77.2%	85.6%	6	75.0%	505	85.6%	72.4%	3	100.0%	70.5%	445	100.0%	78.4%	3	60.0%	76.4%	60	41.4%	82.4%
	Upper	1	100.0%	16.7%	75	100.0%	22.8%	8.7%	1	12.5%	25	4.2%	7.1%	0	0.0%	13.1%	0	0.0%	11.9%	1	20.0%	12.7%	25	17.2%	9.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*75*	*100%*	*100%*	*100%*	*8*	*100%*	*590*	*100%*	*100%*	*3*	*100%*	*100%*	*445*	*100%*	*100%*	*5*	*100%*	*100%*	*145*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Northern FL

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	5.7%	7	35.0%	575	41.9%	20.5%	2	40.0%	24.6%	471	76.2%	29.5%	5	33.3%	23.9%	104	13.8%	17.8%
	Middle	2	100.0%	86.2%	225	100.0%	88.8%	85.6%	11	55.0%	663	48.4%	72.4%	3	60.0%	66.7%	147	23.8%	61.6%	8	53.3%	67.6%	516	68.5%	71.0%
	Upper	0	0.0%	13.8%	0	0.0%	11.2%	8.7%	2	10.0%	133	9.7%	7.1%	0	0.0%	8.8%	0	0.0%	8.9%	2	13.3%	8.5%	133	17.7%	11.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*225*	*100%*	*100%*	*100%*	*20*	*100%*	*1,371*	*100%*	*100%*	*5*	*100%*	*100%*	*618*	*100%*	*100%*	*15*	*100%*	*100%*	*753*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	5.7%	0	0.0%	0	0.0%	20.5%	0	0.0%	4.5%	0	0.0%	5.9%	0	0.0%	16.7%	0	0.0%	10.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	85.6%	0	0.0%	0	0.0%	72.4%	0	0.0%	86.4%	0	0.0%	87.8%	0	0.0%	66.7%	0	0.0%	56.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	8.7%	0	0.0%	0	0.0%	7.1%	0	0.0%	9.1%	0	0.0%	6.3%	0	0.0%	16.7%	0	0.0%	33.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	3.0%	3.3%	332	3.2%	2.8%	5.7%	29	20.6%	3,920	23.6%	20.5%	19	22.4%	21.8%	3,276	30.4%	21.6%	10	17.9%	21.3%	644	11.1%	21.7%
	Middle	85	85.9%	85.8%	9,174	88.0%	85.7%	85.6%	100	70.9%	11,566	69.7%	72.4%	61	71.8%	69.0%	6,983	64.7%	68.7%	39	69.6%	68.5%	4,583	79.1%	67.8%
	Upper	11	11.1%	10.8%	923	8.9%	11.4%	8.7%	12	8.5%	1,105	6.7%	7.1%	5	5.9%	9.1%	535	5.0%	9.7%	7	12.5%	9.9%	570	9.8%	10.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.2%
	Total	*99*	*100%*	*100%*	*10,429*	*100%*	*100%*	*100%*	*141*	*100%*	*16,591*	*100%*	*100%*	*85*	*100%*	*100%*	*10,794*	*100%*	*100%*	*56*	*100%*	*100%*	*5,797*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Northern FL

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	8.3%	3.1%	30	1.7%	1.5%	23.9%	2	6.5%	223	3.3%	21.3%	1	5.6%	3.3%	143	3.4%	1.6%	1	7.7%	3.1%	80	3.0%	1.5%
	Moderate	4	33.3%	16.4%	562	32.2%	11.6%	18.0%	6	19.4%	567	8.3%	20.2%	3	16.7%	18.3%	326	7.8%	12.5%	3	23.1%	15.3%	241	9.1%	10.1%
	Middle	5	41.7%	27.0%	878	50.3%	23.9%	19.2%	5	16.1%	927	13.5%	21.6%	2	11.1%	24.3%	491	11.7%	20.9%	3	23.1%	26.4%	436	16.4%	23.5%
	Upper	2	16.7%	37.0%	276	15.8%	46.6%	38.8%	18	58.1%	5,141	75.0%	36.9%	12	66.7%	39.3%	3,240	77.1%	50.4%	6	46.2%	33.9%	1,901	71.5%	45.1%
	Unknown	0	0.0%	16.5%	0	0.0%	16.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.9%	0	0.0%	14.6%	0	0.0%	21.3%	0	0.0%	19.8%
	Total	*12*	*100%*	*100%*	*1,746*	*100%*	*100%*	*100%*	*31*	*100%*	*6,858*	*100%*	*100%*	*18*	*100%*	*100%*	*4,200*	*100%*	*100%*	*13*	*100%*	*100%*	*2,658*	*100%*	*100%*
REFINANCE	Low	4	5.4%	3.8%	136	1.8%	1.9%	23.9%	7	12.7%	527	8.8%	21.3%	6	14.3%	7.9%	493	11.4%	4.1%	1	7.7%	5.8%	34	2.0%	2.4%
	Moderate	12	16.2%	10.7%	934	12.1%	6.8%	18.0%	9	16.4%	686	11.4%	20.2%	7	16.7%	16.2%	550	12.7%	10.8%	2	15.4%	16.0%	136	8.0%	11.8%
	Middle	20	27.0%	18.5%	1,768	22.8%	15.3%	19.2%	13	23.6%	1,282	21.3%	21.6%	10	23.8%	24.3%	1,009	23.4%	22.9%	3	23.1%	22.9%	273	16.1%	22.2%
	Upper	38	51.4%	42.2%	4,912	63.4%	48.8%	38.8%	26	47.3%	3,519	58.5%	36.9%	19	45.2%	41.6%	2,264	52.5%	52.6%	7	53.8%	44.4%	1,255	73.9%	52.5%
	Unknown	0	0.0%	24.8%	0	0.0%	27.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.9%	0	0.0%	9.6%	0	0.0%	10.9%	0	0.0%	11.1%
	Total	*74*	*100%*	*100%*	*7,750*	*100%*	*100%*	*100%*	*55*	*100%*	*6,014*	*100%*	*100%*	*42*	*100%*	*100%*	*4,316*	*100%*	*100%*	*13*	*100%*	*100%*	*1,698*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.9%	1	3.7%	150	8.5%	21.3%	1	5.9%	6.3%	150	12.3%	6.4%	0	0.0%	4.8%	0	0.0%	2.3%
	Moderate	1	10.0%	20.5%	25	3.9%	12.3%	18.0%	2	7.4%	95	5.4%	20.2%	1	5.9%	15.9%	70	5.8%	11.2%	1	10.0%	15.5%	25	4.6%	10.0%
	Middle	0	0.0%	15.4%	0	0.0%	14.7%	19.2%	12	44.4%	671	38.2%	21.6%	6	35.3%	23.8%	300	24.7%	18.3%	6	60.0%	23.8%	371	68.3%	21.7%
	Upper	9	90.0%	61.5%	608	96.1%	69.9%	38.8%	12	44.4%	842	47.9%	36.9%	9	52.9%	52.4%	695	57.2%	61.6%	3	30.0%	50.0%	147	27.1%	55.5%
	Unknown	0	0.0%	2.6%	0	0.0%	3.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	2.6%	0	0.0%	6.0%	0	0.0%	10.4%
	Total	*10*	*100%*	*100%*	*633*	*100%*	*100%*	*100%*	*27*	*100%*	*1,758*	*100%*	*100%*	*17*	*100%*	*100%*	*1,215*	*100%*	*100%*	*10*	*100%*	*100%*	*543*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.9%	0	0.0%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.0%	0	0.0%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.2%	0	0.0%	0	0.0%	21.6%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	38.8%	0	0.0%	0	0.0%	36.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.9%	1	12.5%	10	1.7%	21.3%	0	0.0%	1.6%	0	0.0%	0.3%	1	20.0%	5.5%	10	6.9%	4.5%
	Moderate	0	0.0%	16.7%	0	0.0%	11.1%	18.0%	1	12.5%	60	10.2%	20.2%	0	0.0%	9.8%	0	0.0%	8.3%	1	20.0%	14.5%	60	41.4%	8.1%
	Middle	0	0.0%	16.7%	0	0.0%	13.0%	19.2%	1	12.5%	180	30.5%	21.6%	1	33.3%	19.7%	180	40.4%	16.9%	0	0.0%	18.2%	0	0.0%	17.0%
	Upper	1	100.0%	66.7%	75	100.0%	75.9%	38.8%	5	62.5%	340	57.6%	36.9%	2	66.7%	59.0%	265	59.6%	55.6%	3	60.0%	47.3%	75	51.7%	56.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.8%	0	0.0%	19.0%	0	0.0%	14.5%	0	0.0%	13.8%
	Total	*1*	*100%*	*100%*	*75*	*100%*	*100%*	*100%*	*8*	*100%*	*590*	*100%*	*100%*	*3*	*100%*	*100%*	*445*	*100%*	*100%*	*5*	*100%*	*100%*	*145*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Northern FL

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.4%	0	0.0%	4.2%	23.9%	0	0.0%	0	0.0%	21.3%	0	0.0%	5.3%	0	0.0%	6.7%	0	0.0%	7.0%	0	0.0%	9.4%
	Moderate	1	50.0%	6.9%	65	28.9%	6.0%	18.0%	4	20.0%	102	7.4%	20.2%	0	0.0%	8.8%	0	0.0%	9.7%	4	26.7%	21.1%	102	13.5%	14.4%
	Middle	0	0.0%	44.8%	0	0.0%	36.3%	19.2%	6	30.0%	361	26.3%	21.6%	0	0.0%	14.0%	0	0.0%	13.7%	6	40.0%	32.4%	361	47.9%	27.6%
	Upper	1	50.0%	41.4%	160	71.1%	51.6%	38.8%	10	50.0%	908	66.2%	36.9%	5	100.0%	68.4%	618	100.0%	65.2%	5	33.3%	38.0%	290	38.5%	47.1%
	Unknown	0	0.0%	3.4%	0	0.0%	1.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.5%	0	0.0%	4.8%	0	0.0%	1.4%	0	0.0%	1.4%
	Total	*2*	*100%*	*100%*	*225*	*100%*	*100%*	*100%*	*20*	*100%*	*1,371*	*100%*	*100%*	*5*	*100%*	*100%*	*618*	*100%*	*100%*	*15*	*100%*	*100%*	*753*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.9%	0	0.0%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	8.3%	0	0.0%	2.9%	18.0%	0	0.0%	0	0.0%	20.2%	0	0.0%	4.5%	0	0.0%	3.6%	0	0.0%	25.0%	0	0.0%	12.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.2%	0	0.0%	0	0.0%	21.6%	0	0.0%	4.5%	0	0.0%	4.6%	0	0.0%	8.3%	0	0.0%	8.4%
	Upper	0	0.0%	8.3%	0	0.0%	8.2%	38.8%	0	0.0%	0	0.0%	36.9%	0	0.0%	31.8%	0	0.0%	28.1%	0	0.0%	16.7%	0	0.0%	33.9%
	Unknown	0	0.0%	83.3%	0	0.0%	88.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	59.1%	0	0.0%	63.7%	0	0.0%	50.0%	0	0.0%	45.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	5	5.1%	3.3%	166	1.6%	1.7%	23.9%	11	7.8%	910	5.5%	21.3%	8	9.4%	4.8%	786	7.3%	2.5%	3	5.4%	3.9%	124	2.1%	2.0%
	Moderate	18	18.2%	13.8%	1,586	15.2%	9.5%	18.0%	22	15.6%	1,510	9.1%	20.2%	11	12.9%	16.8%	946	8.8%	11.8%	11	19.6%	15.7%	564	9.7%	10.4%
	Middle	25	25.3%	23.0%	2,646	25.4%	20.1%	19.2%	37	26.2%	3,421	20.6%	21.6%	19	22.4%	23.6%	1,980	18.3%	21.2%	18	32.1%	25.5%	1,441	24.9%	23.1%
	Upper	51	51.5%	39.6%	6,031	57.8%	47.6%	38.8%	71	50.4%	10,750	64.8%	36.9%	47	55.3%	41.9%	7,082	65.6%	51.4%	24	42.9%	37.2%	3,668	63.3%	46.7%
	Unknown	0	0.0%	20.3%	0	0.0%	21.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.9%	0	0.0%	13.2%	0	0.0%	17.7%	0	0.0%	17.7%
	Total	*99*	*100%*	*100%*	*10,429*	*100%*	*100%*	*100%*	*141*	*100%*	*16,591*	*100%*	*100%*	*85*	*100%*	*100%*	*10,794*	*100%*	*100%*	*56*	*100%*	*100%*	*5,797*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Northern FL

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	6.1%	6.0%	157	3.1%	7.4%	6.4%	3	7.3%	85	1.0%	21.3%	1	5.9%	21.8%	45	0.9%	16.6%	2	8.3%	20.9%	40	1.1%	17.9%
	Middle	58	87.9%	84.1%	4,260	85.0%	85.4%	83.9%	29	70.7%	6,190	73.0%	68.0%	12	70.6%	68.3%	3,618	76.0%	67.9%	17	70.8%	68.8%	2,572	69.1%	68.2%
	Upper	4	6.1%	8.6%	594	11.9%	6.9%	9.8%	9	22.0%	2,208	26.0%	10.5%	4	23.5%	8.5%	1,098	23.1%	14.5%	5	20.8%	9.2%	1,110	29.8%	12.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.7%
	Tr Unknown	0	0.0%	1.3%	0	0.0%	0.3%		0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.4%
	Total	*66*	*100%*	*100%*	*5,011*	*100%*	*100%*	*100%*	*41*	*100%*	*8,483*	*100%*	*100%*	*17*	*100%*	*100%*	*4,761*	*100%*	*100%*	*24*	*100%*	*100%*	*3,722*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.8%	0	0.0%	0.1%	4.2%	0	0.0%	0	0.0%	13.6%	0	0.0%	6.5%	0	0.0%	1.5%	0	0.0%	5.2%	0	0.0%	2.2%
	Middle	14	100.0%	95.5%	1,386	100.0%	99.3%	86.9%	9	100.0%	1,455	100.0%	80.8%	6	100.0%	89.7%	855	100.0%	97.7%	3	100.0%	92.2%	600	100.0%	95.9%
	Upper	0	0.0%	3.8%	0	0.0%	0.6%	8.8%	0	0.0%	0	0.0%	5.7%	0	0.0%	3.7%	0	0.0%	0.8%	0	0.0%	2.6%	0	0.0%	2.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*14*	*100%*	*100%*	*1,386*	*100%*	*100%*	*100%*	*9*	*100%*	*1,455*	*100%*	*100%*	*6*	*100%*	*100%*	*855*	*100%*	*100%*	*3*	*100%*	*100%*	*600*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Northern FL

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	48	72.7%	46.4%	1,528	30.5%	34.3%	94.0%	15	36.6%	751	8.9%	93.7%	7	41.2%	52.7%	341	7.2%	33.0%	8	33.3%	56.3%	410	11.0%	32.1%
		Over $1 Million	10	15.2%		2,366	47.2%		4.6%	24	58.5%	7,583	89.4%	4.9%	8	47.1%		4,271	89.7%		16	66.7%		3,312	89.0%	
		Total Rev. available	58	87.9%		3,894	77.7%		98.6%	39	95.1%	8,334	98.2%	98.6%	15	88.2%		4,612	96.9%		24	100.0%		3,722	100.0%	
		Rev. Not Known	8	12.1%		1,117	22.3%		1.4%	2	4.9%	149	1.8%	1.4%	2	11.8%		149	3.1%		0	0.0%		0	0.0%	
		Total	*66*	*100%*		*5,011*	*100%*		*100.0%*	*41*	*100%*	*8,483*	*100%*	*100%*	*17*	*100%*		*4,761*	*100%*		*24*	*100%*		*3,722*	*100%*	
	Loan Size	$100,000 or Less	52	78.8%	93.6%	1,160	23.1%	45.3%		24	58.5%	942	11.1%		10	58.8%	95.3%	373	7.8%	49.4%	14	58.3%	94.2%	569	15.3%	46.3%
		$100,001 - $250,000	8	12.1%	4.5%	1,186	23.7%	22.7%		9	22.0%	1,403	16.5%		2	11.8%	3.0%	335	7.0%	17.5%	7	29.2%	4.1%	1,068	28.7%	25.2%
		$250,001 - $1 Million	6	9.1%	1.9%	2,665	53.2%	31.9%		8	19.5%	6,138	72.4%		5	29.4%	1.8%	4,053	85.1%	33.2%	3	12.5%	1.7%	2,085	56.0%	28.5%
		Total	*66*	*100%*	*100.0%*	*5,011*	*100%*	*100.0%*		*41*	*100%*	*8,483*	*100%*		*17*	*100%*	*100%*	*4,761*	*100%*	*100%*	*24*	*100%*	*100%*	*3,722*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	43	89.6%		835	54.6%			12	80.0%	267	35.6%		6	85.7%		156	45.7%		6	75.0%		111	27.1%	
		$100,001 - $250,000	5	10.4%		693	45.4%			3	20.0%	484	64.4%		1	14.3%		185	54.3%		2	25.0%		299	72.9%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*48*	*100%*		*1,528*	*100%*			*15*	*100%*	*751*	*100%*		*7*	*100%*		*341*	*100%*		*8*	*100%*		*410*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	7	50.0%	37.6%	945	68.2%	37.2%	97.9%	5	55.6%	805	55.3%	98.1%	4	67%	37.4%	605	71%	45.5%	1	33%	36.5%	200	33%	35.0%
		Over $1 Million	6	42.9%		290	20.9%		2.1%	4	44.4%	650	44.7%	1.9%	2	33.3%		250	29.2%		2	66.7%		400	66.7%	
		Total Rev. available	13	92.9%		1,235	89.1%		100.0%	9	100.0%	1,455	100.0%	100.0%	6	100.0%		855	100.0%		3	100.0%		600	100.0%	
		Not Known	1	7.1%		151	10.9%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*14*	*100%*		*1,386*	*100%*		*100%*	*9*	*100%*	*1,455*	*100%*	*100%*	*6*	*100%*		*855*	*100%*		*3*	*100%*		*600*	*100%*	
	Loan Size	$100,000 or Less	8	57.1%	85.0%	166	12.0%	33.1%		2	22.2%	55	3.8%		2	33.3%	86.9%	55	6.4%	37.8%	0	0.0%	79.1%	0	0.0%	25.9%
		$100,001 - $250,000	5	35.7%	9.8%	951	68.6%	34.5%		7	77.8%	1,400	96.2%		4	66.7%	10.3%	800	93.6%	41.7%	3	100.0%	14.8%	600	100.0%	42.4%
		$250,001 - $500,000	1	7.1%	5.3%	269	19.4%	32.4%		0	0.0%	0	0.0%		0	0.0%	2.8%	0	0.0%	20.5%	0	0.0%	6.1%	0	0.0%	31.7%
		Total	*14*	*100%*	*100%*	*1,386*	*100%*	*100%*		*9*	*100%*	*1,455*	*100%*		*6*	*100%*	*100%*	*855*	*100%*	*100%*	*3*	*100%*	*100%*	*600*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	42.9%		76	8.0%			1	20.0%	5	0.6%		1	25.0%		5	0.8%		0	0.0%		0	0.0%	
		$100,001 - $250,000	3	42.9%		600	63.5%			4	80.0%	800	99.4%		3	75.0%		600	99.2%		1	100.0%		200	100.0%	
		$250,001 - $500,000	1	14.3%		269	28.5%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*7*	*100%*		*945*	*100%*			*5*	*100%*	*805*	*100%*		*4*	*100%*		*605*	*100%*		*1*	*100%*		*200*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ocala

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.2%	0	0.0%	0.1%	0.6%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.1%
	Moderate	11	12.8%	11.7%	4,189	16.8%	10.3%	14.5%	16	15.5%	4,151	17.5%	16.7%	8	15.1%	10.9%	2,218	16.7%	10.4%	8	16.0%	10.3%	1,933	18.5%	9.4%
	Middle	61	70.9%	71.1%	15,583	62.5%	69.6%	69.6%	67	65.0%	15,219	64.2%	61.7%	32	60.4%	72.3%	7,934	59.9%	68.8%	35	70.0%	74.9%	7,285	69.6%	72.0%
	Upper	14	16.3%	17.1%	5,156	20.7%	20.0%	15.3%	20	19.4%	4,346	18.3%	20.3%	13	24.5%	15.9%	3,094	23.4%	19.8%	7	14.0%	14.0%	1,252	12.0%	17.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	0.6%
	Total	*86*	*100%*	*100%*	*24,928*	*100%*	*100%*	*100%*	*103*	*100%*	*23,716*	*100%*	*100%*	*53*	*100%*	*100%*	*13,246*	*100%*	*100%*	*50*	*100%*	*100%*	*10,470*	*100%*	*100%*
REFINANCE	Low	2	0.9%	0.1%	82	0.3%	0.1%	0.6%	1	0.6%	138	0.6%	0.3%	1	0.9%	0.3%	138	0.9%	0.2%	0	0.0%	0.2%	0	0.0%	0.4%
	Moderate	28	13.0%	9.6%	2,561	9.9%	8.4%	14.5%	19	10.6%	1,606	7.3%	16.7%	10	9.1%	12.4%	693	4.7%	12.6%	9	13.0%	13.3%	913	12.3%	13.0%
	Middle	142	65.7%	70.2%	16,792	64.7%	68.4%	69.6%	110	61.5%	12,673	57.3%	61.7%	69	62.7%	66.7%	9,122	62.1%	63.0%	41	59.4%	67.5%	3,551	47.8%	64.7%
	Upper	44	20.4%	20.1%	6,511	25.1%	23.1%	15.3%	49	27.4%	7,708	34.8%	20.3%	30	27.3%	20.1%	4,741	32.3%	23.4%	19	27.5%	18.5%	2,967	39.9%	21.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	0.7%
	Total	*216*	*100%*	*100%*	*25,946*	*100%*	*100%*	*100%*	*179*	*100%*	*22,125*	*100%*	*100%*	*110*	*100%*	*100%*	*14,694*	*100%*	*100%*	*69*	*100%*	*100%*	*7,431*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.1%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.1%
	Moderate	11	11.8%	9.5%	681	10.5%	6.8%	14.5%	38	18.9%	2,405	16.5%	16.7%	15	13.5%	11.8%	943	10.7%	12.3%	23	25.6%	13.6%	1,462	25.2%	11.3%
	Middle	67	72.0%	69.3%	4,725	73.0%	72.6%	69.6%	115	57.2%	6,992	47.9%	61.7%	75	67.6%	64.4%	5,129	58.4%	56.0%	40	44.4%	60.1%	1,863	32.1%	54.0%
	Upper	15	16.1%	21.0%	1,069	16.5%	20.6%	15.3%	44	21.9%	4,314	29.6%	20.3%	19	17.1%	22.7%	2,067	23.5%	29.8%	25	27.8%	24.5%	2,247	38.8%	32.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	2.0%	875	6.0%	1.1%	2	1.8%	0.7%	650	7.4%	1.6%	2	2.2%	1.6%	225	3.9%	2.1%
	Total	*93*	*100%*	*100%*	*6,475*	*100%*	*100%*	*100%*	*201*	*100%*	*14,586*	*100%*	*100%*	*111*	*100%*	*100%*	*8,789*	*100%*	*100%*	*90*	*100%*	*100%*	*5,797*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	11.8%	0	0.0%	1.4%	16.4%	0	0.0%	0	0.0%	11.8%	0	0.0%	8.0%	0	0.0%	1.7%	0	0.0%	7.1%	0	0.0%	0.7%
	Moderate	0	0.0%	11.8%	0	0.0%	1.1%	23.8%	0	0.0%	0	0.0%	18.0%	0	0.0%	20.0%	0	0.0%	41.4%	0	0.0%	57.1%	0	0.0%	12.5%
	Middle	0	0.0%	76.5%	0	0.0%	97.5%	46.1%	0	0.0%	0	0.0%	54.1%	0	0.0%	64.0%	0	0.0%	53.9%	0	0.0%	7.1%	0	0.0%	0.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	13.8%	0	0.0%	0	0.0%	16.2%	0	0.0%	8.0%	0	0.0%	2.9%	0	0.0%	28.6%	0	0.0%	86.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	10.3%	0	0.0%	8.4%	14.5%	9	16.1%	958	17.0%	16.7%	6	24.0%	10.6%	863	26.5%	10.9%	3	9.7%	9.6%	95	4.0%	9.6%
	Middle	20	60.6%	65.6%	1,580	46.8%	64.0%	69.6%	29	51.8%	2,218	39.5%	61.7%	12	48.0%	65.9%	1,096	33.7%	55.2%	17	54.8%	68.1%	1,122	47.5%	63.8%
	Upper	13	39.4%	24.2%	1,799	53.2%	27.6%	15.3%	18	32.1%	2,444	43.5%	20.3%	7	28.0%	22.0%	1,297	39.8%	32.6%	11	35.5%	22.4%	1,147	48.5%	26.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	1.4%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*33*	*100%*	*100%*	*3,379*	*100%*	*100%*	*100%*	*56*	*100%*	*5,620*	*100%*	*100%*	*25*	*100%*	*100%*	*3,256*	*100%*	*100%*	*31*	*100%*	*100%*	*2,364*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ocala

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	1	2.3%	29	0.8%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	1	4.3%	0.3%	29	1.3%	0.1%
	Moderate	4	19.0%	7.2%	362	20.8%	17.0%	14.5%	10	22.7%	683	18.9%	16.7%	3	14.3%	13.5%	210	14.9%	19.6%	7	30.4%	16.5%	473	21.4%	21.5%
	Middle	14	66.7%	71.1%	1,122	64.5%	60.1%	69.6%	26	59.1%	1,704	47.0%	61.7%	14	66.7%	64.6%	1,002	71.2%	53.7%	12	52.2%	66.3%	702	31.7%	50.9%
	Upper	3	14.3%	21.7%	256	14.7%	22.9%	15.3%	7	15.9%	1,206	33.3%	20.3%	4	19.0%	22.0%	195	13.9%	26.7%	3	13.0%	16.8%	1,011	45.6%	27.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*21*	*100%*	*100%*	*1,740*	*100%*	*100%*	*100%*	*44*	*100%*	*3,622*	*100%*	*100%*	*21*	*100%*	*100%*	*1,407*	*100%*	*100%*	*23*	*100%*	*100%*	*2,215*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	17.9%	0	0.0%	16.0%	14.5%	0	0.0%	0	0.0%	16.7%	0	0.0%	18.2%	0	0.0%	15.3%	0	0.0%	28.1%	0	0.0%	26.2%
	Middle	0	0.0%	70.9%	0	0.0%	70.5%	69.6%	0	0.0%	0	0.0%	61.7%	0	0.0%	64.6%	0	0.0%	63.8%	0	0.0%	62.5%	0	0.0%	59.8%
	Upper	0	0.0%	11.1%	0	0.0%	13.5%	15.3%	0	0.0%	0	0.0%	20.3%	0	0.0%	17.2%	0	0.0%	20.9%	0	0.0%	9.4%	0	0.0%	14.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	0.4%	0.1%	82	0.1%	0.2%	0.6%	2	0.3%	167	0.2%	0.3%	1	0.3%	0.3%	138	0.3%	0.2%	1	0.4%	0.2%	29	0.1%	0.2%
	Moderate	54	12.0%	10.8%	7,793	12.5%	9.1%	14.5%	92	15.8%	9,803	14.1%	16.7%	42	13.1%	11.4%	4,927	11.9%	12.2%	50	19.0%	11.0%	4,876	17.2%	10.2%
	Middle	304	67.7%	70.6%	39,802	63.7%	70.8%	69.6%	347	59.5%	38,806	55.7%	61.7%	202	63.1%	70.1%	24,283	58.7%	66.5%	145	55.1%	72.7%	14,523	51.4%	65.8%
	Upper	89	19.8%	18.5%	14,791	23.7%	19.9%	15.3%	138	23.7%	20,018	28.7%	20.3%	73	22.8%	17.6%	11,394	27.5%	20.3%	65	24.7%	15.5%	8,624	30.5%	23.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	0.7%	875	1.3%	1.1%	2	0.6%	0.6%	650	1.6%	0.8%	2	0.8%	0.6%	225	0.8%	0.6%
	Total	*449*	*100%*	*100%*	*62,468*	*100%*	*100%*	*100%*	*583*	*100%*	*69,669*	*100%*	*100%*	*320*	*100%*	*100%*	*41,392*	*100%*	*100%*	*263*	*100%*	*100%*	*28,277*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Ocala

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	2.3%	2.8%	246	1.0%	1.5%	19.3%	4	3.9%	260	1.1%	18.0%	2	3.8%	2.9%	130	1.0%	1.5%	2	4.0%	2.1%	130	1.2%	1.0%
	Moderate	13	15.1%	14.8%	1,749	7.0%	10.7%	19.5%	23	22.3%	3,312	14.0%	19.8%	9	17.0%	14.9%	1,154	8.7%	10.6%	14	28.0%	12.8%	2,158	20.6%	9.3%
	Middle	17	19.8%	21.7%	2,931	11.8%	19.6%	21.6%	23	22.3%	4,989	21.0%	22.1%	14	26.4%	23.6%	2,918	22.0%	21.4%	9	18.0%	23.4%	2,071	19.8%	21.6%
	Upper	54	62.8%	40.4%	20,002	80.2%	48.4%	39.7%	53	51.5%	15,155	63.9%	40.2%	28	52.8%	39.7%	9,044	68.3%	47.7%	25	50.0%	34.8%	6,111	58.4%	43.2%
	Unknown	0	0.0%	20.3%	0	0.0%	19.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.8%	0	0.0%	18.7%	0	0.0%	26.9%	0	0.0%	24.9%
	Total	*86*	*100%*	*100%*	*24,928*	*100%*	*100%*	*100%*	*103*	*100%*	*23,716*	*100%*	*100%*	*53*	*100%*	*100%*	*13,246*	*100%*	*100%*	*50*	*100%*	*100%*	*10,470*	*100%*	*100%*
REFINANCE	Low	18	8.3%	4.4%	1,064	4.1%	2.4%	19.3%	23	12.8%	1,573	7.1%	18.0%	11	10.0%	9.9%	958	6.5%	5.8%	12	17.4%	8.6%	615	8.3%	4.9%
	Moderate	42	19.4%	14.6%	3,634	14.0%	10.4%	19.5%	42	23.5%	3,738	16.9%	19.8%	22	20.0%	21.9%	2,337	15.9%	17.4%	20	29.0%	20.7%	1,401	18.9%	15.2%
	Middle	58	26.9%	21.1%	6,026	23.2%	18.2%	21.6%	47	26.3%	5,337	24.1%	22.1%	36	32.7%	24.7%	4,240	28.9%	23.6%	11	15.9%	22.8%	1,097	14.8%	21.1%
	Upper	98	45.4%	36.4%	15,222	58.7%	43.7%	39.7%	67	37.4%	11,477	51.9%	40.2%	41	37.3%	30.7%	7,159	48.7%	39.6%	26	37.7%	30.5%	4,318	58.1%	37.4%
	Unknown	0	0.0%	23.4%	0	0.0%	25.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.7%	0	0.0%	13.6%	0	0.0%	17.4%	0	0.0%	21.4%
	Total	*216*	*100%*	*100%*	*25,946*	*100%*	*100%*	*100%*	*179*	*100%*	*22,125*	*100%*	*100%*	*110*	*100%*	*100%*	*14,694*	*100%*	*100%*	*69*	*100%*	*100%*	*7,431*	*100%*	*100%*
HOME IMPROVEMENT	Low	12	12.9%	5.7%	561	8.7%	3.2%	19.3%	31	15.4%	1,122	7.7%	18.0%	23	20.7%	8.6%	901	10.3%	4.4%	8	8.9%	6.7%	221	3.8%	3.2%
	Moderate	21	22.6%	18.6%	1,142	17.6%	12.4%	19.5%	45	22.4%	1,955	13.4%	19.8%	25	22.5%	17.4%	968	11.0%	11.3%	20	22.2%	17.0%	987	17.0%	11.1%
	Middle	20	21.5%	25.1%	1,034	16.0%	20.4%	21.6%	40	19.9%	2,429	16.7%	22.1%	12	10.8%	21.8%	1,306	14.9%	16.7%	28	31.1%	25.7%	1,123	19.4%	18.4%
	Upper	40	43.0%	47.7%	3,738	57.7%	61.7%	39.7%	85	42.3%	9,080	62.3%	40.2%	51	45.9%	48.9%	5,614	63.9%	61.3%	34	37.8%	47.5%	3,466	59.8%	63.1%
	Unknown	0	0.0%	2.8%	0	0.0%	2.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	6.4%	0	0.0%	3.2%	0	0.0%	4.2%
	Total	*93*	*100%*	*100%*	*6,475*	*100%*	*100%*	*100%*	*201*	*100%*	*14,586*	*100%*	*100%*	*111*	*100%*	*100%*	*8,789*	*100%*	*100%*	*90*	*100%*	*100%*	*5,797*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.3%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.5%	0	0.0%	0	0.0%	19.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.6%	0	0.0%	0	0.0%	22.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	39.7%	0	0.0%	0	0.0%	40.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	0.1%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	92.9%	0	0.0%	99.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	2	6.1%	7.0%	25	0.7%	4.5%	19.3%	5	8.9%	222	4.0%	18.0%	1	4.0%	7.4%	25	0.8%	4.1%	4	12.9%	5.5%	197	8.3%	4.2%
	Moderate	2	6.1%	14.2%	41	1.2%	6.9%	19.5%	11	19.6%	579	10.3%	19.8%	5	20.0%	18.6%	356	10.9%	12.2%	6	19.4%	16.3%	223	9.4%	10.5%
	Middle	5	15.2%	20.9%	337	10.0%	14.1%	21.6%	14	25.0%	1,059	18.8%	22.1%	6	24.0%	26.3%	458	14.1%	20.1%	8	25.8%	25.0%	601	25.4%	18.1%
	Upper	24	72.7%	54.0%	2,976	88.1%	70.5%	39.7%	26	46.4%	3,760	66.9%	40.2%	13	52.0%	42.1%	2,417	74.2%	57.7%	13	41.9%	45.9%	1,343	56.8%	60.0%
	Unknown	0	0.0%	4.0%	0	0.0%	3.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	5.9%	0	0.0%	7.3%	0	0.0%	7.2%
	Total	*33*	*100%*	*100%*	*3,379*	*100%*	*100%*	*100%*	*56*	*100%*	*5,620*	*100%*	*100%*	*25*	*100%*	*100%*	*3,256*	*100%*	*100%*	*31*	*100%*	*100%*	*2,364*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Ocala

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	14.3%	10.2%	96	5.5%	7.8%	19.3%	4	9.1%	142	3.9%	18.0%	2	9.5%	9.9%	60	4.3%	5.5%	2	8.7%	8.6%	82	3.7%	5.2%
	Moderate	4	19.0%	16.3%	324	18.6%	14.6%	19.5%	15	34.1%	1,046	28.9%	19.8%	7	33.3%	16.1%	611	43.4%	10.8%	8	34.8%	22.3%	435	19.6%	13.1%
	Middle	6	28.6%	25.9%	480	27.6%	14.8%	21.6%	8	18.2%	395	10.9%	22.1%	4	19.0%	21.5%	199	14.1%	15.6%	4	17.4%	26.5%	196	8.8%	18.2%
	Upper	8	38.1%	42.8%	840	48.3%	59.7%	39.7%	17	38.6%	2,039	56.3%	40.2%	8	38.1%	44.8%	537	38.2%	59.7%	9	39.1%	34.0%	1,502	67.8%	48.0%
	Unknown	0	0.0%	4.8%	0	0.0%	3.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.6%	0	0.0%	8.4%	0	0.0%	8.6%	0	0.0%	15.5%
	Total	*21*	*100%*	*100%*	*1,740*	*100%*	*100%*	*100%*	*44*	*100%*	*3,622*	*100%*	*100%*	*21*	*100%*	*100%*	*1,407*	*100%*	*100%*	*23*	*100%*	*100%*	*2,215*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.9%	0	0.0%	0.7%	19.3%	0	0.0%	0	0.0%	18.0%	0	0.0%	3.0%	0	0.0%	1.7%	0	0.0%	6.3%	0	0.0%	1.9%
	Moderate	0	0.0%	3.4%	0	0.0%	1.8%	19.5%	0	0.0%	0	0.0%	19.8%	0	0.0%	1.0%	0	0.0%	0.3%	0	0.0%	3.1%	0	0.0%	3.9%
	Middle	0	0.0%	3.4%	0	0.0%	4.3%	21.6%	0	0.0%	0	0.0%	22.1%	0	0.0%	2.0%	0	0.0%	1.3%	0	0.0%	3.1%	0	0.0%	0.0%
	Upper	0	0.0%	0.9%	0	0.0%	1.1%	39.7%	0	0.0%	0	0.0%	40.2%	0	0.0%	1.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.5%	0	0.0%	92.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	92.9%	0	0.0%	95.5%	0	0.0%	87.5%	0	0.0%	94.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	37	8.2%	3.6%	1,992	3.2%	1.8%	19.3%	67	11.5%	3,319	4.8%	18.0%	39	12.2%	5.2%	2,074	5.0%	2.5%	28	10.6%	3.4%	1,245	4.4%	1.5%
	Moderate	82	18.3%	14.8%	6,890	11.0%	10.0%	19.5%	136	23.3%	10,630	15.3%	19.8%	68	21.3%	16.9%	5,426	13.1%	11.7%	68	25.9%	14.4%	5,204	18.4%	9.4%
	Middle	106	23.6%	21.5%	10,808	17.3%	17.8%	21.6%	132	22.6%	14,209	20.4%	22.1%	72	22.5%	23.7%	9,121	22.0%	20.9%	60	22.8%	23.4%	5,088	18.0%	20.0%
	Upper	224	49.9%	39.1%	42,778	68.5%	44.1%	39.7%	248	42.5%	41,511	59.6%	40.2%	141	44.1%	37.7%	24,771	59.8%	44.5%	107	40.7%	35.1%	16,740	59.2%	40.2%
	Unknown	0	0.0%	21.0%	0	0.0%	26.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.5%	0	0.0%	20.5%	0	0.0%	23.6%	0	0.0%	28.9%
	Total	*449*	*100%*	*100%*	*62,468*	*100%*	*100%*	*100%*	*583*	*100%*	*69,669*	*100%*	*100%*	*320*	*100%*	*100%*	*41,392*	*100%*	*100%*	*263*	*100%*	*100%*	*28,277*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Ocala

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	5	2.0%	1.6%	451	2.2%	2.0%	1.9%	4	3.1%	1,505	10.4%	1.3%	1	1.8%	1.1%	200	2.5%	1.4%	3	4.0%	1.1%	1,305	20.4%	2.0%
	Moderate	40	16.3%	16.1%	2,960	14.4%	17.1%	16.6%	33	25.4%	3,571	24.6%	20.4%	8	14.5%	20.0%	2,320	28.5%	17.7%	25	33.3%	19.9%	1,251	19.6%	17.7%
	Middle	164	66.7%	65.3%	14,623	71.1%	65.1%	64.1%	68	52.3%	6,845	47.1%	55.6%	34	61.8%	57.3%	4,186	51.5%	56.2%	34	45.3%	56.9%	2,659	41.6%	58.7%
	Upper	37	15.0%	16.1%	2,547	12.4%	15.7%	17.3%	24	18.5%	2,459	16.9%	21.7%	12	21.8%	20.1%	1,429	17.6%	23.4%	12	16.0%	20.8%	1,030	16.1%	20.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.8%	141	1.0%	0.9%	0	0.0%	1.0%	0	0.0%	1.1%	1	1.3%	0.9%	141	2.2%	0.9%
	Tr Unknown	0	0.0%	0.9%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*246*	*100%*	*100%*	*20,581*	*100%*	*100%*	*100%*	*130*	*100%*	*14,521*	*100%*	*100%*	*55*	*100%*	*100%*	*8,135*	*100%*	*100%*	*75*	*100%*	*100%*	*6,386*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.6%	0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	20.0%	14.0%	125	61.3%	13.8%	18.4%	0	0.0%	0	0.0%	24.5%	0	0.0%	19.0%	0	0.0%	16.2%	0	0.0%	15.1%	0	0.0%	14.0%
	Middle	3	60.0%	69.4%	73	35.8%	79.6%	69.9%	3	100.0%	81	100.0%	38.2%	3	100.0%	39.9%	81	100.0%	38.5%	0	0.0%	48.0%	0	0.0%	54.7%
	Upper	1	20.0%	12.1%	6	2.9%	5.8%	11.4%	0	0.0%	0	0.0%	36.0%	0	0.0%	41.2%	0	0.0%	45.3%	0	0.0%	35.5%	0	0.0%	30.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.3%
	Tr Unknown	0	0.0%	3.8%	0	0.0%	0.7%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.2%
	Total	*5*	*100%*	*100%*	*204*	*100%*	*100%*	*100%*	*3*	*100%*	*81*	*100%*	*100%*	*3*	*100%*	*100%*	*81*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Ocala

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	169	68.7%	47.0%	6,623	32.2%	30.6%	94.6%	74	56.9%	3,668	25.3%	94.4%	28	50.9%	51.2%	2,163	26.6%	35.1%	46	61.3%	53.3%	1,505	23.6%	33.1%
		Over $1 Million	60	24.4%		13,134	63.8%		4.5%	52	40.0%	8,736	60.2%	4.6%	26	47.3%		5,692	70.0%		26	34.7%		3,044	47.7%	
		Total Rev. available	229	93.1%		19,757	96.0%		99.1%	126	96.9%	12,404	85.4%	99.1%	54	98.2%		7,855	96.6%		72	96.0%		4,549	71.2%	
		Rev. Not Known	17	6.9%		824	4.0%		0.9%	4	3.1%	2,117	14.6%	0.9%	1	1.8%		280	3.4%		3	4.0%		1,837	28.8%	
		Total	*246*	*100%*		*20,581*	*100%*		*100.0%*	*130*	*100%*	*14,521*	*100%*	*100%*	*55*	*100%*		*8,135*	*100%*		*75*	*100%*		*6,386*	*100%*	
	Loan Size	$100,000 or Less	201	81.7%	94.2%	4,807	23.4%	42.0%		90	69.2%	1,987	13.7%		32	58.2%	95.3%	628	7.7%	42.8%	58	77.3%	96.3%	1,359	21.3%	50.0%
		$100,001 - $250,000	23	9.3%	3.5%	3,690	17.9%	18.2%		18	13.8%	2,899	20.0%		10	18.2%	2.5%	1,843	22.7%	15.0%	8	10.7%	2.1%	1,056	16.5%	13.5%
		$250,001 - $1 Million	22	8.9%	2.3%	12,084	58.7%	39.7%		22	16.9%	9,635	66.4%		13	23.6%	2.2%	5,664	69.6%	42.2%	9	12.0%	1.7%	3,971	62.2%	36.5%
		Total	*246*	*100%*	*100.0%*	*20,581*	*100%*	*100.0%*		*130*	*100%*	*14,521*	*100%*		*55*	*100%*	*100%*	*8,135*	*100%*	*100%*	*75*	*100%*	*100%*	*6,386*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	161	95.3%		3,053	46.1%			62	83.8%	1,009	27.5%		21	75.0%		265	12.3%		41	89.1%		744	49.4%	
		$100,001 - $250,000	4	2.4%		620	9.4%			8	10.8%	1,197	32.6%		4	14.3%		693	32.0%		4	8.7%		504	33.5%	
		$250,001 - $1 Million	4	2.4%		2,950	44.5%			4	5.4%	1,462	39.9%		3	10.7%		1,205	55.7%		1	2.2%		257	17.1%	
		Total	*169*	*100%*		*6,623*	*100%*			*74*	*100%*	*3,668*	*100%*		*28*	*100%*		*2,163*	*100%*		*46*	*100%*		*1,505*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	4	80.0%	69.4%	150	73.5%	67.8%	97.3%	2	66.7%	56	69.1%	97.2%	2	67%	64.1%	56	69%	49.7%	0	0.0%	75.0%	0	0.0%	57.0%
		Over $1 Million	1	20.0%		54	26.5%		2.7%	1	33.3%	25	30.9%	2.6%	1	33.3%		25	30.9%		0	0.0%		0	0.0%	
		Total Rev. available	5	100.0%		204	100.0%		100.0%	3	100.0%	81	100.0%	99.8%	3	100.0%		81	100.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*5*	*100%*		*204*	*100%*		*100%*	*3*	*100%*	*81*	*100%*	*100%*	*3*	*100%*		*81*	*100%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	4	80.0%	97.5%	79	38.7%	71.9%		3	100.0%	81	100.0%		3	100.0%	94.8%	81	100.0%	52.7%	0	0.0%	98.7%	0	0.0%	81.7%
		$100,001 - $250,000	1	20.0%	1.3%	125	61.3%	8.7%		0	0.0%	0	0.0%		0	0.0%	2.6%	0	0.0%	15.4%	0	0.0%	0.7%	0	0.0%	5.7%
		$250,001 - $500,000	0	0.0%	1.3%	0	0.0%	19.4%		0	0.0%	0	0.0%		0	0.0%	2.6%	0	0.0%	31.8%	0	0.0%	0.7%	0	0.0%	12.7%
		Total	*5*	*100%*	*100%*	*204*	*100%*	*100%*		*3*	*100%*	*81*	*100%*		*3*	*100%*	*100%*	*81*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	75.0%		25	16.7%			2	100.0%	56	100.0%		2	100.0%		56	100.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	1	25.0%		125	83.3%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*150*	*100%*			*2*	*100%*	*56*	*100%*		*2*	*100%*		*56*	*100%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Okeechobee

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	50.0%	30.0%	218	43.3%	23.9%	29.7%	1	33.3%	321	38.8%	21.1%	0	0.0%	20.8%	0	0.0%	19.4%	1	50.0%	23.6%	321	60.3%	24.9%
	Middle	0	0.0%	55.3%	0	0.0%	62.5%	56.3%	2	66.7%	507	61.2%	47.0%	1	100.0%	49.5%	296	100.0%	44.5%	1	50.0%	49.1%	211	39.7%	44.6%
	Upper	1	50.0%	14.7%	286	56.7%	13.6%	14.0%	0	0.0%	0	0.0%	31.9%	0	0.0%	29.7%	0	0.0%	36.1%	0	0.0%	27.3%	0	0.0%	30.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*504*	*100%*	*100%*	*100%*	*3*	*100%*	*828*	*100%*	*100%*	*1*	*100%*	*100%*	*296*	*100%*	*100%*	*2*	*100%*	*100%*	*532*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	21.0%	0	0.0%	16.4%	29.7%	1	33.3%	82	40.6%	21.1%	0	0.0%	26.8%	0	0.0%	25.3%	1	50.0%	24.1%	82	45.1%	18.1%
	Middle	3	100.0%	58.9%	205	100.0%	66.0%	56.3%	2	66.7%	120	59.4%	47.0%	1	100.0%	33.9%	20	100.0%	28.0%	1	50.0%	48.2%	100	54.9%	39.9%
	Upper	0	0.0%	20.0%	0	0.0%	17.6%	14.0%	0	0.0%	0	0.0%	31.9%	0	0.0%	39.3%	0	0.0%	46.6%	0	0.0%	27.7%	0	0.0%	42.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*205*	*100%*	*100%*	*100%*	*3*	*100%*	*202*	*100%*	*100%*	*1*	*100%*	*100%*	*20*	*100%*	*100%*	*2*	*100%*	*100%*	*182*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	32.4%	0	0.0%	27.1%	29.7%	1	33.3%	25	39.7%	21.1%	0	0.0%	12.5%	0	0.0%	8.6%	1	33.3%	13.3%	25	39.7%	17.4%
	Middle	0	0.0%	47.1%	0	0.0%	49.5%	56.3%	2	66.7%	38	60.3%	47.0%	0	0.0%	32.5%	0	0.0%	36.8%	2	66.7%	40.0%	38	60.3%	40.1%
	Upper	0	0.0%	20.6%	0	0.0%	23.4%	14.0%	0	0.0%	0	0.0%	31.9%	0	0.0%	55.0%	0	0.0%	54.7%	0	0.0%	46.7%	0	0.0%	42.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*63*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*63*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	42.1%	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	66.7%	0	0.0%	82.2%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	53.9%	0	0.0%	0	0.0%	65.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	17.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	4.1%	0	0.0%	0	0.0%	15.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	31.3%	0	0.0%	28.7%	29.7%	1	100.0%	150	100.0%	21.1%	1	100.0%	21.7%	150	100.0%	19.8%	0	0.0%	26.1%	0	0.0%	11.8%
	Middle	0	0.0%	62.5%	0	0.0%	68.6%	56.3%	0	0.0%	0	0.0%	47.0%	0	0.0%	43.5%	0	0.0%	52.2%	0	0.0%	39.1%	0	0.0%	67.9%
	Upper	0	0.0%	6.3%	0	0.0%	2.7%	14.0%	0	0.0%	0	0.0%	31.9%	0	0.0%	34.8%	0	0.0%	28.0%	0	0.0%	34.8%	0	0.0%	20.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*150*	*100%*	*100%*	*1*	*100%*	*100%*	*150*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Okeechobee

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	29.7%	2	100.0%	169	100.0%	21.1%	1	100.0%	9.1%	69	100.0%	2.7%	1	100.0%	21.4%	100	100.0%	9.3%
	Middle	0	0.0%	71.4%	0	0.0%	72.9%	56.3%	0	0.0%	0	0.0%	47.0%	0	0.0%	9.1%	0	0.0%	3.1%	0	0.0%	57.1%	0	0.0%	42.8%
	Upper	0	0.0%	28.6%	0	0.0%	27.1%	14.0%	0	0.0%	0	0.0%	31.9%	0	0.0%	81.8%	0	0.0%	94.2%	0	0.0%	21.4%	0	0.0%	47.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*169*	*100%*	*100%*	*1*	*100%*	*100%*	*69*	*100%*	*100%*	*1*	*100%*	*100%*	*100*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	36.4%	0	0.0%	30.4%	29.7%	0	0.0%	0	0.0%	21.1%	0	0.0%	16.7%	0	0.0%	19.3%	0	0.0%	100.0%	0	0.0%	100.0%
	Middle	0	0.0%	54.5%	0	0.0%	61.9%	56.3%	0	0.0%	0	0.0%	47.0%	0	0.0%	16.7%	0	0.0%	22.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	9.1%	0	0.0%	7.7%	14.0%	0	0.0%	0	0.0%	31.9%	0	0.0%	66.7%	0	0.0%	58.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	20.0%	26.5%	218	30.7%	21.4%	29.7%	6	50.0%	747	52.9%	21.1%	2	50.0%	21.8%	219	40.9%	20.3%	4	50.0%	23.2%	528	60.2%	24.7%
	Middle	3	60.0%	56.7%	205	28.9%	63.6%	56.3%	6	50.0%	665	47.1%	47.0%	2	50.0%	43.8%	316	59.1%	40.2%	4	50.0%	48.0%	349	39.8%	43.4%
	Upper	1	20.0%	16.8%	286	40.3%	15.0%	14.0%	0	0.0%	0	0.0%	31.9%	0	0.0%	34.4%	0	0.0%	39.5%	0	0.0%	28.8%	0	0.0%	31.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*709*	*100%*	*100%*	*100%*	*12*	*100%*	*1,412*	*100%*	*100%*	*4*	*100%*	*100%*	*535*	*100%*	*100%*	*8*	*100%*	*100%*	*877*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Okeechobee

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.7%	0	0.0%	1.2%	24.7%	0	0.0%	0	0.0%	18.3%	0	0.0%	1.7%	0	0.0%	1.1%	0	0.0%	0.7%	0	0.0%	0.3%
	Moderate	0	0.0%	15.0%	0	0.0%	10.3%	19.6%	1	33.3%	211	25.5%	20.1%	0	0.0%	12.9%	0	0.0%	9.0%	1	50.0%	11.1%	211	39.7%	7.9%
	Middle	0	0.0%	22.1%	0	0.0%	19.3%	23.0%	1	33.3%	321	38.8%	21.4%	0	0.0%	21.5%	0	0.0%	18.2%	1	50.0%	22.9%	321	60.3%	20.7%
	Upper	2	100.0%	43.8%	504	100.0%	52.1%	32.6%	1	33.3%	296	35.7%	40.2%	1	100.0%	44.2%	296	100.0%	51.3%	0	0.0%	41.7%	0	0.0%	48.4%
	Unknown	0	0.0%	16.5%	0	0.0%	17.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.6%	0	0.0%	20.4%	0	0.0%	23.6%	0	0.0%	22.7%
	Total	*2*	*100%*	*100%*	*504*	*100%*	*100%*	*100%*	*3*	*100%*	*828*	*100%*	*100%*	*1*	*100%*	*100%*	*296*	*100%*	*100%*	*2*	*100%*	*100%*	*532*	*100%*	*100%*
REFINANCE	Low	1	33.3%	3.6%	41	20.0%	1.9%	24.7%	1	33.3%	20	9.9%	18.3%	1	100.0%	4.5%	20	100.0%	2.3%	0	0.0%	4.5%	0	0.0%	1.4%
	Moderate	1	33.3%	10.7%	44	21.5%	8.4%	19.6%	1	33.3%	100	49.5%	20.1%	0	0.0%	14.7%	0	0.0%	10.2%	1	50.0%	17.9%	100	54.9%	10.8%
	Middle	0	0.0%	23.2%	0	0.0%	19.5%	23.0%	0	0.0%	0	0.0%	21.4%	0	0.0%	27.7%	0	0.0%	25.1%	0	0.0%	20.5%	0	0.0%	15.4%
	Upper	1	33.3%	43.0%	120	58.5%	48.7%	32.6%	1	33.3%	82	40.6%	40.2%	0	0.0%	37.9%	0	0.0%	45.1%	1	50.0%	45.5%	82	45.1%	43.3%
	Unknown	0	0.0%	19.6%	0	0.0%	21.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.2%	0	0.0%	17.2%	0	0.0%	11.6%	0	0.0%	29.1%
	Total	*3*	*100%*	*100%*	*205*	*100%*	*100%*	*100%*	*3*	*100%*	*202*	*100%*	*100%*	*1*	*100%*	*100%*	*20*	*100%*	*100%*	*2*	*100%*	*100%*	*182*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	8.8%	0	0.0%	5.6%	24.7%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	11.8%	0	0.0%	15.0%	19.6%	1	33.3%	25	39.7%	20.1%	0	0.0%	12.5%	0	0.0%	13.9%	1	33.3%	6.7%	25	39.7%	5.9%
	Middle	0	0.0%	14.7%	0	0.0%	18.2%	23.0%	1	33.3%	15	23.8%	21.4%	0	0.0%	17.5%	0	0.0%	14.3%	1	33.3%	35.0%	15	23.8%	23.9%
	Upper	0	0.0%	64.7%	0	0.0%	61.1%	32.6%	1	33.3%	23	36.5%	40.2%	0	0.0%	67.5%	0	0.0%	71.2%	1	33.3%	53.3%	23	36.5%	67.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	0.6%	0	0.0%	5.0%	0	0.0%	3.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*63*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*63*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.7%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	23.0%	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	32.6%	0	0.0%	0	0.0%	40.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.7%	0	0.0%	0	0.0%	18.3%	0	0.0%	4.3%	0	0.0%	3.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	12.5%	0	0.0%	10.5%	19.6%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	2.5%
	Middle	0	0.0%	31.3%	0	0.0%	28.2%	23.0%	0	0.0%	0	0.0%	21.4%	0	0.0%	13.0%	0	0.0%	11.3%	0	0.0%	30.4%	0	0.0%	20.4%
	Upper	0	0.0%	50.0%	0	0.0%	57.7%	32.6%	1	100.0%	150	100.0%	40.2%	1	100.0%	78.3%	150	100.0%	82.5%	0	0.0%	60.9%	0	0.0%	70.7%
	Unknown	0	0.0%	6.3%	0	0.0%	3.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	2.4%	0	0.0%	4.3%	0	0.0%	6.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*150*	*100%*	*100%*	*1*	*100%*	*100%*	*150*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Okeechobee

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	7.1%	0	0.0%	8.0%	24.7%	0	0.0%	0	0.0%	18.3%	0	0.0%	9.1%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	7.1%	0	0.0%	9.8%	19.6%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	1.6%
	Middle	0	0.0%	21.4%	0	0.0%	23.2%	23.0%	0	0.0%	0	0.0%	21.4%	0	0.0%	18.2%	0	0.0%	4.1%	0	0.0%	21.4%	0	0.0%	19.2%
	Upper	0	0.0%	57.1%	0	0.0%	53.5%	32.6%	2	100.0%	169	100.0%	40.2%	1	100.0%	63.6%	69	100.0%	85.4%	1	100.0%	64.3%	100	100.0%	74.2%
	Unknown	0	0.0%	7.1%	0	0.0%	5.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.1%	0	0.0%	8.5%	0	0.0%	7.1%	0	0.0%	5.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*169*	*100%*	*100%*	*1*	*100%*	*100%*	*69*	*100%*	*100%*	*1*	*100%*	*100%*	*100*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.7%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	9.1%	0	0.0%	8.5%	19.6%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	23.0%	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	32.6%	0	0.0%	0	0.0%	40.2%	0	0.0%	16.7%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	90.9%	0	0.0%	91.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	83.3%	0	0.0%	99.8%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	20.0%	3.2%	41	5.8%	1.5%	24.7%	1	8.3%	20	1.4%	18.3%	1	25.0%	2.5%	20	3.7%	1.4%	0	0.0%	1.1%	0	0.0%	0.4%
	Moderate	1	20.0%	13.2%	44	6.2%	9.7%	19.6%	3	25.0%	336	23.8%	20.1%	0	0.0%	12.8%	0	0.0%	9.1%	3	37.5%	11.4%	336	38.3%	7.9%
	Middle	0	0.0%	22.2%	0	0.0%	19.3%	23.0%	2	16.7%	336	23.8%	21.4%	0	0.0%	22.5%	0	0.0%	19.3%	2	25.0%	23.6%	336	38.3%	19.6%
	Upper	3	60.0%	43.9%	624	88.0%	50.8%	32.6%	6	50.0%	720	51.0%	40.2%	3	75.0%	44.6%	515	96.3%	51.0%	3	37.5%	43.8%	205	23.4%	47.7%
	Unknown	0	0.0%	17.6%	0	0.0%	18.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.6%	0	0.0%	19.1%	0	0.0%	20.1%	0	0.0%	24.3%
	Total	*5*	*100%*	*100%*	*709*	*100%*	*100%*	*100%*	*12*	*100%*	*1,412*	*100%*	*100%*	*4*	*100%*	*100%*	*535*	*100%*	*100%*	*8*	*100%*	*100%*	*877*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Okeechobee

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	25.0%	36.8%	329	59.5%	41.7%	32.6%	0	0.0%	0	0.0%	25.0%	0	0.0%	22.3%	0	0.0%	20.0%	0	0.0%	24.0%	0	0.0%	32.0%
	Middle	4	50.0%	41.8%	115	20.8%	36.2%	46.1%	0	0.0%	0	0.0%	36.1%	0	0.0%	42.7%	0	0.0%	41.6%	0	0.0%	43.6%	0	0.0%	40.8%
	Upper	2	25.0%	20.6%	109	19.7%	21.6%	21.2%	2	100.0%	15	100.0%	38.8%	0	0.0%	34.1%	0	0.0%	37.5%	2	100.0%	31.4%	15	100.0%	27.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.4%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.9%	0	0.0%	1.0%	0	0.0%	0.2%
	Total	*8*	*100%*	*100%*	*553*	*100%*	*100%*	*100%*	*2*	*100%*	*15*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*15*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	100.0%	27.6%	104	100.0%	45.3%	10.3%	0	0.0%	0	0.0%	9.4%	0	0.0%	7.7%	0	0.0%	10.1%	0	0.0%	4.8%	0	0.0%	7.1%
	Middle	0	0.0%	51.7%	0	0.0%	41.8%	74.6%	0	0.0%	0	0.0%	43.3%	0	0.0%	46.2%	0	0.0%	48.8%	0	0.0%	50.0%	0	0.0%	44.8%
	Upper	0	0.0%	20.7%	0	0.0%	12.9%	15.1%	0	0.0%	0	0.0%	47.2%	0	0.0%	42.3%	0	0.0%	38.5%	0	0.0%	45.2%	0	0.0%	48.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	3.8%	0	0.0%	2.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*104*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Okeechobee

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	6	75.0%	46.4%	404	73.1%	26.0%	94.6%	2	100.0%	15	100.0%	93.9%	0	0.0%	56.2%	0	0.0%	33.8%	2	100.0%	57.4%	15	100.0%	39.9%
		Over $1 Million	1	12.5%		45	8.1%		4.8%	0	0.0%	0	0.0%	5.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	7	87.5%		449	81.2%		99.3%	2	100.0%	15	100.0%	99.2%	0	0.0%		0	0.0%		2	100.0%		15	100.0%	
		Rev. Not Known	1	12.5%		104	18.8%		0.7%	0	0.0%	0	0.0%	0.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*8*	*100%*		*553*	*100%*		*100.0%*	*2*	*100%*	*15*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*2*	*100%*		*15*	*100%*	
	Loan Size	$100,000 or Less	6	75.0%	93.7%	165	29.8%	52.4%		2	100.0%	15	100.0%		0	0.0%	94.9%	0	0.0%	48.0%	2	100.0%	94.9%	15	100.0%	47.2%
		$100,001 - $250,000	1	12.5%	4.2%	104	18.8%	20.1%		0	0.0%	0	0.0%		0	0.0%	3.3%	0	0.0%	21.8%	0	0.0%	3.5%	0	0.0%	22.6%
		$250,001 - $1 Million	1	12.5%	2.1%	284	51.4%	27.5%		0	0.0%	0	0.0%		0	0.0%	1.9%	0	0.0%	30.1%	0	0.0%	1.6%	0	0.0%	30.2%
		Total	*8*	*100%*	*100.0%*	*553*	*100%*	*100.0%*		*2*	*100%*	*15*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*15*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	5	83.3%		120	29.7%			2	100.0%	15	100.0%		0	0.0%		0	0.0%		2	100.0%		15	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	1	16.7%		284	70.3%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*6*	*100%*		*404*	*100%*			*2*	*100%*	*15*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*2*	*100%*		*15*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	69.0%	0	0.0%	66.8%	91.3%	0	0.0%	0	0.0%	91.3%	0	0.0%	65.4%	0	0.0%	72.2%	0	0.0%	59.5%	0	0.0%	46.0%
		Over $1 Million	1	100.0%		104	100.0%		8.7%	0	0.0%	0	0.0%	8.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		104	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*104*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	86.2%	0	0.0%	47.4%		0	0.0%	0	0.0%		0	0.0%	96.2%	0	0.0%	65.6%	0	0.0%	90.5%	0	0.0%	47.0%
		$100,001 - $250,000	1	100.0%	13.8%	104	100.0%	52.6%		0	0.0%	0	0.0%		0	0.0%	1.9%	0	0.0%	14.6%	0	0.0%	9.5%	0	0.0%	53.0%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	1.9%	0	0.0%	19.8%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*1*	*100%*	*100%*	*104*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	3	0.9%	1.0%	733	0.5%	0.7%	1.0%	4	1.1%	650	0.3%	1.5%	2	1.0%	1.6%	415	0.4%	1.1%	2	1.1%	1.9%	235	0.3%	1.3%
	Moderate	37	11.3%	18.5%	11,308	7.2%	14.2%	21.1%	67	17.8%	20,931	11.1%	22.8%	32	16.7%	19.3%	10,261	10.0%	14.3%	35	19.0%	21.6%	10,670	12.3%	16.4%
	Middle	114	34.9%	42.6%	45,202	28.6%	39.6%	39.1%	119	31.6%	49,956	26.5%	37.7%	59	30.7%	43.0%	27,940	27.3%	40.3%	60	32.6%	42.5%	22,016	25.4%	40.6%
	Upper	173	52.9%	37.8%	100,764	63.8%	45.4%	38.8%	186	49.5%	117,328	62.1%	37.8%	99	51.6%	36.0%	63,638	62.2%	44.0%	87	47.3%	33.9%	53,690	62.0%	41.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%
	Total	*327*	*100%*	*100%*	*158,007*	*100%*	*100%*	*100%*	*376*	*100%*	*188,865*	*100%*	*100%*	*192*	*100%*	*100%*	*102,254*	*100%*	*100%*	*184*	*100%*	*100%*	*86,611*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.7%	0	0.0%	0.6%	1.0%	4	1.6%	330	0.6%	1.5%	3	2.1%	1.0%	182	0.6%	0.7%	1	1.0%	1.4%	148	0.7%	0.6%
	Moderate	66	15.5%	15.0%	12,073	11.4%	11.0%	21.1%	51	20.9%	7,478	14.6%	22.8%	33	23.6%	19.3%	5,190	16.7%	14.4%	18	17.3%	21.2%	2,288	11.4%	17.4%
	Middle	164	38.6%	40.0%	34,702	32.8%	36.6%	39.1%	71	29.1%	14,465	28.3%	37.7%	45	32.1%	40.1%	9,695	31.1%	36.9%	26	25.0%	39.6%	4,770	23.8%	31.4%
	Upper	195	45.9%	44.3%	59,097	55.8%	51.8%	38.8%	118	48.4%	28,862	56.4%	37.8%	59	42.1%	39.4%	16,057	51.6%	47.8%	59	56.7%	37.5%	12,805	64.0%	50.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*425*	*100%*	*100%*	*105,872*	*100%*	*100%*	*100%*	*244*	*100%*	*51,135*	*100%*	*100%*	*140*	*100%*	*100%*	*31,124*	*100%*	*100%*	*104*	*100%*	*100%*	*20,011*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	0.4%	0.6%	25	0.1%	0.3%	1.0%	3	0.5%	105	0.1%	1.5%	1	0.3%	0.6%	31	0.1%	0.5%	2	0.8%	0.8%	74	0.2%	0.7%
	Moderate	21	8.9%	10.5%	1,714	6.7%	8.5%	21.1%	96	15.2%	6,258	8.7%	22.8%	60	15.8%	12.2%	4,908	12.1%	9.3%	36	14.2%	14.2%	1,350	4.3%	10.7%
	Middle	77	32.5%	32.6%	8,177	32.0%	29.5%	39.1%	191	30.2%	18,820	26.2%	37.7%	106	27.9%	33.8%	7,870	19.4%	28.8%	85	33.6%	35.8%	10,950	35.1%	31.4%
	Upper	138	58.2%	56.3%	15,666	61.2%	61.7%	38.8%	342	54.0%	46,289	64.5%	37.8%	212	55.8%	53.2%	27,493	67.8%	61.2%	130	51.4%	49.0%	18,796	60.3%	57.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.2%	250	0.3%	0.2%	1	0.3%	0.2%	250	0.6%	0.3%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*237*	*100%*	*100%*	*25,582*	*100%*	*100%*	*100%*	*633*	*100%*	*71,722*	*100%*	*100%*	*380*	*100%*	*100%*	*40,552*	*100%*	*100%*	*253*	*100%*	*100%*	*31,170*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	7.8%	0	0.0%	4.4%	6.2%	1	33.3%	1,032	0.8%	7.6%	0	0.0%	6.6%	0	0.0%	5.6%	1	100.0%	6.8%	1,032	100.0%	1.2%
	Moderate	0	0.0%	51.8%	0	0.0%	45.5%	37.3%	1	33.3%	76,439	61.0%	34.1%	1	50.0%	36.9%	76,439	61.5%	35.5%	0	0.0%	45.2%	0	0.0%	36.9%
	Middle	0	0.0%	27.0%	0	0.0%	27.2%	35.8%	0	0.0%	0	0.0%	32.7%	0	0.0%	36.9%	0	0.0%	39.1%	0	0.0%	23.3%	0	0.0%	17.6%
	Upper	0	0.0%	13.5%	0	0.0%	22.8%	20.8%	1	33.3%	47,927	38.2%	23.1%	1	50.0%	18.9%	47,927	38.5%	19.6%	0	0.0%	23.3%	0	0.0%	41.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	1.4%	0	0.0%	3.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*125,398*	*100%*	*100%*	*2*	*100%*	*100%*	*124,366*	*100%*	*100%*	*1*	*100%*	*100%*	*1,032*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.4%	0	0.0%	0.2%	1.0%	2	1.2%	145	0.9%	1.5%	2	2.0%	0.6%	145	1.4%	0.6%	0	0.0%	0.5%	0	0.0%	0.3%
	Moderate	10	14.5%	12.4%	632	8.5%	9.9%	21.1%	27	16.2%	1,896	11.2%	22.8%	14	14.0%	11.6%	1,007	9.6%	8.0%	13	19.4%	13.0%	889	13.9%	9.9%
	Middle	22	31.9%	34.1%	1,973	26.4%	28.9%	39.1%	68	40.7%	5,624	33.2%	37.7%	43	43.0%	36.1%	3,630	34.5%	31.3%	25	37.3%	38.0%	1,994	31.1%	32.6%
	Upper	37	53.6%	53.0%	4,873	65.2%	60.9%	38.8%	70	41.9%	9,251	54.7%	37.8%	41	41.0%	51.4%	5,731	54.5%	60.0%	29	43.3%	48.2%	3,520	55.0%	56.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.2%
	Total	*69*	*100%*	*100%*	*7,478*	*100%*	*100%*	*100%*	*167*	*100%*	*16,916*	*100%*	*100%*	*100*	*100%*	*100%*	*10,513*	*100%*	*100%*	*67*	*100%*	*100%*	*6,403*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.8%	0	0.0%	0.3%	1.0%	1	0.9%	157	1.6%	1.5%	1	1.8%	0.8%	157	2.6%	0.4%	0	0.0%	1.2%	0	0.0%	1.0%
	Moderate	3	14.3%	15.8%	160	5.1%	8.8%	21.1%	15	14.0%	1,186	11.7%	22.8%	5	8.8%	14.1%	650	10.9%	8.8%	10	20.0%	16.4%	536	12.9%	12.0%
	Middle	10	47.6%	38.2%	1,115	35.7%	31.1%	39.1%	30	28.0%	3,865	38.2%	37.7%	16	28.1%	37.5%	2,581	43.4%	29.4%	14	28.0%	37.7%	1,284	30.8%	31.0%
	Upper	8	38.1%	45.1%	1,852	59.2%	59.7%	38.8%	61	57.0%	4,913	48.5%	37.8%	35	61.4%	47.3%	2,565	43.1%	60.7%	26	52.0%	44.4%	2,348	56.3%	55.5%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.4%
	Total	*21*	*100%*	*100%*	*3,127*	*100%*	*100%*	*100%*	*107*	*100%*	*10,121*	*100%*	*100%*	*57*	*100%*	*100%*	*5,953*	*100%*	*100%*	*50*	*100%*	*100%*	*4,168*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.9%	0	0.0%	1.4%	1.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	1.8%	0	0.0%	0.7%	0	0.0%	1.8%	0	0.0%	0.7%
	Moderate	0	0.0%	27.9%	0	0.0%	22.1%	21.1%	0	0.0%	0	0.0%	22.8%	0	0.0%	28.5%	0	0.0%	16.5%	0	0.0%	34.8%	0	0.0%	20.2%
	Middle	0	0.0%	45.0%	0	0.0%	43.9%	39.1%	0	0.0%	0	0.0%	37.7%	0	0.0%	41.1%	0	0.0%	54.2%	0	0.0%	41.1%	0	0.0%	57.2%
	Upper	0	0.0%	25.2%	0	0.0%	32.5%	38.8%	0	0.0%	0	0.0%	37.8%	0	0.0%	28.5%	0	0.0%	28.7%	0	0.0%	22.3%	0	0.0%	21.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	0.4%	0.9%	758	0.3%	0.8%	1.0%	15	1.0%	2,419	0.5%	1.5%	9	1.0%	1.3%	930	0.3%	1.5%	6	0.9%	1.6%	1,489	1.0%	1.1%
	Moderate	137	12.7%	16.5%	25,887	8.6%	14.0%	21.1%	257	16.8%	114,188	24.6%	22.8%	145	16.6%	18.5%	98,455	31.3%	16.3%	112	17.0%	20.6%	15,733	10.5%	17.3%
	Middle	387	35.9%	40.9%	91,169	30.4%	37.6%	39.1%	479	31.3%	92,730	20.0%	37.7%	269	30.9%	41.2%	51,716	16.4%	38.9%	210	31.9%	41.3%	41,014	27.5%	37.6%
	Upper	551	51.1%	41.6%	182,252	60.7%	47.5%	38.8%	778	50.8%	254,570	54.8%	37.8%	447	51.3%	38.8%	163,411	51.9%	43.0%	331	50.2%	36.3%	91,159	61.0%	43.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.1%	250	0.1%	0.2%	1	0.1%	0.2%	250	0.1%	0.2%	0	0.0%	0.2%	0	0.0%	0.3%
	Total	*1,079*	*100%*	*100%*	*300,066*	*100%*	*100%*	*100%*	*1,530*	*100%*	*464,157*	*100%*	*100%*	*871*	*100%*	*100%*	*314,762*	*100%*	*100%*	*659*	*100%*	*100%*	*149,395*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	12	3.7%	2.8%	1,766	1.1%	1.4%	21.5%	10	2.7%	1,246	0.7%	21.3%	4	2.1%	2.2%	663	0.6%	1.0%	6	3.3%	1.5%	583	0.7%	0.6%
	Moderate	36	11.0%	13.4%	6,889	4.4%	9.1%	18.1%	40	10.6%	6,793	3.6%	18.0%	22	11.5%	11.0%	4,103	4.0%	6.9%	18	9.8%	8.6%	2,690	3.1%	5.2%
	Middle	38	11.6%	20.8%	9,618	6.1%	18.1%	19.2%	51	13.6%	13,081	6.9%	19.2%	22	11.5%	21.4%	5,489	5.4%	18.1%	29	15.8%	19.7%	7,592	8.8%	16.6%
	Upper	241	73.7%	45.1%	139,734	88.4%	54.4%	41.2%	275	73.1%	167,745	88.8%	41.4%	144	75.0%	46.7%	91,999	90.0%	56.3%	131	71.2%	43.2%	75,746	87.5%	52.6%
	Unknown	0	0.0%	17.9%	0	0.0%	17.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.7%	0	0.0%	17.8%	0	0.0%	27.0%	0	0.0%	25.0%
	Total	*327*	*100%*	*100%*	*158,007*	*100%*	*100%*	*100%*	*376*	*100%*	*188,865*	*100%*	*100%*	*192*	*100%*	*100%*	*102,254*	*100%*	*100%*	*184*	*100%*	*100%*	*86,611*	*100%*	*100%*
REFINANCE	Low	28	6.6%	4.3%	2,565	2.4%	2.2%	21.5%	29	11.9%	2,500	4.9%	21.3%	22	15.7%	7.9%	2,062	6.6%	4.4%	7	6.7%	6.3%	438	2.2%	2.1%
	Moderate	71	16.7%	13.6%	9,628	9.1%	9.5%	18.1%	54	22.1%	7,368	14.4%	18.0%	37	26.4%	19.2%	6,223	20.0%	14.2%	17	16.3%	16.6%	1,145	5.7%	7.0%
	Middle	91	21.4%	19.4%	16,034	15.1%	16.4%	19.2%	53	21.7%	8,649	16.9%	19.2%	29	20.7%	23.8%	5,625	18.1%	21.8%	24	23.1%	23.5%	3,024	15.1%	12.1%
	Upper	234	55.1%	41.1%	77,466	73.2%	49.6%	41.2%	108	44.3%	32,618	63.8%	41.4%	52	37.1%	36.1%	17,214	55.3%	45.7%	56	53.8%	38.0%	15,404	77.0%	25.6%
	Unknown	1	0.2%	21.6%	179	0.2%	22.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.9%	0	0.0%	13.8%	0	0.0%	15.5%	0	0.0%	53.2%
	Total	*425*	*100%*	*100%*	*105,872*	*100%*	*100%*	*100%*	*244*	*100%*	*51,135*	*100%*	*100%*	*140*	*100%*	*100%*	*31,124*	*100%*	*100%*	*104*	*100%*	*100%*	*20,011*	*100%*	*100%*
HOME IMPROVEMENT	Low	15	6.3%	3.7%	735	2.9%	2.2%	21.5%	45	7.1%	2,511	3.5%	21.3%	32	8.4%	4.2%	1,943	4.8%	2.4%	13	5.1%	4.0%	568	1.8%	2.1%
	Moderate	30	12.7%	11.4%	1,724	6.7%	8.5%	18.1%	95	15.0%	5,095	7.1%	18.0%	54	14.2%	12.2%	3,295	8.1%	7.9%	41	16.2%	12.9%	1,800	5.8%	7.2%
	Middle	46	19.4%	18.7%	3,600	14.1%	14.6%	19.2%	128	20.2%	8,794	12.3%	19.2%	80	21.1%	21.0%	6,260	15.4%	15.4%	48	19.0%	21.4%	2,534	8.1%	15.1%
	Upper	146	61.6%	62.8%	19,523	76.3%	70.8%	41.2%	364	57.5%	55,260	77.0%	41.4%	214	56.3%	59.2%	29,054	71.6%	70.6%	150	59.3%	56.1%	26,206	84.1%	69.5%
	Unknown	0	0.0%	3.4%	0	0.0%	3.9%	0.0%	1	0.2%	62	0.1%	0.0%	0	0.0%	3.4%	0	0.0%	3.6%	1	0.4%	5.7%	62	0.2%	6.1%
	Total	*237*	*100%*	*100%*	*25,582*	*100%*	*100%*	*100%*	*633*	*100%*	*71,722*	*100%*	*100%*	*380*	*100%*	*100%*	*40,552*	*100%*	*100%*	*253*	*100%*	*100%*	*31,170*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.5%	0	0.0%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.1%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.2%	0	0.0%	0	0.0%	19.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.4%	0	0.0%	0.0%	41.2%	0	0.0%	0	0.0%	41.4%	0	0.0%	1.6%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.6%	0	0.0%	100.0%	0.0%	3	100.0%	125,398	100.0%	0.0%	2	100.0%	97.5%	124,366	100.0%	99.8%	1	100.0%	100.0%	1,032	100.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*125,398*	*100%*	*100%*	*2*	*100%*	*100%*	*124,366*	*100%*	*100%*	*1*	*100%*	*100%*	*1,032*	*100%*	*100%*
OTHER PURPOSE LOC	Low	3	4.3%	4.9%	85	1.1%	3.0%	21.5%	13	7.8%	535	3.2%	21.3%	11	11.0%	4.2%	505	4.8%	2.7%	2	3.0%	3.9%	30	0.5%	2.9%
	Moderate	7	10.1%	11.1%	279	3.7%	7.5%	18.1%	24	14.4%	1,270	7.5%	18.0%	13	13.0%	11.3%	824	7.8%	7.5%	11	16.4%	11.1%	446	7.0%	6.7%
	Middle	15	21.7%	19.2%	621	8.3%	13.6%	19.2%	33	19.8%	2,248	13.3%	19.2%	19	19.0%	21.5%	1,388	13.2%	14.3%	14	20.9%	22.6%	860	13.4%	15.7%
	Upper	44	63.8%	60.6%	6,493	86.8%	73.0%	41.2%	97	58.1%	12,863	76.0%	41.4%	57	57.0%	57.9%	7,796	74.2%	70.8%	40	59.7%	52.1%	5,067	79.1%	65.4%
	Unknown	0	0.0%	4.1%	0	0.0%	3.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.1%	0	0.0%	4.7%	0	0.0%	10.3%	0	0.0%	9.4%
	Total	*69*	*100%*	*100%*	*7,478*	*100%*	*100%*	*100%*	*167*	*100%*	*16,916*	*100%*	*100%*	*100*	*100%*	*100%*	*10,513*	*100%*	*100%*	*67*	*100%*	*100%*	*6,403*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	4.8%	7.9%	45	1.4%	3.5%	21.5%	1	0.9%	120	1.2%	21.3%	1	1.8%	5.7%	120	2.0%	3.1%	0	0.0%	6.2%	0	0.0%	3.3%
	Moderate	3	14.3%	11.9%	130	4.2%	6.0%	18.1%	26	24.3%	1,762	17.4%	18.0%	15	26.3%	13.8%	1,241	20.8%	7.1%	11	22.0%	15.6%	521	12.5%	9.1%
	Middle	5	23.8%	17.2%	883	28.2%	11.2%	19.2%	25	23.4%	1,704	16.8%	19.2%	10	17.5%	20.5%	699	11.7%	11.5%	15	30.0%	24.1%	1,005	24.1%	16.9%
	Upper	12	57.1%	54.8%	2,069	66.2%	72.2%	41.2%	55	51.4%	6,535	64.6%	41.4%	31	54.4%	48.1%	3,893	65.4%	62.1%	24	48.0%	45.5%	2,642	63.4%	56.8%
	Unknown	0	0.0%	8.1%	0	0.0%	7.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.9%	0	0.0%	16.2%	0	0.0%	8.6%	0	0.0%	14.0%
	Total	*21*	*100%*	*100%*	*3,127*	*100%*	*100%*	*100%*	*107*	*100%*	*10,121*	*100%*	*100%*	*57*	*100%*	*100%*	*5,953*	*100%*	*100%*	*50*	*100%*	*100%*	*4,168*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.6%	0	0.0%	0.4%	21.5%	0	0.0%	0	0.0%	21.3%	0	0.0%	3.2%	0	0.0%	1.6%	0	0.0%	2.2%	0	0.0%	1.3%
	Moderate	0	0.0%	1.6%	0	0.0%	1.3%	18.1%	0	0.0%	0	0.0%	18.0%	0	0.0%	1.0%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	0.3%
	Middle	0	0.0%	0.9%	0	0.0%	1.0%	19.2%	0	0.0%	0	0.0%	19.2%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.6%
	Upper	0	0.0%	0.5%	0	0.0%	0.7%	41.2%	0	0.0%	0	0.0%	41.4%	0	0.0%	1.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.4%	0	0.0%	96.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.9%	0	0.0%	95.6%	0	0.0%	96.9%	0	0.0%	97.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	59	5.5%	3.6%	5,196	1.7%	1.7%	21.5%	98	6.4%	6,912	1.5%	21.3%	70	8.0%	4.1%	5,293	1.7%	1.7%	28	4.2%	2.5%	1,619	1.1%	0.9%
	Moderate	147	13.6%	13.3%	18,650	6.2%	8.8%	18.1%	239	15.6%	22,288	4.8%	18.0%	141	16.2%	13.4%	15,686	5.0%	7.8%	98	14.9%	10.3%	6,602	4.4%	5.3%
	Middle	195	18.1%	19.9%	30,756	10.2%	16.4%	19.2%	290	19.0%	34,476	7.4%	19.2%	160	18.4%	21.9%	19,461	6.2%	16.8%	130	19.7%	20.5%	15,015	10.1%	15.0%
	Upper	677	62.7%	43.5%	245,285	81.7%	50.2%	41.2%	899	58.8%	275,021	59.3%	41.4%	498	57.2%	44.6%	149,956	47.6%	48.4%	401	60.8%	43.7%	125,065	83.7%	46.2%
	Unknown	1	0.1%	19.7%	179	0.1%	22.8%	0.0%	4	0.3%	125,460	27.0%	0.0%	2	0.2%	15.9%	124,366	39.5%	25.3%	2	0.3%	23.0%	1,094	0.7%	32.6%
	Total	*1,079*	*100%*	*100%*	*300,066*	*100%*	*100%*	*100%*	*1,530*	*100%*	*464,157*	*100%*	*100%*	*871*	*100%*	*100%*	*314,762*	*100%*	*100%*	*659*	*100%*	*100%*	*149,395*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESSES	Low	38	2.0%	1.8%	4,048	2.5%	1.7%	1.6%	13	1.5%	1,687	1.2%	2.3%	2	0.7%	1.9%	440	0.7%	1.9%	11	2.0%	1.8%	1,247	1.7%	1.7%
	Moderate	485	26.1%	25.1%	39,594	24.4%	28.0%	26.5%	225	26.8%	40,234	29.1%	26.2%	80	26.3%	25.0%	15,542	24.6%	27.9%	145	27.0%	24.5%	24,692	32.9%	26.6%
	Middle	593	31.9%	35.2%	54,604	33.7%	34.2%	34.7%	300	35.7%	50,065	36.2%	33.8%	110	36.2%	33.5%	24,513	38.8%	31.7%	190	35.4%	33.2%	25,552	34.0%	33.0%
	Upper	742	39.9%	37.5%	63,656	39.3%	36.0%	37.1%	298	35.4%	46,113	33.3%	36.7%	110	36.2%	38.2%	22,596	35.8%	37.2%	188	35.0%	39.2%	23,517	31.3%	37.5%
	Unknown	1	0.1%	0.0%	88	0.1%	0.0%	0.0%	5	0.6%	211	0.2%	1.0%	2	0.7%	1.1%	100	0.2%	1.2%	3	0.6%	1.0%	111	0.1%	1.1%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*1,859*	*100%*	*100%*	*161,990*	*100%*	*100%*	*100%*	*841*	*100%*	*138,310*	*100%*	*100%*	*304*	*100%*	*100%*	*63,191*	*100%*	*100%*	*537*	*100%*	*100%*	*75,119*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.9%	0	0.0%	1.6%
	Moderate	2	33.3%	11.8%	166	37.4%	10.0%	16.7%	1	20.0%	10	5.8%	18.3%	0	0.0%	15.8%	0	0.0%	8.2%	1	25.0%	21.0%	10	6.0%	10.5%
	Middle	2	33.3%	46.8%	181	40.8%	52.0%	45.6%	4	80.0%	163	94.2%	41.1%	1	100.0%	38.8%	5	100.0%	47.6%	3	75.0%	47.0%	158	94.0%	47.3%
	Upper	2	33.3%	38.6%	97	21.8%	34.2%	36.9%	0	0.0%	0	0.0%	39.3%	0	0.0%	42.1%	0	0.0%	42.9%	0	0.0%	30.6%	0	0.0%	40.5%
	Unknown	0	0.0%	0.4%	0	0.0%	2.3%	0.4%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.5%	0	0.0%	1.5%		0	0.0%	0	0.0%		0	0.0%	2.2%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*6*	*100%*	*100%*	*444*	*100%*	*100%*	*100%*	*5*	*100%*	*173*	*100%*	*100%*	*1*	*100%*	*100%*	*5*	*100%*	*100%*	*4*	*100%*	*100%*	*168*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Orlando

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	1,300	69.9%	45.2%	48,592	30.0%	26.6%	94.6%	433	51.5%	40,559	29.3%	94.3%	148	48.7%	52.4%	16,216	25.7%	35.6%	285	53.1%	54.9%	24,343	32.4%	35.9%
		Over $1 Million	431	23.2%		94,167	58.1%		4.5%	376	44.7%	83,277	60.2%	4.8%	139	45.7%		39,854	63.1%		237	44.1%		43,423	57.8%	
		Total Rev. available	1,731	93.1%		142,759	88.1%		99.1%	809	96.2%	123,836	89.5%	99.1%	287	94.4%		56,070	88.7%		522	97.2%		67,766	90.2%	
		Rev. Not Known	128	6.9%		19,231	11.9%		0.9%	32	3.8%	14,474	10.5%	0.9%	17	5.6%		7,121	11.3%		15	2.8%		7,353	9.8%	
		Total	*1,859*	*100%*		*161,990*	*100%*		*100.0%*	*841*	*100%*	*138,310*	*100%*	*100%*	*304*	*100%*		*63,191*	*100%*		*537*	*100%*		*75,119*	*100%*	
	Loan Size	$100,000 or Less	1,495	80.4%	94.8%	37,387	23.1%	45.9%		538	64.0%	15,759	11.4%		166	54.6%	96.5%	4,391	6.9%	54.2%	372	69.3%	96.4%	11,368	15.1%	53.1%
		$100,001 - $250,000	184	9.9%	3.2%	31,278	19.3%	17.7%		124	14.7%	22,418	16.2%		53	17.4%	2.1%	10,295	16.3%	14.8%	71	13.2%	2.1%	12,123	16.1%	14.5%
		$250,001 - $1 Million	180	9.7%	2.0%	93,325	57.6%	36.4%		179	21.3%	100,133	72.4%		85	28.0%	1.4%	48,505	76.8%	31.0%	94	17.5%	1.5%	51,628	68.7%	32.4%
		Total	*1,859*	*100%*	*100.0%*	*161,990*	*100%*	*100.0%*		*841*	*100%*	*138,310*	*100%*		*304*	*100%*	*100%*	*63,191*	*100%*	*100%*	*537*	*100%*	*100%*	*75,119*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1,229	94.5%		25,694	52.9%			341	78.8%	7,397	18.2%		111	75.0%		2,103	13.0%		230	80.7%		5,294	21.7%	
		$100,001 - $250,000	38	2.9%		6,204	12.8%			41	9.5%	7,317	18.0%		15	10.1%		3,074	19.0%		26	9.1%		4,243	17.4%	
		$250,001 - $1 Million	33	2.5%		16,694	34.4%			51	11.8%	25,845	63.7%		22	14.9%		11,039	68.1%		29	10.2%		14,806	60.8%	
		Total	*1,300*	*100%*		*48,592*	*100%*			*433*	*100%*	*40,559*	*100%*		*148*	*100%*		*16,216*	*100%*		*285*	*100%*		*24,343*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	3	50.0%	64.3%	145	32.7%	46.8%	94.3%	4	80.0%	163	94.2%	94.3%	1	100%	62.6%	5	100%	42.5%	3	75%	67.6%	158	94%	54.0%
		Over $1 Million	3	50.0%		299	67.3%		5.7%	1	20.0%	10	5.8%	5.7%	0	0.0%		0	0.0%		1	25.0%		10	6.0%	
		Total Rev. available	6	100.0%		444	100.0%		100.0%	5	100.0%	173	100.0%	100.0%	1	100.0%		5	100.0%		4	100.0%		168	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*6*	*100%*		*444*	*100%*		*100%*	*5*	*100%*	*173*	*100%*	*100%*	*1*	*100%*		*5*	*100%*		*4*	*100%*		*168*	*100%*	
	Loan Size	$100,000 or Less	4	66.7%	93.6%	196	44.1%	47.3%		4	80.0%	23	13.3%		1	100.0%	94.9%	5	100.0%	47.3%	3	75.0%	93.6%	18	10.7%	52.0%
		$100,001 - $250,000	2	33.3%	3.9%	248	55.9%	17.8%		1	20.0%	150	86.7%		0	0.0%	2.9%	0	0.0%	19.8%	1	25.0%	4.1%	150	89.3%	21.8%
		$250,001 - $500,000	0	0.0%	2.5%	0	0.0%	34.9%		0	0.0%	0	0.0%		0	0.0%	2.2%	0	0.0%	32.8%	0	0.0%	2.3%	0	0.0%	26.1%
		Total	*6*	*100%*	*100%*	*444*	*100%*	*100%*		*5*	*100%*	*173*	*100%*		*1*	*100%*	*100%*	*5*	*100%*	*100%*	*4*	*100%*	*100%*	*168*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%		145	100.0%			3	75.0%	13	8.0%		1	100.0%		5	100.0%		2	66.7%		8	5.1%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	25.0%	150	92.0%		0	0.0%		0	0.0%		1	33.3%		150	94.9%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*3*	*100%*		*145*	*100%*			*4*	*100%*	*163*	*100%*		*1*	*100%*		*5*	*100%*		*3*	*100%*		*158*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Palm Bay

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.3%	0	0.0%	0.9%	1.6%	2	1.2%	405	0.7%	0.8%	1	1.2%	1.0%	280	1.1%	0.6%	1	1.2%	1.0%	125	0.4%	0.7%
	Moderate	9	20.0%	24.3%	1,633	13.6%	18.1%	21.1%	34	20.0%	10,174	17.4%	18.4%	17	20.0%	21.2%	5,189	20.2%	16.4%	17	20.0%	22.5%	4,985	15.2%	17.4%
	Middle	21	46.7%	41.9%	4,560	38.0%	38.5%	43.5%	89	52.4%	25,812	44.1%	45.6%	48	56.5%	44.6%	13,261	51.5%	40.7%	41	48.2%	42.2%	12,551	38.3%	38.5%
	Upper	15	33.3%	32.6%	5,803	48.4%	42.5%	33.8%	44	25.9%	21,779	37.2%	34.6%	19	22.4%	32.4%	7,017	27.3%	41.5%	25	29.4%	33.9%	14,762	45.1%	43.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.6%	333	0.6%	0.5%	0	0.0%	0.7%	0	0.0%	0.8%	1	1.2%	0.5%	333	1.0%	0.5%
	Total	*45*	*100%*	*100%*	*11,996*	*100%*	*100%*	*100%*	*170*	*100%*	*58,503*	*100%*	*100%*	*85*	*100%*	*100%*	*25,747*	*100%*	*100%*	*85*	*100%*	*100%*	*32,756*	*100%*	*100%*
REFINANCE	Low	1	0.8%	0.7%	60	0.2%	0.4%	1.6%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	1.1%	0	0.0%	0.8%
	Moderate	13	9.8%	17.7%	1,691	6.1%	12.8%	21.1%	14	18.2%	1,173	9.6%	18.4%	10	19.2%	18.6%	914	10.9%	14.5%	4	16.0%	21.1%	259	6.8%	18.8%
	Middle	69	52.3%	43.5%	11,552	41.8%	38.8%	43.5%	39	50.6%	5,427	44.6%	45.6%	25	48.1%	48.3%	2,990	35.8%	43.3%	14	56.0%	48.2%	2,437	64.1%	44.7%
	Upper	49	37.1%	38.2%	14,350	51.9%	48.0%	33.8%	24	31.2%	5,557	45.7%	34.6%	17	32.7%	31.9%	4,453	53.3%	41.1%	7	28.0%	28.9%	1,104	29.1%	35.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	0.6%	0	0.0%	0.5%
	Total	*132*	*100%*	*100%*	*27,653*	*100%*	*100%*	*100%*	*77*	*100%*	*12,157*	*100%*	*100%*	*52*	*100%*	*100%*	*8,357*	*100%*	*100%*	*25*	*100%*	*100%*	*3,800*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	6.3%	0.9%	109	2.6%	0.6%	1.6%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.5%
	Moderate	6	12.5%	16.2%	803	19.3%	14.1%	21.1%	21	13.4%	1,405	9.1%	18.4%	12	13.0%	13.8%	825	9.6%	9.8%	9	13.8%	14.5%	580	8.6%	10.1%
	Middle	19	39.6%	39.4%	1,385	33.3%	38.6%	43.5%	89	56.7%	8,541	55.5%	45.6%	51	55.4%	44.2%	4,362	50.7%	38.8%	38	58.5%	44.3%	4,179	61.7%	38.5%
	Upper	20	41.7%	43.5%	1,861	44.8%	46.8%	33.8%	47	29.9%	5,430	35.3%	34.6%	29	31.5%	40.9%	3,412	39.7%	50.4%	18	27.7%	39.7%	2,018	29.8%	50.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	0.5%
	Total	*48*	*100%*	*100%*	*4,158*	*100%*	*100%*	*100%*	*157*	*100%*	*15,376*	*100%*	*100%*	*92*	*100%*	*100%*	*8,599*	*100%*	*100%*	*65*	*100%*	*100%*	*6,777*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	29.7%	0	0.0%	12.9%	6.6%	0	0.0%	0	0.0%	6.6%	0	0.0%	9.8%	0	0.0%	2.5%	0	0.0%	14.3%	0	0.0%	10.1%
	Moderate	0	0.0%	24.3%	0	0.0%	28.0%	27.5%	0	0.0%	0	0.0%	20.4%	0	0.0%	19.6%	0	0.0%	13.8%	0	0.0%	33.3%	0	0.0%	27.4%
	Middle	0	0.0%	27.0%	0	0.0%	20.4%	42.3%	0	0.0%	0	0.0%	45.2%	0	0.0%	45.1%	0	0.0%	60.9%	0	0.0%	23.8%	0	0.0%	35.3%
	Upper	0	0.0%	18.9%	0	0.0%	38.7%	23.6%	0	0.0%	0	0.0%	27.8%	0	0.0%	25.5%	0	0.0%	22.8%	0	0.0%	28.6%	0	0.0%	27.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.1%	0	0.0%	1.1%	1.6%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	1.3%	0	0.0%	0.6%
	Moderate	1	12.5%	11.4%	59	12.2%	7.6%	21.1%	3	12.0%	272	14.1%	18.4%	1	6.7%	12.5%	54	5.0%	9.0%	2	20.0%	13.9%	218	25.6%	10.6%
	Middle	4	50.0%	37.0%	176	36.3%	34.7%	43.5%	16	64.0%	1,192	61.9%	45.6%	12	80.0%	43.9%	918	85.6%	37.6%	4	40.0%	46.3%	274	32.1%	40.5%
	Upper	3	37.5%	50.5%	250	51.5%	56.6%	33.8%	6	24.0%	462	24.0%	34.6%	2	13.3%	42.7%	101	9.4%	52.8%	4	40.0%	37.9%	361	42.3%	47.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.9%
	Total	*8*	*100%*	*100%*	*485*	*100%*	*100%*	*100%*	*25*	*100%*	*1,926*	*100%*	*100%*	*15*	*100%*	*100%*	*1,073*	*100%*	*100%*	*10*	*100%*	*100%*	*853*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Palm Bay

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.4%	0	0.0%	0.1%	1.6%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.1%
	Moderate	0	0.0%	14.8%	0	0.0%	11.2%	21.1%	4	18.2%	530	23.7%	18.4%	1	12.5%	14.4%	50	4.6%	9.5%	3	21.4%	15.3%	480	41.6%	11.2%
	Middle	2	50.0%	45.9%	220	43.2%	36.7%	43.5%	11	50.0%	899	40.2%	45.6%	4	50.0%	43.0%	452	41.7%	27.7%	7	50.0%	46.6%	447	38.7%	42.4%
	Upper	2	50.0%	38.9%	289	56.8%	51.9%	33.8%	7	31.8%	810	36.2%	34.6%	3	37.5%	41.2%	582	53.7%	61.9%	4	28.6%	37.1%	228	19.7%	45.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	1.0%
	Total	*4*	*100%*	*100%*	*509*	*100%*	*100%*	*100%*	*22*	*100%*	*2,239*	*100%*	*100%*	*8*	*100%*	*100%*	*1,084*	*100%*	*100%*	*14*	*100%*	*100%*	*1,155*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.8%	0	0.0%	1.3%	1.6%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.3%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	31.1%	0	0.0%	29.1%	21.1%	0	0.0%	0	0.0%	18.4%	0	0.0%	23.0%	0	0.0%	17.5%	0	0.0%	39.6%	0	0.0%	33.0%
	Middle	0	0.0%	45.4%	0	0.0%	41.7%	43.5%	0	0.0%	0	0.0%	45.6%	0	0.0%	53.3%	0	0.0%	49.8%	0	0.0%	41.5%	0	0.0%	40.3%
	Upper	0	0.0%	19.7%	0	0.0%	28.0%	33.8%	0	0.0%	0	0.0%	34.6%	0	0.0%	22.4%	0	0.0%	31.4%	0	0.0%	18.9%	0	0.0%	26.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	1.7%	1.0%	169	0.4%	1.2%	1.6%	2	0.4%	405	0.4%	0.8%	1	0.4%	0.9%	280	0.6%	0.8%	1	0.5%	1.0%	125	0.3%	1.1%
	Moderate	29	12.2%	20.5%	4,186	9.3%	16.0%	21.1%	76	16.9%	13,554	15.0%	18.4%	41	16.3%	19.3%	7,032	15.7%	15.3%	35	17.6%	21.0%	6,522	14.4%	17.6%
	Middle	115	48.5%	42.6%	17,893	39.9%	37.9%	43.5%	244	54.1%	41,871	46.4%	45.6%	140	55.6%	45.6%	21,983	49.0%	43.2%	104	52.3%	43.5%	19,888	43.9%	39.1%
	Upper	89	37.6%	35.9%	22,553	50.3%	45.0%	33.8%	128	28.4%	34,038	37.7%	34.6%	70	27.8%	33.6%	15,565	34.7%	40.0%	58	29.1%	33.9%	18,473	40.7%	41.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.2%	333	0.4%	0.5%	0	0.0%	0.6%	0	0.0%	0.6%	1	0.5%	0.5%	333	0.7%	0.5%
	Total	*237*	*100%*	*100%*	*44,801*	*100%*	*100%*	*100%*	*451*	*100%*	*90,201*	*100%*	*100%*	*252*	*100%*	*100%*	*44,860*	*100%*	*100%*	*199*	*100%*	*100%*	*45,341*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Palm Bay

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	8.9%	5.5%	473	3.9%	2.9%	20.2%	10	5.9%	1,679	2.9%	20.0%	6	7.1%	3.6%	1,048	4.1%	1.7%	4	4.7%	2.5%	631	1.9%	1.2%
	Moderate	6	13.3%	18.1%	1,197	10.0%	13.3%	18.6%	30	17.6%	6,593	11.3%	18.5%	16	18.8%	14.0%	3,567	13.9%	9.6%	14	16.5%	12.3%	3,026	9.2%	8.4%
	Middle	11	24.4%	20.7%	2,496	20.8%	18.7%	20.6%	38	22.4%	9,788	16.7%	20.2%	20	23.5%	21.5%	5,044	19.6%	18.7%	18	21.2%	21.9%	4,744	14.5%	19.3%
	Upper	24	53.3%	38.2%	7,830	65.3%	48.2%	40.6%	92	54.1%	40,443	69.1%	41.3%	43	50.6%	40.8%	16,088	62.5%	50.6%	49	57.6%	35.6%	24,355	74.4%	45.7%
	Unknown	0	0.0%	17.6%	0	0.0%	17.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.2%	0	0.0%	19.4%	0	0.0%	27.7%	0	0.0%	25.4%
	Total	*45*	*100%*	*100%*	*11,996*	*100%*	*100%*	*100%*	*170*	*100%*	*58,503*	*100%*	*100%*	*85*	*100%*	*100%*	*25,747*	*100%*	*100%*	*85*	*100%*	*100%*	*32,756*	*100%*	*100%*
REFINANCE	Low	12	9.1%	7.4%	803	2.9%	4.0%	20.2%	15	19.5%	1,032	8.5%	20.0%	13	25.0%	12.7%	916	11.0%	7.3%	2	8.0%	10.8%	116	3.1%	6.5%
	Moderate	30	22.7%	16.4%	3,979	14.4%	11.8%	18.6%	18	23.4%	2,040	16.8%	18.5%	14	26.9%	21.1%	1,772	21.2%	16.2%	4	16.0%	20.1%	268	7.1%	15.7%
	Middle	29	22.0%	19.4%	4,858	17.6%	17.0%	20.6%	15	19.5%	2,571	21.1%	20.2%	9	17.3%	23.7%	1,543	18.5%	22.2%	6	24.0%	22.5%	1,028	27.1%	20.6%
	Upper	61	46.2%	33.2%	18,013	65.1%	42.1%	40.6%	29	37.7%	6,514	53.6%	41.3%	16	30.8%	29.5%	4,126	49.4%	39.9%	13	52.0%	32.6%	2,388	62.8%	39.2%
	Unknown	0	0.0%	23.6%	0	0.0%	25.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.0%	0	0.0%	14.3%	0	0.0%	14.1%	0	0.0%	18.0%
	Total	*132*	*100%*	*100%*	*27,653*	*100%*	*100%*	*100%*	*77*	*100%*	*12,157*	*100%*	*100%*	*52*	*100%*	*100%*	*8,357*	*100%*	*100%*	*25*	*100%*	*100%*	*3,800*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	12.5%	7.3%	153	3.7%	4.2%	20.2%	23	14.6%	938	6.1%	20.0%	15	16.3%	7.1%	514	6.0%	4.1%	8	12.3%	6.8%	424	6.3%	3.4%
	Moderate	6	12.5%	16.7%	464	11.2%	13.1%	18.6%	28	17.8%	1,902	12.4%	18.5%	17	18.5%	16.0%	1,252	14.6%	10.8%	11	16.9%	17.3%	650	9.6%	11.2%
	Middle	14	29.2%	22.0%	1,014	24.4%	19.2%	20.6%	36	22.9%	2,950	19.2%	20.2%	20	21.7%	24.2%	1,579	18.4%	19.1%	16	24.6%	25.4%	1,371	20.2%	20.2%
	Upper	22	45.8%	51.5%	2,527	60.8%	59.9%	40.6%	70	44.6%	9,586	62.3%	41.3%	40	43.5%	50.8%	5,254	61.1%	63.4%	30	46.2%	47.1%	4,332	63.9%	60.7%
	Unknown	0	0.0%	2.4%	0	0.0%	3.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	2.6%	0	0.0%	3.4%	0	0.0%	4.5%
	Total	*48*	*100%*	*100%*	*4,158*	*100%*	*100%*	*100%*	*157*	*100%*	*15,376*	*100%*	*100%*	*92*	*100%*	*100%*	*8,599*	*100%*	*100%*	*65*	*100%*	*100%*	*6,777*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.6%	0	0.0%	0	0.0%	41.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	12.5%	5.7%	125	25.8%	3.5%	20.2%	4	16.0%	158	8.2%	20.0%	3	20.0%	6.3%	91	8.5%	4.1%	1	10.0%	7.6%	67	7.9%	5.0%
	Moderate	2	25.0%	17.4%	111	22.9%	11.7%	18.6%	5	20.0%	277	14.4%	18.5%	3	20.0%	15.9%	152	14.2%	10.4%	2	20.0%	18.0%	125	14.7%	12.1%
	Middle	1	12.5%	22.8%	50	10.3%	19.4%	20.6%	7	28.0%	498	25.9%	20.2%	4	26.7%	24.4%	265	24.7%	18.1%	3	30.0%	22.6%	233	27.3%	19.5%
	Upper	4	50.0%	49.1%	199	41.0%	59.5%	40.6%	9	36.0%	993	51.6%	41.3%	5	33.3%	49.4%	565	52.7%	63.8%	4	40.0%	43.9%	428	50.2%	56.7%
	Unknown	0	0.0%	5.0%	0	0.0%	5.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	3.6%	0	0.0%	7.9%	0	0.0%	6.7%
	Total	*8*	*100%*	*100%*	*485*	*100%*	*100%*	*100%*	*25*	*100%*	*1,926*	*100%*	*100%*	*15*	*100%*	*100%*	*1,073*	*100%*	*100%*	*10*	*100%*	*100%*	*853*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Palm Bay

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	25.0%	10.4%	50	9.8%	4.4%	20.2%	4	18.2%	285	12.7%	20.0%	1	12.5%	9.3%	15	1.4%	4.3%	3	21.4%	9.6%	270	23.4%	5.5%
	Moderate	1	25.0%	17.4%	170	33.4%	9.1%	18.6%	6	27.3%	429	19.2%	18.5%	3	37.5%	18.0%	340	31.4%	10.6%	3	21.4%	16.8%	89	7.7%	9.5%
	Middle	0	0.0%	17.4%	0	0.0%	11.4%	20.6%	8	36.4%	1,023	45.7%	20.2%	2	25.0%	19.0%	387	35.7%	10.7%	6	42.9%	24.0%	636	55.1%	19.3%
	Upper	2	50.0%	43.0%	289	56.8%	62.3%	40.6%	4	18.2%	502	22.4%	41.3%	2	25.0%	42.4%	342	31.5%	46.8%	2	14.3%	39.8%	160	13.9%	52.5%
	Unknown	0	0.0%	11.9%	0	0.0%	12.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.3%	0	0.0%	27.6%	0	0.0%	9.9%	0	0.0%	13.2%
	Total	*4*	*100%*	*100%*	*509*	*100%*	*100%*	*100%*	*22*	*100%*	*2,239*	*100%*	*100%*	*8*	*100%*	*100%*	*1,084*	*100%*	*100%*	*14*	*100%*	*100%*	*1,155*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.1%	0	0.0%	1.2%	20.2%	0	0.0%	0	0.0%	20.0%	0	0.0%	2.0%	0	0.0%	1.7%	0	0.0%	3.8%	0	0.0%	1.8%
	Moderate	0	0.0%	1.7%	0	0.0%	1.5%	18.6%	0	0.0%	0	0.0%	18.5%	0	0.0%	2.0%	0	0.0%	2.4%	0	0.0%	5.7%	0	0.0%	9.1%
	Middle	0	0.0%	0.4%	0	0.0%	0.7%	20.6%	0	0.0%	0	0.0%	20.2%	0	0.0%	1.3%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.6%	0	0.0%	0	0.0%	41.3%	0	0.0%	1.3%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.8%	0	0.0%	96.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.4%	0	0.0%	92.2%	0	0.0%	90.6%	0	0.0%	89.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	24	10.1%	6.5%	1,604	3.6%	3.3%	20.2%	56	12.4%	4,092	4.5%	20.0%	38	15.1%	6.5%	2,584	5.8%	2.8%	18	9.0%	4.6%	1,508	3.3%	1.9%
	Moderate	45	19.0%	17.1%	5,921	13.2%	12.0%	18.6%	87	19.3%	11,241	12.5%	18.5%	53	21.0%	16.1%	7,083	15.8%	10.0%	34	17.1%	14.2%	4,158	9.2%	9.0%
	Middle	55	23.2%	20.0%	8,418	18.8%	17.1%	20.6%	104	23.1%	16,830	18.7%	20.2%	55	21.8%	22.2%	8,818	19.7%	17.3%	49	24.6%	22.3%	8,012	17.7%	18.7%
	Upper	113	47.7%	36.0%	28,858	64.4%	43.7%	40.6%	204	45.2%	58,038	64.3%	41.3%	106	42.1%	38.8%	26,375	58.8%	43.3%	98	49.2%	36.6%	31,663	69.8%	43.7%
	Unknown	0	0.0%	20.4%	0	0.0%	23.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.3%	0	0.0%	26.6%	0	0.0%	22.4%	0	0.0%	26.7%
	Total	*237*	*100%*	*100%*	*44,801*	*100%*	*100%*	*100%*	*451*	*100%*	*90,201*	*100%*	*100%*	*252*	*100%*	*100%*	*44,860*	*100%*	*100%*	*199*	*100%*	*100%*	*45,341*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Palm Bay

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	8	3.8%	2.3%	889	4.4%	2.4%	2.8%	6	4.2%	1,571	7.2%	3.3%	1	2.6%	2.7%	150	1.9%	2.9%	5	4.7%	2.8%	1,421	10.2%	2.5%
	Moderate	50	23.5%	23.7%	4,198	20.8%	25.9%	24.2%	48	33.3%	8,619	39.7%	20.8%	13	34.2%	20.6%	3,805	49.1%	23.4%	35	33.0%	20.9%	4,814	34.5%	22.8%
	Middle	97	45.5%	38.1%	10,888	54.0%	37.1%	39.5%	65	45.1%	9,652	44.5%	41.4%	19	50.0%	39.9%	3,055	39.4%	39.6%	46	43.4%	39.2%	6,597	47.3%	37.9%
	Upper	58	27.2%	35.3%	4,185	20.8%	34.4%	33.4%	24	16.7%	1,763	8.1%	34.0%	5	13.2%	36.0%	740	9.5%	33.1%	19	17.9%	36.3%	1,023	7.3%	36.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.7%	79	0.4%	0.6%	0	0.0%	0.5%	0	0.0%	0.7%	1	0.9%	0.5%	79	0.6%	0.8%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*213*	*100%*	*100%*	*20,160*	*100%*	*100%*	*100%*	*144*	*100%*	*21,684*	*100%*	*100%*	*38*	*100%*	*100%*	*7,750*	*100%*	*100%*	*106*	*100%*	*100%*	*13,934*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.9%	0	0.0%	0	0.0%	3.0%	0	0.0%	3.9%	0	0.0%	6.1%	0	0.0%	1.7%	0	0.0%	0.7%
	Moderate	0	0.0%	16.4%	0	0.0%	10.6%	14.4%	0	0.0%	0	0.0%	16.0%	0	0.0%	9.8%	0	0.0%	13.8%	0	0.0%	13.6%	0	0.0%	6.6%
	Middle	2	100.0%	49.1%	106	100.0%	74.2%	45.0%	2	100.0%	247	100.0%	35.5%	0	0.0%	29.4%	0	0.0%	37.6%	2	100.0%	44.1%	247	100.0%	42.0%
	Upper	0	0.0%	32.7%	0	0.0%	14.8%	38.8%	0	0.0%	0	0.0%	43.5%	0	0.0%	54.9%	0	0.0%	41.3%	0	0.0%	40.7%	0	0.0%	50.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.8%	0	0.0%	0.4%		0	0.0%	0	0.0%		0	0.0%	2.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*106*	*100%*	*100%*	*100%*	*2*	*100%*	*247*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*247*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Palm Bay

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	137	64.3%	47.3%	3,917	19.4%	25.7%	94.5%	63	43.8%	6,713	31.0%	94.4%	13	34.2%	53.8%	2,209	28.5%	38.1%	50	47.2%	54.4%	4,504	32.3%	36.5%
		Over $1 Million	67	31.5%		14,455	71.7%		4.7%	73	50.7%	13,007	60.0%	4.8%	23	60.5%		4,987	64.3%		50	47.2%		8,020	57.6%	
		Total Rev. available	204	95.8%		18,372	91.1%		99.2%	136	94.4%	19,720	90.9%	99.2%	36	94.7%		7,196	92.9%		100	94.3%		12,524	89.9%	
		Rev. Not Known	9	4.2%		1,788	8.9%		0.8%	8	5.6%	1,964	9.1%	0.8%	2	5.3%		554	7.1%		6	5.7%		1,410	10.1%	
		Total	*213*	*100%*		*20,160*	*100%*		*100.0%*	*144*	*100%*	*21,684*	*100%*	*100%*	*38*	*100%*		*7,750*	*100%*		*106*	*100%*		*13,934*	*100%*	
	Loan Size	$100,000 or Less	159	74.6%	94.8%	4,067	20.2%	44.6%		84	58.3%	2,747	12.7%		17	44.7%	96.4%	495	6.4%	51.6%	67	63.2%	96.2%	2,252	16.2%	50.9%
		$100,001 - $250,000	32	15.0%	3.0%	5,490	27.2%	16.9%		36	25.0%	6,370	29.4%		11	28.9%	2.0%	1,968	25.4%	13.6%	25	23.6%	2.2%	4,402	31.6%	14.7%
		$250,001 - $1 Million	22	10.3%	2.2%	10,603	52.6%	38.5%		24	16.7%	12,567	58.0%		10	26.3%	1.6%	5,287	68.2%	34.8%	14	13.2%	1.6%	7,280	52.2%	34.4%
		Total	*213*	*100%*	*100.0%*	*20,160*	*100%*	*100.0%*		*144*	*100%*	*21,684*	*100%*		*38*	*100%*	*100%*	*7,750*	*100%*	*100%*	*106*	*100%*	*100%*	*13,934*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	132	96.4%		2,967	75.7%			46	73.0%	1,047	15.6%		8	61.5%		50	2.3%		38	76.0%		997	22.1%	
		$100,001 - $250,000	3	2.2%		409	10.4%			10	15.9%	1,661	24.7%		1	7.7%		155	7.0%		9	18.0%		1,506	33.4%	
		$250,001 - $1 Million	2	1.5%		541	13.8%			7	11.1%	4,005	59.7%		4	30.8%		2,004	90.7%		3	6.0%		2,001	44.4%	
		Total	*137*	*100%*		*3,917*	*100%*			*63*	*100%*	*6,713*	*100%*		*13*	*100%*		*2,209*	*100%*		*50*	*100%*		*4,504*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	1	50.0%	63.6%	21	19.8%	68.2%	99.0%	1	50.0%	227	91.9%	98.5%	0	0.0%	72.5%	0	0.0%	70.3%	1	50%	69.5%	227	92%	74.4%
		Over $1 Million	1	50.0%		85	80.2%		1.0%	1	50.0%	20	8.1%	1.5%	0	0.0%		0	0.0%		1	50.0%		20	8.1%	
		Total Rev. available	2	100.0%		106	100.0%		100.0%	2	100.0%	247	100.0%	100.0%	0	0.0%		0	0.0%		2	100.0%		247	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*106*	*100%*		*100%*	*2*	*100%*	*247*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*2*	*100%*		*247*	*100%*	
	Loan Size	$100,000 or Less	2	100.0%	96.4%	106	100.0%	54.7%		1	50.0%	20	8.1%		0	0.0%	100.0%	0	0.0%	100.0%	1	50.0%	96.6%	20	8.1%	55.5%
		$100,001 - $250,000	0	0.0%	1.8%	0	0.0%	8.9%		1	50.0%	227	91.9%		0	0.0%	0.0%	0	0.0%	0.0%	1	50.0%	1.7%	227	91.9%	17.5%
		$250,001 - $500,000	0	0.0%	1.8%	0	0.0%	36.4%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	27.0%
		Total	*2*	*100%*	*100%*	*106*	*100%*	*100%*		*2*	*100%*	*247*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*247*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		21	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	100.0%	227	100.0%		0	0.0%		0	0.0%		1	100.0%		227	100.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*21*	*100%*			*1*	*100%*	*227*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*227*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	3	1.3%	1.1%	918	1.3%	0.9%	2.5%	1	0.4%	125	0.1%	1.6%	1	0.6%	0.8%	125	0.2%	0.6%	0	0.0%	0.6%	0	0.0%	0.4%
	Moderate	21	9.0%	7.5%	5,541	7.8%	5.1%	13.3%	51	18.3%	14,413	14.0%	19.2%	31	18.9%	14.9%	8,795	14.5%	12.2%	20	17.5%	14.5%	5,618	13.5%	12.1%
	Middle	118	50.6%	59.6%	37,438	52.9%	58.5%	52.4%	158	56.8%	59,893	58.4%	48.7%	92	56.1%	58.4%	34,507	56.7%	58.7%	66	57.9%	58.2%	25,386	60.8%	57.3%
	Upper	91	39.1%	31.8%	26,882	38.0%	35.5%	31.8%	68	24.5%	28,186	27.5%	30.5%	40	24.4%	25.9%	17,421	28.6%	28.5%	28	24.6%	26.7%	10,765	25.8%	30.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*233*	*100%*	*100%*	*70,779*	*100%*	*100%*	*100%*	*278*	*100%*	*102,617*	*100%*	*100%*	*164*	*100%*	*100%*	*60,848*	*100%*	*100%*	*114*	*100%*	*100%*	*41,769*	*100%*	*100%*
REFINANCE	Low	2	1.2%	1.2%	408	1.3%	0.7%	2.5%	3	3.0%	394	2.2%	1.6%	2	3.0%	1.1%	129	1.1%	0.6%	1	2.9%	1.5%	265	4.2%	1.5%
	Moderate	9	5.6%	6.2%	2,030	6.4%	4.5%	13.3%	14	14.0%	1,983	11.0%	19.2%	9	13.6%	14.6%	1,383	11.7%	11.0%	5	14.7%	17.1%	600	9.6%	13.1%
	Middle	91	56.5%	54.8%	17,812	55.9%	54.4%	52.4%	52	52.0%	9,778	54.1%	48.7%	34	51.5%	52.9%	6,179	52.2%	54.4%	18	52.9%	52.1%	3,599	57.7%	53.4%
	Upper	59	36.6%	37.8%	11,593	36.4%	40.4%	31.8%	31	31.0%	5,925	32.8%	30.5%	21	31.8%	31.4%	4,148	35.0%	34.0%	10	29.4%	29.3%	1,777	28.5%	32.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*161*	*100%*	*100%*	*31,843*	*100%*	*100%*	*100%*	*100*	*100%*	*18,080*	*100%*	*100%*	*66*	*100%*	*100%*	*11,839*	*100%*	*100%*	*34*	*100%*	*100%*	*6,241*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	1.7%	1.6%	20	0.3%	0.5%	2.5%	3	2.3%	275	2.1%	1.6%	2	2.6%	0.9%	260	3.4%	0.8%	1	1.9%	1.1%	15	0.3%	0.5%
	Moderate	2	3.4%	6.3%	238	3.4%	7.4%	13.3%	16	12.5%	1,002	7.6%	19.2%	7	9.2%	11.0%	427	5.6%	7.8%	9	17.3%	13.8%	575	10.4%	10.9%
	Middle	38	65.5%	57.3%	4,708	68.2%	59.9%	52.4%	65	50.8%	6,337	48.2%	48.7%	40	52.6%	54.6%	4,374	57.5%	57.5%	25	48.1%	53.5%	1,963	35.5%	54.0%
	Upper	17	29.3%	34.9%	1,934	28.0%	32.2%	31.8%	44	34.4%	5,525	42.1%	30.5%	27	35.5%	33.5%	2,545	33.5%	33.9%	17	32.7%	31.5%	2,980	53.9%	34.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*58*	*100%*	*100%*	*6,900*	*100%*	*100%*	*100%*	*128*	*100%*	*13,139*	*100%*	*100%*	*76*	*100%*	*100%*	*7,606*	*100%*	*100%*	*52*	*100%*	*100%*	*5,533*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.3%	0	0.0%	0	0.0%	1.7%	0	0.0%	3.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	9.5%	0	0.0%	5.6%	10.4%	0	0.0%	0	0.0%	19.7%	0	0.0%	33.3%	0	0.0%	54.0%	0	0.0%	38.5%	0	0.0%	14.0%
	Middle	0	0.0%	71.4%	0	0.0%	45.0%	62.4%	0	0.0%	0	0.0%	62.0%	0	0.0%	40.7%	0	0.0%	29.4%	0	0.0%	30.8%	0	0.0%	19.1%
	Upper	0	0.0%	19.0%	0	0.0%	49.4%	22.9%	0	0.0%	0	0.0%	16.6%	0	0.0%	22.2%	0	0.0%	16.6%	0	0.0%	30.8%	0	0.0%	66.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.9%	0	0.0%	0.6%	2.5%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	1.0%
	Moderate	1	16.7%	6.5%	25	5.8%	4.8%	13.3%	0	0.0%	0	0.0%	19.2%	0	0.0%	12.1%	0	0.0%	7.4%	0	0.0%	10.7%	0	0.0%	7.5%
	Middle	3	50.0%	46.7%	295	68.6%	41.0%	52.4%	15	57.7%	1,067	52.5%	48.7%	7	70.0%	54.4%	581	65.8%	59.6%	8	50.0%	48.9%	486	42.3%	49.1%
	Upper	2	33.3%	44.9%	110	25.6%	53.7%	31.8%	11	42.3%	966	47.5%	30.5%	3	30.0%	33.5%	302	34.2%	33.0%	8	50.0%	38.2%	664	57.7%	42.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*6*	*100%*	*100%*	*430*	*100%*	*100%*	*100%*	*26*	*100%*	*2,033*	*100%*	*100%*	*10*	*100%*	*100%*	*883*	*100%*	*100%*	*16*	*100%*	*100%*	*1,150*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.5%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	1.6%
	Moderate	2	16.7%	9.4%	120	11.0%	6.3%	13.3%	4	17.4%	116	6.5%	19.2%	2	18.2%	10.1%	77	9.9%	7.4%	2	16.7%	11.8%	39	3.8%	6.8%
	Middle	5	41.7%	50.4%	479	43.7%	52.7%	52.4%	16	69.6%	1,417	79.0%	48.7%	7	63.6%	53.0%	542	69.5%	53.3%	9	75.0%	54.0%	875	86.3%	59.3%
	Upper	5	41.7%	40.2%	496	45.3%	41.0%	31.8%	3	13.0%	261	14.5%	30.5%	2	18.2%	36.9%	161	20.6%	39.4%	1	8.3%	32.0%	100	9.9%	32.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*1,095*	*100%*	*100%*	*100%*	*23*	*100%*	*1,794*	*100%*	*100%*	*11*	*100%*	*100%*	*780*	*100%*	*100%*	*12*	*100%*	*100%*	*1,014*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.7%	0	0.0%	0.5%	2.5%	0	0.0%	0	0.0%	1.6%	0	0.0%	3.3%	0	0.0%	2.4%	0	0.0%	4.3%	0	0.0%	5.2%
	Moderate	0	0.0%	25.4%	0	0.0%	15.8%	13.3%	0	0.0%	0	0.0%	19.2%	0	0.0%	26.7%	0	0.0%	18.7%	0	0.0%	21.7%	0	0.0%	13.6%
	Middle	0	0.0%	42.4%	0	0.0%	47.5%	52.4%	0	0.0%	0	0.0%	48.7%	0	0.0%	50.0%	0	0.0%	61.0%	0	0.0%	34.8%	0	0.0%	41.2%
	Upper	0	0.0%	30.5%	0	0.0%	36.2%	31.8%	0	0.0%	0	0.0%	30.5%	0	0.0%	20.0%	0	0.0%	18.0%	0	0.0%	39.1%	0	0.0%	39.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	6	1.3%	1.1%	1,346	1.2%	0.8%	2.5%	7	1.3%	794	0.6%	1.6%	5	1.5%	0.8%	514	0.6%	0.5%	2	0.9%	0.8%	280	0.5%	0.5%
	Moderate	35	7.4%	7.1%	7,954	7.2%	5.0%	13.3%	85	15.3%	17,514	12.7%	19.2%	49	15.0%	14.6%	10,682	13.0%	14.7%	36	15.8%	14.6%	6,832	12.3%	12.3%
	Middle	255	54.3%	57.6%	60,732	54.7%	56.6%	52.4%	306	55.1%	78,492	57.0%	48.7%	180	55.0%	56.9%	46,183	56.4%	55.9%	126	55.3%	56.7%	32,309	58.0%	51.3%
	Upper	174	37.0%	34.2%	41,015	36.9%	37.6%	31.8%	157	28.3%	40,863	29.7%	30.5%	93	28.4%	27.7%	24,577	30.0%	28.8%	64	28.1%	27.9%	16,286	29.2%	35.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*470*	*100%*	*100%*	*111,047*	*100%*	*100%*	*100%*	*555*	*100%*	*137,663*	*100%*	*100%*	*327*	*100%*	*100%*	*81,956*	*100%*	*100%*	*228*	*100%*	*100%*	*55,707*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Panama City

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022							2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	9	3.9%	3.0%	1,279	1.8%	1.4%	21.4%	10	3.6%	1,441	1.4%	18.3%	7	4.3%	3.6%	1,087	1.8%	1.6%	3	2.6%	2.1%	354	0.8%	0.9%
	Moderate	28	12.0%	12.2%	4,761	6.7%	7.8%	17.9%	25	9.0%	4,470	4.4%	19.3%	19	11.6%	12.4%	3,423	5.6%	7.8%	6	5.3%	8.5%	1,047	2.5%	5.2%
	Middle	52	22.3%	18.8%	11,735	16.6%	16.4%	20.0%	42	15.1%	11,556	11.3%	21.9%	26	15.9%	19.3%	7,234	11.9%	16.3%	16	14.0%	20.3%	4,322	10.3%	16.2%
	Upper	144	61.8%	47.0%	53,004	74.9%	56.3%	40.7%	201	72.3%	85,150	83.0%	40.5%	112	68.3%	47.2%	49,104	80.7%	56.4%	89	78.1%	45.4%	36,046	86.3%	56.1%
	Unknown	0	0.0%	19.0%	0	0.0%	18.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.4%	0	0.0%	17.8%	0	0.0%	23.6%	0	0.0%	21.7%
	Total	*233*	*100%*	*100%*	*70,779*	*100%*	*100%*	*100%*	*278*	*100%*	*102,617*	*100%*	*100%*	*164*	*100%*	*100%*	*60,848*	*100%*	*100%*	*114*	*100%*	*100%*	*41,769*	*100%*	*100%*
REFINANCE	Low	8	5.0%	3.5%	860	2.7%	1.7%	21.4%	7	7.0%	600	3.3%	18.3%	6	9.1%	7.5%	581	4.9%	3.9%	1	2.9%	6.3%	19	0.3%	3.0%
	Moderate	28	17.4%	9.9%	3,543	11.1%	6.2%	17.9%	17	17.0%	1,900	10.5%	19.3%	11	16.7%	14.4%	1,258	10.6%	9.8%	6	17.6%	14.6%	642	10.3%	9.8%
	Middle	41	25.5%	15.4%	7,055	22.2%	12.2%	20.0%	28	28.0%	5,128	28.4%	21.9%	22	33.3%	21.1%	4,115	34.8%	17.7%	6	17.6%	19.8%	1,013	16.2%	16.5%
	Upper	84	52.2%	38.7%	20,385	64.0%	42.7%	40.7%	47	47.0%	10,286	56.9%	40.5%	27	40.9%	40.0%	5,885	49.7%	49.1%	20	58.8%	40.8%	4,401	70.5%	47.2%
	Unknown	0	0.0%	32.5%	0	0.0%	37.2%	0.0%	1	1.0%	166	0.9%	0.0%	0	0.0%	16.9%	0	0.0%	19.6%	1	2.9%	18.5%	166	2.7%	23.5%
	Total	*161*	*100%*	*100%*	*31,843*	*100%*	*100%*	*100%*	*100*	*100%*	*18,080*	*100%*	*100%*	*66*	*100%*	*100%*	*11,839*	*100%*	*100%*	*34*	*100%*	*100%*	*6,241*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	1.7%	3.1%	18	0.3%	1.1%	21.4%	12	9.4%	666	5.1%	18.3%	10	13.2%	7.0%	607	8.0%	3.8%	2	3.8%	5.6%	59	1.1%	4.0%
	Moderate	5	8.6%	10.9%	181	2.6%	5.2%	17.9%	20	15.6%	1,364	10.4%	19.3%	11	14.5%	13.7%	865	11.4%	7.8%	9	17.3%	11.3%	499	9.0%	6.9%
	Middle	13	22.4%	17.7%	1,331	19.3%	15.0%	20.0%	28	21.9%	1,937	14.7%	21.9%	16	21.1%	23.5%	991	13.0%	13.1%	12	23.1%	23.4%	946	17.1%	18.3%
	Upper	39	67.2%	61.5%	5,370	77.8%	69.3%	40.7%	68	53.1%	9,172	69.8%	40.5%	39	51.3%	52.1%	5,143	67.6%	70.4%	29	55.8%	55.8%	4,029	72.8%	67.2%
	Unknown	0	0.0%	6.8%	0	0.0%	9.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	5.0%	0	0.0%	3.9%	0	0.0%	3.6%
	Total	*58*	*100%*	*100%*	*6,900*	*100%*	*100%*	*100%*	*128*	*100%*	*13,139*	*100%*	*100%*	*76*	*100%*	*100%*	*7,606*	*100%*	*100%*	*52*	*100%*	*100%*	*5,533*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.4%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%	0	0.0%	0	0.0%	21.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	4.8%	0	0.0%	0.3%	40.7%	0	0.0%	0	0.0%	40.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	0.1%
	Unknown	0	0.0%	95.2%	0	0.0%	99.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	92.3%	0	0.0%	99.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.8%	0	0.0%	1.6%	21.4%	2	7.7%	234	11.5%	18.3%	1	10.0%	4.4%	159	18.0%	2.8%	1	6.3%	4.3%	75	6.5%	2.5%
	Moderate	1	16.7%	6.5%	60	14.0%	3.2%	17.9%	8	30.8%	352	17.3%	19.3%	2	20.0%	12.1%	114	12.9%	7.4%	6	37.5%	14.2%	238	20.7%	9.3%
	Middle	1	16.7%	18.7%	145	33.7%	10.9%	20.0%	10	38.5%	838	41.2%	21.9%	5	50.0%	21.4%	386	43.7%	14.1%	5	31.3%	18.0%	452	39.3%	10.3%
	Upper	4	66.7%	68.2%	225	52.3%	83.2%	40.7%	6	23.1%	609	30.0%	40.5%	2	20.0%	56.8%	224	25.4%	72.1%	4	25.0%	56.2%	385	33.5%	71.7%
	Unknown	0	0.0%	3.7%	0	0.0%	1.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	3.7%	0	0.0%	7.3%	0	0.0%	6.1%
	Total	*6*	*100%*	*100%*	*430*	*100%*	*100%*	*100%*	*26*	*100%*	*2,033*	*100%*	*100%*	*10*	*100%*	*100%*	*883*	*100%*	*100%*	*16*	*100%*	*100%*	*1,150*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Panama City

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022							2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	8.3%	7.1%	153	14.0%	4.1%	21.4%	2	8.7%	62	3.5%	18.3%	1	9.1%	7.1%	45	5.8%	2.8%	1	8.3%	6.6%	17	1.7%	2.9%
	Moderate	3	25.0%	11.0%	185	16.9%	6.0%	17.9%	6	26.1%	151	8.4%	19.3%	3	27.3%	16.7%	89	11.4%	8.8%	3	25.0%	14.0%	62	6.1%	7.2%
	Middle	3	25.0%	18.9%	191	17.4%	13.3%	20.0%	6	26.1%	417	23.2%	21.9%	3	27.3%	24.2%	212	27.2%	13.5%	3	25.0%	22.1%	205	20.2%	12.4%
	Upper	5	41.7%	56.7%	566	51.7%	69.1%	40.7%	9	39.1%	1,164	64.9%	40.5%	4	36.4%	46.0%	434	55.6%	65.1%	5	41.7%	50.7%	730	72.0%	54.6%
	Unknown	0	0.0%	6.3%	0	0.0%	7.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.1%	0	0.0%	9.8%	0	0.0%	6.6%	0	0.0%	22.8%
	Total	*12*	*100%*	*100%*	*1,095*	*100%*	*100%*	*100%*	*23*	*100%*	*1,794*	*100%*	*100%*	*11*	*100%*	*100%*	*780*	*100%*	*100%*	*12*	*100%*	*100%*	*1,014*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.4%	0	0.0%	0	0.0%	18.3%	0	0.0%	3.3%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.7%	0	0.0%	3.5%	20.0%	0	0.0%	0	0.0%	21.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.7%	0	0.0%	0	0.0%	40.5%	0	0.0%	3.3%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.3%	0	0.0%	96.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.3%	0	0.0%	95.5%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	19	4.0%	3.2%	2,310	2.1%	1.4%	21.4%	33	5.9%	3,003	2.2%	18.3%	25	7.6%	4.6%	2,479	3.0%	1.9%	8	3.5%	3.0%	524	0.9%	1.0%
	Moderate	65	13.8%	11.2%	8,730	7.9%	7.0%	17.9%	76	13.7%	8,237	6.0%	19.3%	46	14.1%	12.9%	5,749	7.0%	7.6%	30	13.2%	9.6%	2,488	4.5%	4.9%
	Middle	110	23.4%	17.5%	20,457	18.4%	14.4%	20.0%	114	20.5%	19,876	14.4%	21.9%	72	22.0%	19.9%	12,938	15.8%	15.3%	42	18.4%	20.3%	6,938	12.5%	13.7%
	Upper	276	58.7%	44.2%	79,550	71.6%	50.4%	40.7%	331	59.6%	106,381	77.3%	40.5%	184	56.3%	45.9%	60,790	74.2%	51.7%	147	64.5%	45.8%	45,591	81.8%	47.6%
	Unknown	0	0.0%	24.0%	0	0.0%	26.8%	0.0%	1	0.2%	166	0.1%	0.0%	0	0.0%	16.8%	0	0.0%	23.5%	1	0.4%	21.3%	166	0.3%	32.8%
	Total	*470*	*100%*	*100%*	*111,047*	*100%*	*100%*	*100%*	*555*	*100%*	*137,663*	*100%*	*100%*	*327*	*100%*	*100%*	*81,956*	*100%*	*100%*	*228*	*100%*	*100%*	*55,707*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESSES	Low	7	2.3%	2.6%	439	3.2%	2.8%	3.1%	0	0.0%	0	0.0%	2.5%	0	0.0%	1.8%	0	0.0%	2.0%	0	0.0%	2.0%	0	0.0%	0.9%
	Moderate	43	14.0%	15.5%	2,276	16.8%	19.8%	19.0%	19	22.4%	791	10.1%	20.3%	9	22.5%	17.3%	530	10.8%	17.8%	10	22.2%	19.3%	261	8.9%	20.9%
	Middle	171	55.7%	53.1%	6,271	46.4%	50.1%	53.2%	42	49.4%	5,524	70.6%	50.4%	18	45.0%	53.8%	3,422	69.8%	58.1%	24	53.3%	52.1%	2,102	71.9%	51.7%
	Upper	86	28.0%	28.1%	4,537	33.6%	27.1%	24.7%	24	28.2%	1,513	19.3%	26.8%	13	32.5%	26.5%	951	19.4%	22.0%	11	24.4%	26.3%	562	19.2%	26.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*307*	*100%*	*100%*	*13,523*	*100%*	*100%*	*100%*	*85*	*100%*	*7,828*	*100%*	*100%*	*40*	*100%*	*100%*	*4,903*	*100%*	*100%*	*45*	*100%*	*100%*	*2,925*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.8%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	11.1%	0	0.0%	0	0.0%	11.1%	0	0.0%	33.3%	0	0.0%	15.7%	0	0.0%	23.1%	0	0.0%	6.4%
	Middle	1	100.0%	78.1%	2	100.0%	79.7%	61.1%	0	0.0%	0	0.0%	55.6%	0	0.0%	26.7%	0	0.0%	49.6%	0	0.0%	23.1%	0	0.0%	8.7%
	Upper	0	0.0%	21.9%	0	0.0%	20.3%	25.0%	2	100.0%	400	100.0%	31.7%	1	100.0%	40.0%	200	100.0%	34.7%	1	100.0%	53.8%	200	100.0%	84.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*2*	*100%*	*100%*	*100%*	*2*	*100%*	*400*	*100%*	*100%*	*1*	*100%*	*100%*	*200*	*100%*	*100%*	*1*	*100%*	*100%*	*200*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Panama City

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	231	75.2%	40.9%	5,757	42.6%	27.3%	94.5%	57	67.1%	2,910	37.2%	93.9%	29	72.5%	48.7%	2,242	45.7%	38.3%	28	62.2%	49.5%	668	22.8%	35.0%
		Over $1 Million	57	18.6%		7,274	53.8%		4.7%	28	32.9%	4,918	62.8%	5.2%	11	27.5%		2,661	54.3%		17	37.8%		2,257	77.2%	
		Total Rev. available	288	93.8%		13,031	96.4%		99.2%	85	100.0%	7,828	100.0%	99.1%	40	100.0%		4,903	100.0%		45	100.0%		2,925	100.0%	
		Rev. Not Known	19	6.2%		492	3.6%		0.8%	0	0.0%	0	0.0%	0.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*307*	*100%*		*13,523*	*100%*		*100.0%*	*85*	*100%*	*7,828*	*100%*	*100%*	*40*	*100%*		*4,903*	*100%*		*45*	*100%*		*2,925*	*100%*	
	Loan Size	$100,000 or Less	274	89.3%	90.9%	6,190	45.8%	36.3%		68	80.0%	1,798	23.0%		30	75.0%	93.2%	758	15.5%	35.2%	38	84.4%	93.5%	1,040	35.6%	37.3%
		$100,001 - $250,000	25	8.1%	5.7%	4,208	31.1%	23.6%		7	8.2%	1,399	17.9%		3	7.5%	3.3%	710	14.5%	15.7%	4	8.9%	3.5%	689	23.6%	17.8%
		$250,001 - $1 Million	8	2.6%	3.4%	3,125	23.1%	40.1%		10	11.8%	4,631	59.2%		7	17.5%	3.5%	3,435	70.1%	49.1%	3	6.7%	3.0%	1,196	40.9%	44.9%
		Total	*307*	*100%*	*100.0%*	*13,523*	*100%*	*100.0%*		*85*	*100%*	*7,828*	*100%*		*40*	*100%*	*100%*	*4,903*	*100%*	*100%*	*45*	*100%*	*100%*	*2,925*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	224	97.0%		4,622	80.3%			53	93.0%	1,200	41.2%		26	89.7%		656	29.3%		27	96.4%		544	81.4%	
		$100,001 - $250,000	7	3.0%		1,135	19.7%			2	3.5%	350	12.0%		1	3.4%		226	10.1%		1	3.6%		124	18.6%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			2	3.5%	1,360	46.7%		2	6.9%		1,360	60.7%		0	0.0%		0	0.0%	
		Total	*231*	*100%*		*5,757*	*100%*			*57*	*100%*	*2,910*	*100%*		*29*	*100%*		*2,242*	*100%*		*28*	*100%*		*668*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	1	100.0%	34.4%	2	100.0%	25.5%	95.8%	0	0.0%	0	0.0%	96.8%	0	0%	70.0%	0	0%	37.3%	0	0%	73.1%	0	0%	25.2%
		Over $1 Million	0	0.0%		0	0.0%		4.2%	2	100.0%	400	100.0%	3.2%	1	100.0%		200	100.0%		1	100.0%		200	100.0%	
		Total Rev. available	1	100.0%		2	100.0%		100.0%	2	100.0%	400	100.0%	100.0%	1	100.0%		200	100.0%		1	100.0%		200	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*2*	*100%*		*100%*	*2*	*100%*	*400*	*100%*	*100%*	*1*	*100%*		*200*	*100%*		*1*	*100%*		*200*	*100%*	
	Loan Size	$100,000 or Less	1	100.0%	71.9%	2	100.0%	16.4%		0	0.0%	0	0.0%		0	0.0%	93.3%	0	0.0%	48.2%	0	0.0%	92.3%	0	0.0%	35.5%
		$100,001 - $250,000	0	0.0%	21.9%	0	0.0%	54.1%		2	100.0%	400	100.0%		1	100.0%	3.3%	200	100.0%	22.9%	1	100.0%	3.8%	200	100.0%	27.1%
		$250,001 - $500,000	0	0.0%	6.3%	0	0.0%	29.5%		0	0.0%	0	0.0%		0	0.0%	3.3%	0	0.0%	28.9%	0	0.0%	3.8%	0	0.0%	37.3%
		Total	*1*	*100%*	*100%*	*2*	*100%*	*100%*		*2*	*100%*	*400*	*100%*		*1*	*100%*	*100%*	*200*	*100%*	*100%*	*1*	*100%*	*100%*	*200*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		2	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*2*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	0.7%	0.6%	486	0.5%	0.2%	1.6%	2	0.5%	379	0.2%	2.8%	0	0.0%	1.7%	0	0.0%	1.0%	2	1.0%	2.3%	379	0.5%	1.3%
	Moderate	12	4.3%	10.5%	3,136	3.0%	7.8%	15.2%	60	14.4%	16,689	9.4%	19.6%	28	12.6%	18.7%	6,924	7.4%	14.8%	32	16.4%	17.9%	9,765	11.6%	13.7%
	Middle	101	36.6%	50.6%	29,138	27.6%	45.9%	54.7%	118	28.3%	36,082	20.3%	40.9%	65	29.3%	40.8%	19,171	20.5%	36.2%	53	27.2%	41.1%	16,911	20.1%	37.2%
	Upper	161	58.3%	38.3%	72,800	69.0%	46.1%	28.5%	237	56.8%	124,378	70.1%	36.7%	129	58.1%	38.7%	67,470	72.1%	48.1%	108	55.4%	38.7%	56,908	67.8%	47.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*276*	*100%*	*100%*	*105,560*	*100%*	*100%*	*100%*	*417*	*100%*	*177,528*	*100%*	*100%*	*222*	*100%*	*100%*	*93,565*	*100%*	*100%*	*195*	*100%*	*100%*	*83,963*	*100%*	*100%*
REFINANCE	Low	2	0.7%	0.2%	210	0.4%	0.1%	1.6%	3	1.4%	172	0.5%	2.8%	2	1.6%	1.1%	107	0.5%	0.7%	1	1.2%	2.2%	65	0.5%	1.7%
	Moderate	26	9.5%	7.5%	3,660	6.3%	5.4%	15.2%	34	15.8%	3,529	10.4%	19.6%	22	17.1%	16.5%	2,555	11.9%	12.2%	12	14.0%	18.6%	974	7.8%	15.1%
	Middle	120	43.8%	51.1%	20,745	35.5%	45.8%	54.7%	75	34.9%	9,809	28.8%	40.9%	48	37.2%	42.1%	6,498	30.2%	37.6%	27	31.4%	42.3%	3,311	26.4%	39.5%
	Upper	126	46.0%	41.2%	33,902	57.9%	48.6%	28.5%	103	47.9%	20,529	60.3%	36.7%	57	44.2%	40.2%	12,350	57.4%	49.5%	46	53.5%	36.9%	8,179	65.3%	43.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*274*	*100%*	*100%*	*58,517*	*100%*	*100%*	*100%*	*215*	*100%*	*34,039*	*100%*	*100%*	*129*	*100%*	*100%*	*21,510*	*100%*	*100%*	*86*	*100%*	*100%*	*12,529*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.6%	0	0.0%	0.7%	1.6%	1	0.4%	40	0.2%	2.8%	0	0.0%	0.6%	0	0.0%	0.4%	1	0.9%	0.4%	40	0.4%	0.2%
	Moderate	13	10.5%	8.9%	782	7.7%	7.9%	15.2%	38	14.2%	2,005	8.6%	19.6%	21	13.8%	13.9%	1,317	10.9%	11.4%	17	14.7%	14.9%	688	6.2%	11.2%
	Middle	58	46.8%	49.8%	4,130	40.7%	44.3%	54.7%	82	30.6%	6,801	29.3%	40.9%	48	31.6%	38.2%	3,948	32.6%	34.4%	34	29.3%	39.5%	2,853	25.7%	36.7%
	Upper	53	42.7%	40.6%	5,230	51.6%	47.1%	28.5%	147	54.9%	14,362	61.9%	36.7%	83	54.6%	47.2%	6,844	56.5%	53.7%	64	55.2%	45.3%	7,518	67.7%	51.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*124*	*100%*	*100%*	*10,142*	*100%*	*100%*	*100%*	*268*	*100%*	*23,208*	*100%*	*100%*	*152*	*100%*	*100%*	*12,109*	*100%*	*100%*	*116*	*100%*	*100%*	*11,099*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	2.4%	0	0.0%	0.3%	1.9%	0	0.0%	0	0.0%	5.8%	0	0.0%	7.5%	0	0.0%	1.4%	0	0.0%	6.3%	0	0.0%	10.3%
	Moderate	0	0.0%	19.5%	0	0.0%	5.7%	27.3%	0	0.0%	0	0.0%	27.0%	0	0.0%	22.5%	0	0.0%	5.1%	0	0.0%	34.4%	0	0.0%	29.8%
	Middle	0	0.0%	63.4%	0	0.0%	69.6%	40.0%	0	0.0%	0	0.0%	29.4%	0	0.0%	45.0%	0	0.0%	65.1%	0	0.0%	46.9%	0	0.0%	36.3%
	Upper	0	0.0%	14.6%	0	0.0%	24.4%	30.8%	0	0.0%	0	0.0%	37.8%	0	0.0%	25.0%	0	0.0%	28.4%	0	0.0%	12.5%	0	0.0%	23.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.6%	2	1.6%	75	0.5%	2.8%	1	1.2%	0.3%	50	0.5%	0.2%	1	2.4%	0.6%	25	0.5%	0.3%
	Moderate	4	5.6%	8.7%	320	3.7%	27.3%	15.2%	17	13.3%	2,013	13.5%	19.6%	13	15.1%	13.7%	1,723	17.2%	11.8%	4	9.5%	12.4%	290	5.9%	9.0%
	Middle	31	43.7%	49.5%	2,916	34.0%	31.2%	54.7%	31	24.2%	3,342	22.4%	40.9%	20	23.3%	33.5%	2,002	20.0%	26.9%	11	26.2%	41.9%	1,340	27.3%	40.3%
	Upper	36	50.7%	41.8%	5,352	62.3%	41.5%	28.5%	78	60.9%	9,482	63.6%	36.7%	52	60.5%	52.5%	6,234	62.3%	61.1%	26	61.9%	45.2%	3,248	66.2%	50.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*71*	*100%*	*100%*	*8,588*	*100%*	*100%*	*100%*	*128*	*100%*	*14,912*	*100%*	*100%*	*86*	*100%*	*100%*	*10,009*	*100%*	*100%*	*42*	*100%*	*100%*	*4,903*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.6%	2	3.6%	159	3.2%	2.8%	0	0.0%	1.7%	0	0.0%	0.6%	2	6.7%	1.8%	159	7.0%	1.4%
	Moderate	1	4.8%	8.4%	140	6.2%	5.6%	15.2%	4	7.3%	302	6.1%	19.6%	2	8.0%	16.5%	180	6.7%	13.2%	2	6.7%	14.2%	122	5.4%	12.2%
	Middle	13	61.9%	49.5%	1,260	55.4%	43.3%	54.7%	22	40.0%	1,488	30.1%	40.9%	11	44.0%	38.1%	727	27.2%	22.9%	11	36.7%	46.1%	761	33.5%	39.3%
	Upper	7	33.3%	42.1%	875	38.5%	51.0%	28.5%	27	49.1%	2,993	60.6%	36.7%	12	48.0%	43.8%	1,766	66.1%	63.3%	15	50.0%	37.8%	1,227	54.1%	47.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*21*	*100%*	*100%*	*2,275*	*100%*	*100%*	*100%*	*55*	*100%*	*4,942*	*100%*	*100%*	*25*	*100%*	*100%*	*2,673*	*100%*	*100%*	*30*	*100%*	*100%*	*2,269*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.5%	0	0.0%	0.6%	1.6%	0	0.0%	0	0.0%	2.8%	0	0.0%	6.6%	0	0.0%	3.6%	0	0.0%	4.5%	0	0.0%	2.7%
	Moderate	0	0.0%	15.8%	0	0.0%	11.8%	15.2%	0	0.0%	0	0.0%	19.6%	0	0.0%	18.9%	0	0.0%	15.8%	0	0.0%	33.3%	0	0.0%	26.9%
	Middle	0	0.0%	59.2%	0	0.0%	55.2%	54.7%	0	0.0%	0	0.0%	40.9%	0	0.0%	43.4%	0	0.0%	40.5%	0	0.0%	48.5%	0	0.0%	49.5%
	Upper	0	0.0%	23.5%	0	0.0%	32.4%	28.5%	0	0.0%	0	0.0%	36.7%	0	0.0%	31.1%	0	0.0%	40.1%	0	0.0%	13.6%	0	0.0%	20.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	0.5%	0.4%	696	0.4%	0.2%	1.6%	10	0.9%	825	0.3%	2.8%	3	0.5%	1.5%	157	0.1%	0.9%	7	1.5%	2.1%	668	0.6%	1.8%
	Moderate	56	7.3%	9.1%	8,038	4.3%	6.9%	15.2%	153	14.1%	24,538	9.6%	19.6%	86	14.0%	17.7%	12,699	9.1%	13.7%	67	14.3%	17.6%	11,839	10.3%	14.5%
	Middle	323	42.2%	50.9%	58,189	31.4%	46.4%	54.7%	328	30.3%	57,522	22.6%	40.9%	192	31.3%	40.8%	32,346	23.1%	37.6%	136	29.0%	41.5%	25,176	21.9%	37.5%
	Upper	383	50.0%	39.6%	118,159	63.8%	46.4%	28.5%	592	54.7%	171,744	67.4%	36.7%	333	54.2%	40.0%	94,664	67.7%	47.8%	259	55.2%	38.8%	77,080	67.2%	46.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*766*	*100%*	*100%*	*185,082*	*100%*	*100%*	*100%*	*1,083*	*100%*	*254,629*	*100%*	*100%*	*614*	*100%*	*100%*	*139,866*	*100%*	*100%*	*469*	*100%*	*100%*	*114,763*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H – LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	8	2.9%	4.3%	1,113	1.1%	2.2%	18.6%	15	3.6%	1,707	1.0%	20.5%	11	5.0%	3.6%	1,135	1.2%	1.7%	4	2.1%	2.6%	572	0.7%	1.1%
	Moderate	38	13.8%	16.8%	7,826	7.4%	12.1%	19.1%	43	10.3%	8,460	4.8%	18.5%	24	10.8%	14.7%	4,339	4.6%	9.9%	19	9.7%	14.0%	4,121	4.9%	9.6%
	Middle	48	17.4%	22.7%	11,532	10.9%	20.9%	22.7%	64	15.3%	16,049	9.0%	20.6%	34	15.3%	23.1%	8,812	9.4%	20.6%	30	15.4%	22.0%	7,237	8.6%	19.9%
	Upper	182	65.9%	35.3%	85,089	80.6%	45.3%	39.7%	295	70.7%	151,312	85.2%	40.4%	153	68.9%	37.8%	79,279	84.7%	47.9%	142	72.8%	33.8%	72,033	85.8%	44.7%
	Unknown	0	0.0%	20.9%	0	0.0%	19.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.7%	0	0.0%	20.0%	0	0.0%	27.5%	0	0.0%	24.6%
	Total	*276*	*100%*	*100%*	*105,560*	*100%*	*100%*	*100%*	*417*	*100%*	*177,528*	*100%*	*100%*	*222*	*100%*	*100%*	*93,565*	*100%*	*100%*	*195*	*100%*	*100%*	*83,963*	*100%*	*100%*
REFINANCE	Low	14	5.1%	4.7%	942	1.6%	2.5%	18.6%	29	13.5%	2,403	7.1%	20.5%	21	16.3%	8.5%	1,905	8.9%	4.6%	8	9.3%	6.7%	498	4.0%	3.3%
	Moderate	55	20.1%	13.3%	6,379	10.9%	9.1%	19.1%	45	20.9%	4,662	13.7%	18.5%	28	21.7%	20.1%	3,105	14.4%	14.8%	17	19.8%	18.6%	1,557	12.4%	14.2%
	Middle	58	21.2%	16.6%	9,486	16.2%	14.3%	22.7%	55	25.6%	6,930	20.4%	20.6%	32	24.8%	23.1%	4,478	20.8%	21.7%	23	26.7%	23.7%	2,452	19.6%	21.4%
	Upper	147	53.6%	30.7%	41,710	71.3%	37.5%	39.7%	86	40.0%	20,044	58.9%	40.4%	48	37.2%	32.9%	12,022	55.9%	42.6%	38	44.2%	34.1%	8,022	64.0%	40.5%
	Unknown	0	0.0%	34.7%	0	0.0%	36.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.4%	0	0.0%	16.3%	0	0.0%	17.0%	0	0.0%	20.5%
	Total	*274*	*100%*	*100%*	*58,517*	*100%*	*100%*	*100%*	*215*	*100%*	*34,039*	*100%*	*100%*	*129*	*100%*	*100%*	*21,510*	*100%*	*100%*	*86*	*100%*	*100%*	*12,529*	*100%*	*100%*
HOME IMPROVEMENT	Low	17	13.7%	6.3%	581	5.7%	3.5%	18.6%	25	9.3%	790	3.4%	20.5%	14	9.2%	5.6%	499	4.1%	3.2%	11	9.5%	4.7%	291	2.6%	2.4%
	Moderate	24	19.4%	14.4%	1,461	14.4%	11.5%	19.1%	53	19.8%	2,698	11.6%	18.5%	36	23.7%	15.7%	1,987	16.4%	9.8%	17	14.7%	14.3%	711	6.4%	9.2%
	Middle	28	22.6%	22.9%	1,979	19.5%	17.5%	22.7%	57	21.3%	3,546	15.3%	20.6%	32	21.1%	23.5%	2,119	17.5%	17.6%	25	21.6%	21.9%	1,427	12.9%	15.5%
	Upper	54	43.5%	50.5%	5,871	57.9%	61.0%	39.7%	133	49.6%	16,174	69.7%	40.4%	70	46.1%	47.1%	7,504	62.0%	60.7%	63	54.3%	47.1%	8,670	78.1%	62.7%
	Unknown	1	0.8%	6.0%	250	2.5%	6.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.2%	0	0.0%	8.6%	0	0.0%	12.0%	0	0.0%	10.2%
	Total	*124*	*100%*	*100%*	*10,142*	*100%*	*100%*	*100%*	*268*	*100%*	*23,208*	*100%*	*100%*	*152*	*100%*	*100%*	*12,109*	*100%*	*100%*	*116*	*100%*	*100%*	*11,099*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	2.4%	0	0.0%	0.0%	18.6%	0	0.0%	0	0.0%	20.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.1%	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	22.7%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.4%	0	0.0%	0.2%	39.7%	0	0.0%	0	0.0%	40.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	0.4%
	Unknown	0	0.0%	95.1%	0	0.0%	99.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	96.9%	0	0.0%	99.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	4	5.6%	4.8%	87	1.0%	1.7%	18.6%	12	9.4%	352	2.4%	20.5%	9	10.5%	5.3%	244	2.4%	2.3%	3	7.1%	5.0%	108	2.2%	3.0%
	Moderate	10	14.1%	12.2%	881	10.3%	6.2%	19.1%	19	14.8%	1,352	9.1%	18.5%	16	18.6%	12.3%	1,191	11.9%	8.9%	3	7.1%	12.4%	161	3.3%	8.5%
	Middle	15	21.1%	16.9%	1,205	14.0%	9.7%	22.7%	30	23.4%	2,691	18.0%	20.6%	17	19.8%	21.2%	1,651	16.5%	16.1%	13	31.0%	21.3%	1,040	21.2%	16.0%
	Upper	42	59.2%	60.8%	6,415	74.7%	57.9%	39.7%	67	52.3%	10,517	70.5%	40.4%	44	51.2%	50.0%	6,923	69.2%	64.5%	23	54.8%	50.2%	3,594	73.3%	62.2%
	Unknown	0	0.0%	5.3%	0	0.0%	24.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.2%	0	0.0%	8.2%	0	0.0%	11.1%	0	0.0%	10.3%
	Total	*71*	*100%*	*100%*	*8,588*	*100%*	*100%*	*100%*	*128*	*100%*	*14,912*	*100%*	*100%*	*86*	*100%*	*100%*	*10,009*	*100%*	*100%*	*42*	*100%*	*100%*	*4,903*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	4.8%	7.9%	50	2.2%	6.1%	18.6%	7	12.7%	366	7.4%	20.5%	3	12.0%	10.5%	188	7.0%	6.1%	4	13.3%	6.5%	178	7.8%	5.0%
	Moderate	4	19.0%	8.4%	294	12.9%	4.7%	19.1%	11	20.0%	801	16.2%	18.5%	4	16.0%	18.2%	328	12.3%	10.4%	7	23.3%	13.0%	473	20.8%	9.5%
	Middle	4	19.0%	20.1%	277	12.2%	14.2%	22.7%	16	29.1%	1,334	27.0%	20.6%	7	28.0%	21.6%	658	24.6%	14.9%	9	30.0%	24.9%	676	29.8%	20.7%
	Upper	12	57.1%	52.3%	1,654	72.7%	60.2%	39.7%	21	38.2%	2,441	49.4%	40.4%	11	44.0%	38.1%	1,499	56.1%	55.8%	10	33.3%	36.2%	942	41.5%	48.9%
	Unknown	0	0.0%	11.2%	0	0.0%	14.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.6%	0	0.0%	12.8%	0	0.0%	19.5%	0	0.0%	15.9%
	Total	*21*	*100%*	*100%*	*2,275*	*100%*	*100%*	*100%*	*55*	*100%*	*4,942*	*100%*	*100%*	*25*	*100%*	*100%*	*2,673*	*100%*	*100%*	*30*	*100%*	*100%*	*2,269*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.8%	0	0.0%	1.5%	18.6%	0	0.0%	0	0.0%	20.5%	0	0.0%	3.3%	0	0.0%	1.6%	0	0.0%	3.0%	0	0.0%	1.8%
	Moderate	0	0.0%	4.0%	0	0.0%	4.0%	19.1%	0	0.0%	0	0.0%	18.5%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	3.0%	0	0.0%	4.0%
	Middle	0	0.0%	1.8%	0	0.0%	2.6%	22.7%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.8%	0	0.0%	1.3%	0	0.0%	3.0%	0	0.0%	5.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	39.7%	0	0.0%	0	0.0%	40.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	1.2%
	Unknown	0	0.0%	92.3%	0	0.0%	92.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.1%	0	0.0%	96.3%	0	0.0%	89.4%	0	0.0%	87.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	44	5.7%	4.5%	2,773	1.5%	2.3%	18.6%	88	8.1%	5,618	2.2%	20.5%	58	9.4%	5.2%	3,971	2.8%	2.3%	30	6.4%	3.5%	1,647	1.4%	1.4%
	Moderate	131	17.1%	14.9%	16,841	9.1%	10.4%	19.1%	171	15.8%	17,973	7.1%	18.5%	108	17.6%	16.1%	10,950	7.8%	10.5%	63	13.4%	14.6%	7,023	6.1%	9.6%
	Middle	153	20.0%	19.6%	24,479	13.2%	17.5%	22.7%	222	20.5%	30,550	12.0%	20.6%	122	19.9%	22.9%	17,718	12.7%	19.7%	100	21.3%	22.2%	12,832	11.2%	19.0%
	Upper	437	57.0%	33.6%	140,739	76.0%	41.0%	39.7%	602	55.6%	200,488	78.7%	40.4%	326	53.1%	37.0%	107,227	76.7%	44.9%	276	58.8%	35.0%	93,261	81.3%	42.7%
	Unknown	1	0.1%	27.3%	250	0.1%	28.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.8%	0	0.0%	22.6%	0	0.0%	24.7%	0	0.0%	27.2%
	Total	*766*	*100%*	*100%*	*185,082*	*100%*	*100%*	*100%*	*1,083*	*100%*	*254,629*	*100%*	*100%*	*614*	*100%*	*100%*	*139,866*	*100%*	*100%*	*469*	*100%*	*100%*	*114,763*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	15	2.7%	2.3%	591	1.5%	2.0%	2.3%	5	2.6%	135	0.5%	4.0%	1	1.2%	3.6%	20	0.1%	5.3%	4	3.6%	3.4%	115	0.9%	4.5%
	Moderate	105	18.8%	18.8%	8,702	22.8%	21.6%	20.3%	42	21.8%	4,691	16.4%	23.5%	13	15.7%	22.0%	2,316	14.3%	22.8%	29	26.4%	22.4%	2,375	18.9%	24.8%
	Middle	281	50.3%	49.6%	19,354	50.7%	51.7%	50.8%	65	33.7%	11,414	39.8%	36.1%	32	38.6%	34.1%	8,014	49.6%	29.8%	33	30.0%	34.9%	3,400	27.1%	27.5%
	Upper	158	28.3%	28.8%	9,557	25.0%	24.6%	26.7%	81	42.0%	12,451	43.4%	36.4%	37	44.6%	40.0%	5,804	35.9%	42.0%	44	40.0%	38.9%	6,647	53.0%	43.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*559*	*100%*	*100%*	*38,204*	*100%*	*100%*	*100%*	*193*	*100%*	*28,691*	*100%*	*100%*	*83*	*100%*	*100%*	*16,154*	*100%*	*100%*	*110*	*100%*	*100%*	*12,537*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	0.7%
	Moderate	1	50.0%	5.4%	158	74.5%	5.1%	6.6%	0	0.0%	0	0.0%	9.7%	0	0.0%	6.9%	0	0.0%	1.6%	0	0.0%	7.1%	0	0.0%	3.6%
	Middle	1	50.0%	81.1%	54	25.5%	79.3%	73.4%	4	80.0%	172	40.8%	62.4%	1	100.0%	69.0%	2	100.0%	78.1%	3	75.0%	58.2%	170	40.5%	61.1%
	Upper	0	0.0%	13.5%	0	0.0%	15.5%	19.7%	1	20.0%	250	59.2%	26.9%	0	0.0%	20.7%	0	0.0%	18.9%	1	25.0%	29.6%	250	59.5%	34.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	3.4%	0	0.0%	1.4%	0	0.0%	2.0%	0	0.0%	0.3%
	Total	*2*	*100%*	*100%*	*212*	*100%*	*100%*	*100%*	*5*	*100%*	*422*	*100%*	*100%*	*1*	*100%*	*100%*	*2*	*100%*	*100%*	*4*	*100%*	*100%*	*420*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Pensacola

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	418	74.8%	44.4%	15,589	40.8%	33.6%	95.0%	110	57.0%	8,649	30.1%	94.8%	42	50.6%	48.7%	2,700	16.7%	31.6%	68	61.8%	50.1%	5,949	47.5%	32.3%
		Over $1 Million	107	19.1%		20,700	54.2%		4.4%	77	39.9%	17,622	61.4%	4.4%	37	44.6%		11,572	71.6%		40	36.4%		6,050	48.3%	
		Total Rev. available	525	93.9%		36,289	95.0%		99.3%	187	96.9%	26,271	91.6%	99.2%	79	95.2%		14,272	88.3%		108	98.2%		11,999	95.7%	
		Rev. Not Known	34	6.1%		1,915	5.0%		0.7%	6	3.1%	2,420	8.4%	0.8%	4	4.8%		1,882	11.7%		2	1.8%		538	4.3%	
		Total	*559*	*100%*		*38,204*	*100%*		*100.0%*	*193*	*100%*	*28,691*	*100%*	*100%*	*83*	*100%*		*16,154*	*100%*		*110*	*100%*		*12,537*	*100%*	
	Loan Size	$100,000 or Less	483	86.4%	90.5%	11,956	31.3%	31.4%		132	68.4%	3,496	12.2%		46	55.4%	93.1%	1,051	6.5%	36.0%	86	78.2%	93.3%	2,445	19.5%	35.8%
		$100,001 - $250,000	42	7.5%	5.2%	6,521	17.1%	19.2%		26	13.5%	4,570	15.9%		17	20.5%	3.7%	3,158	19.5%	17.5%	9	8.2%	3.4%	1,412	11.3%	16.2%
		$250,001 - $1 Million	34	6.1%	4.4%	19,727	51.6%	49.4%		35	18.1%	20,625	71.9%		20	24.1%	3.2%	11,945	73.9%	46.4%	15	13.6%	3.3%	8,680	69.2%	47.9%
		Total	*559*	*100%*	*100.0%*	*38,204*	*100%*	*100.0%*		*193*	*100%*	*28,691*	*100%*		*83*	*100%*	*100%*	*16,154*	*100%*	*100%*	*110*	*100%*	*100%*	*12,537*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	400	95.7%		8,801	56.5%			92	83.6%	1,771	20.5%		34	81.0%		543	20.1%		58	85.3%		1,228	20.6%	
		$100,001 - $250,000	12	2.9%		1,838	11.8%			9	8.2%	1,518	17.6%		6	14.3%		1,051	38.9%		3	4.4%		467	7.9%	
		$250,001 - $1 Million	6	1.4%		4,950	31.8%			9	8.2%	5,360	62.0%		2	4.8%		1,106	41.0%		7	10.3%		4,254	71.5%	
		Total	*418*	*100%*		*15,589*	*100%*			*110*	*100%*	*8,649*	*100%*		*42*	*100%*		*2,700*	*100%*		*68*	*100%*		*5,949*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	1	50.0%	40.5%	54	25.5%	59.8%	97.9%	3	60.0%	267	63.3%	98.2%	1	100%	41.4%	2	100%	18.4%	2	50%	49.0%	265	63%	51.5%
		Over $1 Million	1	50.0%		158	74.5%		2.1%	2	40.0%	155	36.7%	1.8%	0	0.0%		0	0.0%		2	50.0%		155	36.9%	
		Total Rev. available	2	100.0%		212	100.0%		100.0%	5	100.0%	422	100.0%	100.0%	1	100.0%		2	100.0%		4	100.0%		420	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*212*	*100%*		*100%*	*5*	*100%*	*422*	*100%*	*100%*	*1*	*100%*		*2*	*100%*		*4*	*100%*		*420*	*100%*	
	Loan Size	$100,000 or Less	1	50.0%	83.8%	54	25.5%	26.4%		3	60.0%	47	11.1%		1	100.0%	90.8%	2	100.0%	32.5%	2	50.0%	88.8%	45	10.7%	34.9%
		$100,001 - $250,000	1	50.0%	10.8%	158	74.5%	34.1%		2	40.0%	375	88.9%		0	0.0%	6.9%	0	0.0%	34.7%	2	50.0%	7.1%	375	89.3%	30.8%
		$250,001 - $500,000	0	0.0%	5.4%	0	0.0%	39.5%		0	0.0%	0	0.0%		0	0.0%	2.3%	0	0.0%	32.8%	0	0.0%	4.1%	0	0.0%	34.3%
		Total	*2*	*100%*	*100%*	*212*	*100%*	*100%*		*5*	*100%*	*422*	*100%*		*1*	*100%*	*100%*	*2*	*100%*	*100%*	*4*	*100%*	*100%*	*420*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		54	100.0%			2	66.7%	17	6.4%		1	100.0%		2	100.0%		1	50.0%		15	5.7%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	33.3%	250	93.6%		0	0.0%		0	0.0%		1	50.0%		250	94.3%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*54*	*100%*			*3*	*100%*	*267*	*100%*		*1*	*100%*		*2*	*100%*		*2*	*100%*		*265*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	6	6.5%	16.2%	1,238	3.7%	14.3%	10.7%	11	10.5%	3,694	9.0%	14.8%	9	12.7%	13.1%	3,057	11.1%	9.4%	2	5.9%	10.8%	637	4.7%	8.4%
	Middle	53	57.6%	65.0%	15,312	46.3%	59.0%	70.6%	76	72.4%	26,385	64.5%	67.2%	50	70.4%	66.3%	16,886	61.5%	64.0%	26	76.5%	65.8%	9,499	70.6%	64.0%
	Upper	33	35.9%	18.8%	16,533	50.0%	26.7%	18.6%	18	17.1%	10,855	26.5%	18.0%	12	16.9%	20.6%	7,533	27.4%	26.6%	6	17.6%	23.4%	3,322	24.7%	27.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*92*	*100%*	*100%*	*33,083*	*100%*	*100%*	*100%*	*105*	*100%*	*40,934*	*100%*	*100%*	*71*	*100%*	*100%*	*27,476*	*100%*	*100%*	*34*	*100%*	*100%*	*13,458*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	12	12.2%	11.3%	1,560	7.7%	10.7%	10.7%	8	11.9%	890	7.3%	14.8%	5	10.4%	11.9%	485	4.9%	9.5%	3	15.8%	12.2%	405	18.2%	9.8%
	Middle	66	67.3%	69.7%	12,111	59.4%	62.1%	70.6%	41	61.2%	6,290	51.7%	67.2%	28	58.3%	72.7%	5,212	52.4%	69.2%	13	68.4%	72.1%	1,078	48.5%	72.0%
	Upper	20	20.4%	19.0%	6,721	33.0%	27.2%	18.6%	18	26.9%	4,995	41.0%	18.0%	15	31.3%	15.3%	4,254	42.7%	21.3%	3	15.8%	15.7%	741	33.3%	18.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*98*	*100%*	*100%*	*20,392*	*100%*	*100%*	*100%*	*67*	*100%*	*12,175*	*100%*	*100%*	*48*	*100%*	*100%*	*9,951*	*100%*	*100%*	*19*	*100%*	*100%*	*2,224*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	8.5%	10.6%	413	11.9%	10.0%	10.7%	5	5.4%	523	6.9%	14.8%	2	4.5%	7.3%	160	5.2%	6.6%	3	6.1%	10.8%	363	8.0%	9.0%
	Middle	33	70.2%	68.0%	2,090	60.4%	57.6%	70.6%	76	81.7%	5,843	76.9%	67.2%	36	81.8%	72.6%	2,472	80.4%	67.4%	40	81.6%	67.7%	3,371	74.5%	61.6%
	Upper	10	21.3%	21.4%	956	27.6%	32.4%	18.6%	12	12.9%	1,235	16.2%	18.0%	6	13.6%	20.1%	442	14.4%	26.0%	6	12.2%	21.5%	793	17.5%	29.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*47*	*100%*	*100%*	*3,459*	*100%*	*100%*	*100%*	*93*	*100%*	*7,601*	*100%*	*100%*	*44*	*100%*	*100%*	*3,074*	*100%*	*100%*	*49*	*100%*	*100%*	*4,527*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	20.0%	0	0.0%	4.2%	16.0%	0	0.0%	0	0.0%	20.8%	0	0.0%	16.7%	0	0.0%	13.1%	0	0.0%	22.2%	0	0.0%	1.0%
	Middle	0	0.0%	50.0%	0	0.0%	91.1%	54.9%	0	0.0%	0	0.0%	55.0%	0	0.0%	83.3%	0	0.0%	86.9%	0	0.0%	55.6%	0	0.0%	49.4%
	Upper	0	0.0%	30.0%	0	0.0%	4.7%	29.1%	0	0.0%	0	0.0%	24.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	22.2%	0	0.0%	49.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	11	27.5%	11.7%	815	21.3%	9.4%	10.7%	7	13.5%	397	7.8%	14.8%	4	11.8%	11.8%	140	4.4%	10.8%	3	16.7%	11.1%	257	13.5%	8.8%
	Middle	20	50.0%	69.5%	1,906	49.9%	63.3%	70.6%	26	50.0%	2,064	40.7%	67.2%	16	47.1%	66.9%	1,199	37.9%	63.2%	10	55.6%	68.7%	865	45.3%	66.3%
	Upper	9	22.5%	18.8%	1,100	28.8%	27.3%	18.6%	19	36.5%	2,611	51.5%	18.0%	14	41.2%	21.3%	1,823	57.7%	25.9%	5	27.8%	20.2%	788	41.3%	24.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*40*	*100%*	*100%*	*3,821*	*100%*	*100%*	*100%*	*52*	*100%*	*5,072*	*100%*	*100%*	*34*	*100%*	*100%*	*3,162*	*100%*	*100%*	*18*	*100%*	*100%*	*1,910*	*100%*	*100%*

Originations & Purchases

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	6.7%	12.2%	200	9.9%	8.4%	10.7%	3	15.8%	281	14.1%	14.8%	1	11.1%	11.9%	75	6.7%	6.2%	2	20.0%	8.5%	206	23.5%	7.0%
	Middle	13	86.7%	59.8%	1,356	66.9%	40.0%	70.6%	16	84.2%	1,709	85.9%	67.2%	8	88.9%	58.9%	1,038	93.3%	57.0%	8	80.0%	71.6%	671	76.5%	67.7%
	Upper	1	6.7%	28.0%	472	23.3%	51.6%	18.6%	0	0.0%	0	0.0%	18.0%	0	0.0%	29.2%	0	0.0%	36.9%	0	0.0%	19.9%	0	0.0%	25.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*15*	*100%*	*100%*	*2,028*	*100%*	*100%*	*100%*	*19*	*100%*	*1,990*	*100%*	*100%*	*9*	*100%*	*100%*	*1,113*	*100%*	*100%*	*10*	*100%*	*100%*	*877*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	11.5%	0	0.0%	7.6%	10.7%	0	0.0%	0	0.0%	14.8%	0	0.0%	29.0%	0	0.0%	21.7%	0	0.0%	18.8%	0	0.0%	10.7%
	Middle	0	0.0%	85.2%	0	0.0%	85.6%	70.6%	0	0.0%	0	0.0%	67.2%	0	0.0%	54.8%	0	0.0%	53.0%	0	0.0%	62.5%	0	0.0%	58.3%
	Upper	0	0.0%	3.3%	0	0.0%	6.8%	18.6%	0	0.0%	0	0.0%	18.0%	0	0.0%	16.1%	0	0.0%	25.3%	0	0.0%	18.8%	0	0.0%	31.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	34	11.6%	13.7%	4,226	6.7%	12.6%	10.7%	34	10.1%	5,785	8.5%	14.8%	21	10.2%	12.4%	3,917	8.7%	9.4%	13	10.0%	11.0%	1,868	8.1%	7.4%
	Middle	185	63.4%	67.2%	32,775	52.2%	60.4%	70.6%	235	69.9%	42,291	62.4%	67.2%	138	67.0%	68.3%	26,807	59.9%	65.2%	97	74.6%	66.9%	15,484	67.3%	62.5%
	Upper	73	25.0%	19.0%	25,782	41.1%	27.0%	18.6%	67	19.9%	19,696	29.1%	18.0%	47	22.8%	19.3%	14,052	31.4%	25.4%	20	15.4%	22.2%	5,644	24.5%	30.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*292*	*100%*	*100%*	*62,783*	*100%*	*100%*	*100%*	*336*	*100%*	*67,772*	*100%*	*100%*	*206*	*100%*	*100%*	*44,776*	*100%*	*100%*	*130*	*100%*	*100%*	*22,996*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	2.2%	3.7%	135	0.4%	1.9%	17.3%	1	1.0%	135	0.3%	16.7%	1	1.4%	2.4%	135	0.5%	1.2%	0	0.0%	0.9%	0	0.0%	0.4%
	Moderate	9	9.8%	13.8%	1,873	5.7%	9.4%	20.7%	8	7.6%	1,389	3.4%	20.4%	6	8.5%	11.4%	930	3.4%	7.4%	2	5.9%	8.1%	459	3.4%	5.1%
	Middle	17	18.5%	19.9%	3,816	11.5%	16.8%	21.8%	24	22.9%	5,876	14.4%	22.8%	18	25.4%	19.4%	4,447	16.2%	15.9%	6	17.6%	17.9%	1,429	10.6%	14.9%
	Upper	64	69.6%	48.4%	27,259	82.4%	58.3%	40.2%	72	68.6%	33,534	81.9%	40.0%	46	64.8%	50.4%	21,964	79.9%	60.1%	26	76.5%	47.5%	11,570	86.0%	56.0%
	Unknown	0	0.0%	14.3%	0	0.0%	13.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.3%	0	0.0%	15.3%	0	0.0%	25.7%	0	0.0%	23.7%
	Total	*92*	*100%*	*100%*	*33,083*	*100%*	*100%*	*100%*	*105*	*100%*	*40,934*	*100%*	*100%*	*71*	*100%*	*100%*	*27,476*	*100%*	*100%*	*34*	*100%*	*100%*	*13,458*	*100%*	*100%*
REFINANCE	Low	7	7.1%	5.6%	843	4.1%	3.1%	17.3%	6	9.0%	387	3.2%	16.7%	5	10.4%	9.0%	367	3.7%	5.3%	1	5.3%	5.5%	20	0.9%	2.9%
	Moderate	21	21.4%	16.4%	2,685	13.2%	11.8%	20.7%	15	22.4%	1,760	14.5%	20.4%	11	22.9%	22.1%	1,394	14.0%	16.6%	4	21.1%	15.0%	366	16.5%	10.1%
	Middle	17	17.3%	21.6%	2,836	13.9%	19.2%	21.8%	16	23.9%	2,468	20.3%	22.8%	12	25.0%	26.2%	2,013	20.2%	23.8%	4	21.1%	23.6%	455	20.5%	19.4%
	Upper	53	54.1%	36.0%	14,028	68.8%	44.5%	40.2%	30	44.8%	7,560	62.1%	40.0%	20	41.7%	30.3%	6,177	62.1%	39.6%	10	52.6%	32.3%	1,383	62.2%	34.5%
	Unknown	0	0.0%	20.3%	0	0.0%	21.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	14.7%	0	0.0%	23.6%	0	0.0%	33.1%
	Total	*98*	*100%*	*100%*	*20,392*	*100%*	*100%*	*100%*	*67*	*100%*	*12,175*	*100%*	*100%*	*48*	*100%*	*100%*	*9,951*	*100%*	*100%*	*19*	*100%*	*100%*	*2,224*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	3.9%	0	0.0%	2.3%	17.3%	7	7.5%	180	2.4%	16.7%	3	6.8%	6.9%	96	3.1%	4.7%	4	8.2%	4.8%	84	1.9%	2.7%
	Moderate	12	25.5%	16.5%	328	9.5%	11.8%	20.7%	15	16.1%	607	8.0%	20.4%	8	18.2%	18.8%	325	10.6%	13.2%	7	14.3%	12.4%	282	6.2%	5.6%
	Middle	13	27.7%	23.4%	904	26.1%	18.7%	21.8%	28	30.1%	1,644	21.6%	22.8%	17	38.6%	26.3%	826	26.9%	24.4%	11	22.4%	24.5%	818	18.1%	15.5%
	Upper	22	46.8%	54.2%	2,227	64.4%	62.7%	40.2%	43	46.2%	5,170	68.0%	40.0%	16	36.4%	45.7%	1,827	59.4%	54.8%	27	55.1%	52.2%	3,343	73.8%	56.1%
	Unknown	0	0.0%	2.0%	0	0.0%	4.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	2.9%	0	0.0%	6.2%	0	0.0%	20.1%
	Total	*47*	*100%*	*100%*	*3,459*	*100%*	*100%*	*100%*	*93*	*100%*	*7,601*	*100%*	*100%*	*44*	*100%*	*100%*	*3,074*	*100%*	*100%*	*49*	*100%*	*100%*	*4,527*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.3%	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.7%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.8%	0	0.0%	0	0.0%	22.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.2%	0	0.0%	0	0.0%	40.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	4	10.0%	6.9%	312	8.2%	4.9%	17.3%	6	11.5%	400	7.9%	16.7%	5	14.7%	7.6%	375	11.9%	5.2%	1	5.6%	4.9%	25	1.3%	4.3%
	Moderate	5	12.5%	15.0%	360	9.4%	12.0%	20.7%	10	19.2%	552	10.9%	20.4%	8	23.5%	17.6%	442	14.0%	11.1%	2	11.1%	14.8%	110	5.8%	10.5%
	Middle	10	25.0%	29.5%	558	14.6%	25.1%	21.8%	9	17.3%	465	9.2%	22.8%	5	14.7%	23.6%	234	7.4%	17.1%	4	22.2%	24.9%	231	12.1%	16.3%
	Upper	21	52.5%	46.6%	2,591	67.8%	56.0%	40.2%	27	51.9%	3,655	72.1%	40.0%	16	47.1%	48.1%	2,111	66.8%	63.8%	11	61.1%	51.6%	1,544	80.8%	64.7%
	Unknown	0	0.0%	2.0%	0	0.0%	2.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.0%	0	0.0%	2.9%	0	0.0%	3.9%	0	0.0%	4.2%
	Total	*40*	*100%*	*100%*	*3,821*	*100%*	*100%*	*100%*	*52*	*100%*	*5,072*	*100%*	*100%*	*34*	*100%*	*100%*	*3,162*	*100%*	*100%*	*18*	*100%*	*100%*	*1,910*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	13.3%	9.8%	225	11.1%	4.0%	17.3%	2	10.5%	260	13.1%	16.7%	2	22.2%	6.5%	260	23.4%	2.5%	0	0.0%	7.4%	0	0.0%	3.1%
	Moderate	4	26.7%	12.8%	448	22.1%	5.6%	20.7%	4	21.1%	209	10.5%	20.4%	1	11.1%	17.9%	11	1.0%	10.4%	3	30.0%	14.8%	198	22.6%	6.1%
	Middle	5	33.3%	18.9%	551	27.2%	9.6%	21.8%	6	31.6%	570	28.6%	22.8%	3	33.3%	26.2%	417	37.5%	16.0%	3	30.0%	23.3%	153	17.4%	15.9%
	Upper	4	26.7%	51.8%	804	39.6%	68.9%	40.2%	7	36.8%	951	47.8%	40.0%	3	33.3%	41.7%	425	38.2%	52.4%	4	40.0%	42.6%	526	60.0%	51.0%
	Unknown	0	0.0%	6.7%	0	0.0%	11.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	18.6%	0	0.0%	11.9%	0	0.0%	23.9%
	Total	*15*	*100%*	*100%*	*2,028*	*100%*	*100%*	*100%*	*19*	*100%*	*1,990*	*100%*	*100%*	*9*	*100%*	*100%*	*1,113*	*100%*	*100%*	*10*	*100%*	*100%*	*877*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.3%	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.6%	0	0.0%	2.0%	20.7%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	5.1%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.8%	0	0.0%	0	0.0%	22.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	5.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.2%	0	0.0%	0	0.0%	40.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.4%	0	0.0%	98.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	87.5%	0	0.0%	89.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	15	5.1%	4.6%	1,515	2.4%	2.4%	17.3%	22	6.5%	1,362	2.0%	16.7%	16	7.8%	4.7%	1,233	2.8%	2.3%	6	4.6%	1.9%	129	0.6%	0.7%
	Moderate	51	17.5%	14.9%	5,694	9.1%	10.2%	20.7%	52	15.5%	4,517	6.7%	20.4%	34	16.5%	15.1%	3,102	6.9%	9.8%	18	13.8%	9.5%	1,415	6.2%	4.9%
	Middle	62	21.2%	20.9%	8,665	13.8%	17.5%	21.8%	83	24.7%	11,023	16.3%	22.8%	55	26.7%	21.9%	7,937	17.7%	17.9%	28	21.5%	19.2%	3,086	13.4%	13.2%
	Upper	164	56.2%	43.1%	46,909	74.7%	52.2%	40.2%	179	53.3%	50,870	75.1%	40.0%	101	49.0%	44.3%	32,504	72.6%	54.8%	78	60.0%	46.0%	18,366	79.9%	46.2%
	Unknown	0	0.0%	16.4%	0	0.0%	17.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.0%	0	0.0%	15.2%	0	0.0%	23.3%	0	0.0%	35.1%
	Total	*292*	*100%*	*100%*	*62,783*	*100%*	*100%*	*100%*	*336*	*100%*	*67,772*	*100%*	*100%*	*206*	*100%*	*100%*	*44,776*	*100%*	*100%*	*130*	*100%*	*100%*	*22,996*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	27	23.7%	16.4%	1,928	22.3%	20.2%	16.6%	12	21.8%	1,982	32.0%	17.5%	3	14.3%	15.2%	665	19.7%	13.5%	9	26.5%	14.7%	1,317	46.6%	18.8%
	Middle	71	62.3%	66.5%	5,468	63.4%	63.5%	67.4%	32	58.2%	2,929	47.3%	65.7%	13	61.9%	65.5%	1,943	57.6%	65.2%	19	55.9%	65.8%	986	34.9%	60.4%
	Upper	16	14.0%	16.6%	1,235	14.3%	16.2%	16.0%	11	20.0%	1,286	20.8%	16.8%	5	23.8%	18.8%	764	22.7%	21.2%	6	17.6%	19.2%	522	18.5%	20.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*114*	*100%*	*100%*	*8,631*	*100%*	*100%*	*100%*	*55*	*100%*	*6,197*	*100%*	*100%*	*21*	*100%*	*100%*	*3,372*	*100%*	*100%*	*34*	*100%*	*100%*	*2,825*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	100.0%	39.3%	40	100.0%	64.4%	48.1%	0	0.0%	0	0.0%	17.2%	0	0.0%	3.7%	0	0.0%	1.9%	0	0.0%	12.5%	0	0.0%	6.7%
	Middle	0	0.0%	21.4%	0	0.0%	5.7%	38.9%	0	0.0%	0	0.0%	40.4%	0	0.0%	44.4%	0	0.0%	27.4%	0	0.0%	28.1%	0	0.0%	35.8%
	Upper	0	0.0%	39.3%	0	0.0%	29.9%	13.0%	0	0.0%	0	0.0%	42.4%	0	0.0%	51.9%	0	0.0%	70.7%	0	0.0%	59.4%	0	0.0%	57.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*40*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Punta Gorda

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	81	71.1%	48.5%	2,699	31.3%	35.1%	95.7%	31	56.4%	2,085	33.6%	95.4%	13	61.9%	53.7%	969	28.7%	40.8%	18	52.9%	57.0%	1,116	39.5%	38.5%
		Over $1 Million	28	24.6%		5,540	64.2%		3.6%	22	40.0%	2,859	46.1%	3.8%	6	28.6%		1,150	34.1%		16	47.1%		1,709	60.5%	
		Total Rev. available	109	95.6%		8,239	95.5%		99.3%	53	96.4%	4,944	79.8%	99.2%	19	90.5%		2,119	62.8%		34	100.0%		2,825	100.0%	
		Rev. Not Known	5	4.4%		392	4.5%		0.7%	2	3.6%	1,253	20.2%	0.8%	2	9.5%		1,253	37.2%		0	0.0%		0	0.0%	
		Total	*114*	*100%*		*8,631*	*100%*		*100.0%*	*55*	*100%*	*6,197*	*100%*	*100%*	*21*	*100%*		*3,372*	*100%*		*34*	*100%*		*2,825*	*100%*	
	Loan Size	$100,000 or Less	92	80.7%	95.8%	2,298	26.6%	50.4%		39	70.9%	1,336	21.6%		12	57.1%	96.5%	353	10.5%	51.9%	27	79.4%	96.2%	983	34.8%	54.9%
		$100,001 - $250,000	13	11.4%	2.6%	2,159	25.0%	16.9%		8	14.5%	1,279	20.6%		4	19.0%	1.9%	605	17.9%	12.5%	4	11.8%	2.5%	674	23.9%	17.9%
		$250,001 - $1 Million	9	7.9%	1.6%	4,174	48.4%	32.6%		8	14.5%	3,582	57.8%		5	23.8%	1.7%	2,414	71.6%	35.6%	3	8.8%	1.3%	1,168	41.3%	27.2%
		Total	*114*	*100%*	*100.0%*	*8,631*	*100%*	*100.0%*		*55*	*100%*	*6,197*	*100%*		*21*	*100%*	*100%*	*3,372*	*100%*	*100%*	*34*	*100%*	*100%*	*2,825*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	76	93.8%		1,650	61.1%			25	80.6%	777	37.3%		10	76.9%		303	31.3%		15	83.3%		474	42.5%	
		$100,001 - $250,000	4	4.9%		746	27.6%			4	12.9%	579	27.8%		2	15.4%		305	31.5%		2	11.1%		274	24.6%	
		$250,001 - $1 Million	1	1.2%		303	11.2%			2	6.5%	729	35.0%		1	7.7%		361	37.3%		1	5.6%		368	33.0%	
		Total	*81*	*100%*		*2,699*	*100%*			*31*	*100%*	*2,085*	*100%*		*13*	*100%*		*969*	*100%*		*18*	*100%*		*1,116*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	82.1%	0	0.0%	79.6%	99.1%	0	0.0%	0	0.0%	100.0%	0	0.0%	77.8%	0	0.0%	85.3%	0	0.0%	71.9%	0	0.0%	62.5%
		Over $1 Million	0	0.0%		0	0.0%		0.9%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	1	100.0%		40	100.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*40*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	96.4%	40	100.0%	66.0%		0	0.0%	0	0.0%		0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
		$100,001 - $250,000	0	0.0%	3.6%	0	0.0%	34.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*1*	*100%*	*100%*	*40*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	0.7%	0.5%	482	0.4%	0.3%	1.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.3%
	Moderate	29	10.0%	13.6%	7,950	6.3%	9.8%	18.3%	47	12.8%	19,196	10.1%	18.1%	26	13.1%	14.4%	10,790	10.2%	10.9%	21	12.4%	14.8%	8,406	10.0%	11.1%
	Middle	106	36.4%	40.8%	39,779	31.3%	35.6%	50.7%	94	25.5%	49,711	26.1%	46.7%	64	32.2%	40.7%	32,194	30.3%	37.1%	30	17.8%	39.5%	17,517	20.8%	37.1%
	Upper	154	52.9%	45.1%	78,854	62.1%	54.3%	29.9%	224	60.9%	119,126	62.6%	33.8%	107	53.8%	43.5%	61,480	57.9%	50.5%	117	69.2%	43.5%	57,646	68.5%	49.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	0.8%	2,197	1.2%	0.2%	2	1.0%	1.0%	1,667	1.6%	1.2%	1	0.6%	1.7%	530	0.6%	2.0%
	Total	*291*	*100%*	*100%*	*127,065*	*100%*	*100%*	*100%*	*368*	*100%*	*190,230*	*100%*	*100%*	*199*	*100%*	*100%*	*106,131*	*100%*	*100%*	*169*	*100%*	*100%*	*84,099*	*100%*	*100%*
REFINANCE	Low	1	0.4%	0.3%	215	0.4%	0.2%	1.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.3%
	Moderate	27	11.4%	11.8%	3,965	7.0%	8.7%	18.3%	21	18.8%	3,057	13.8%	18.1%	13	18.1%	17.6%	1,950	14.6%	13.2%	8	20.0%	17.6%	1,107	12.6%	7.1%
	Middle	117	49.6%	47.5%	24,750	43.6%	40.6%	50.7%	51	45.5%	10,525	47.6%	46.7%	35	48.6%	44.4%	6,369	47.8%	38.7%	16	40.0%	44.6%	4,156	47.3%	21.4%
	Upper	91	38.6%	40.4%	27,842	49.0%	50.5%	29.9%	40	35.7%	8,538	38.6%	33.8%	24	33.3%	37.1%	5,007	37.6%	47.4%	16	40.0%	36.4%	3,531	40.2%	70.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.4%
	Total	*236*	*100%*	*100%*	*56,772*	*100%*	*100%*	*100%*	*112*	*100%*	*22,120*	*100%*	*100%*	*72*	*100%*	*100%*	*13,326*	*100%*	*100%*	*40*	*100%*	*100%*	*8,794*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.4%	0	0.0%	0.2%	1.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.3%
	Moderate	16	14.3%	11.7%	1,227	11.8%	10.3%	18.3%	26	12.7%	1,894	9.9%	18.1%	17	12.6%	11.6%	1,161	9.1%	8.8%	9	13.0%	13.0%	733	11.7%	9.5%
	Middle	57	50.9%	47.9%	4,911	47.4%	41.6%	50.7%	93	45.6%	7,911	41.5%	46.7%	55	40.7%	44.8%	4,562	35.6%	36.3%	38	55.1%	43.0%	3,349	53.6%	37.7%
	Upper	39	34.8%	40.0%	4,232	40.8%	47.9%	29.9%	84	41.2%	9,140	47.9%	33.8%	62	45.9%	42.7%	6,974	54.4%	54.1%	22	31.9%	43.2%	2,166	34.7%	51.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.5%	125	0.7%	0.2%	1	0.7%	0.6%	125	1.0%	0.6%	0	0.0%	0.5%	0	0.0%	1.1%
	Total	*112*	*100%*	*100%*	*10,370*	*100%*	*100%*	*100%*	*204*	*100%*	*19,070*	*100%*	*100%*	*135*	*100%*	*100%*	*12,822*	*100%*	*100%*	*69*	*100%*	*100%*	*6,248*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	6.0%	0	0.0%	2.7%	1.5%	0	0.0%	0	0.0%	1.6%	0	0.0%	8.6%	0	0.0%	2.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	44.0%	0	0.0%	31.0%	22.8%	0	0.0%	0	0.0%	21.4%	0	0.0%	31.0%	0	0.0%	22.1%	0	0.0%	30.0%	0	0.0%	18.7%
	Middle	0	0.0%	30.0%	0	0.0%	48.4%	39.5%	0	0.0%	0	0.0%	41.3%	0	0.0%	34.5%	0	0.0%	22.0%	0	0.0%	52.5%	0	0.0%	59.3%
	Upper	0	0.0%	20.0%	0	0.0%	17.9%	36.1%	0	0.0%	0	0.0%	35.7%	0	0.0%	25.9%	0	0.0%	53.3%	0	0.0%	17.5%	0	0.0%	21.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.2%	0	0.0%	0.0%	1.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.3%
	Moderate	8	15.4%	9.1%	774	14.9%	6.6%	18.3%	13	14.3%	726	7.7%	18.1%	8	13.1%	11.6%	441	6.6%	7.1%	5	16.7%	12.8%	285	10.4%	9.1%
	Middle	22	42.3%	45.1%	1,458	28.1%	36.4%	50.7%	34	37.4%	3,690	39.3%	46.7%	26	42.6%	40.8%	2,877	43.2%	34.8%	8	26.7%	41.1%	813	29.7%	36.3%
	Upper	22	42.3%	45.6%	2,955	57.0%	57.0%	29.9%	44	48.4%	4,980	53.0%	33.8%	27	44.3%	46.7%	3,340	50.2%	57.2%	17	56.7%	44.8%	1,640	59.9%	53.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	1.0%
	Total	*52*	*100%*	*100%*	*5,187*	*100%*	*100%*	*100%*	*91*	*100%*	*9,396*	*100%*	*100%*	*61*	*100%*	*100%*	*6,658*	*100%*	*100%*	*30*	*100%*	*100%*	*2,738*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.3%	0	0.0%	0.0%	1.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.3%
	Moderate	2	22.2%	9.1%	70	11.2%	3.4%	18.3%	11	25.6%	1,245	23.0%	18.1%	5	23.8%	12.2%	847	20.7%	4.6%	6	27.3%	13.6%	398	30.5%	7.0%
	Middle	6	66.7%	38.2%	400	63.9%	20.3%	50.7%	12	27.9%	1,841	34.1%	46.7%	7	33.3%	35.5%	1,539	37.5%	22.8%	5	22.7%	40.8%	302	23.2%	32.6%
	Upper	1	11.1%	52.3%	156	24.9%	76.3%	29.9%	20	46.5%	2,318	42.9%	33.8%	9	42.9%	51.4%	1,715	41.8%	72.1%	11	50.0%	44.8%	603	46.3%	59.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.6%	0	0.0%	0.3%
	Total	*9*	*100%*	*100%*	*626*	*100%*	*100%*	*100%*	*43*	*100%*	*5,404*	*100%*	*100%*	*21*	*100%*	*100%*	*4,101*	*100%*	*100%*	*22*	*100%*	*100%*	*1,303*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.7%	0	0.0%	0.5%	1.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	23.4%	0	0.0%	23.7%	18.3%	0	0.0%	0	0.0%	18.1%	0	0.0%	30.5%	0	0.0%	27.6%	0	0.0%	19.4%	0	0.0%	21.1%
	Middle	0	0.0%	54.3%	0	0.0%	47.7%	50.7%	0	0.0%	0	0.0%	46.7%	0	0.0%	46.7%	0	0.0%	40.4%	0	0.0%	58.2%	0	0.0%	47.0%
	Upper	0	0.0%	20.6%	0	0.0%	28.1%	29.9%	0	0.0%	0	0.0%	33.8%	0	0.0%	22.9%	0	0.0%	31.9%	0	0.0%	22.4%	0	0.0%	31.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	3	0.4%	0.4%	697	0.3%	0.3%	1.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.3%
	Moderate	82	11.7%	12.6%	13,986	7.0%	10.1%	18.3%	118	14.4%	26,118	10.6%	18.1%	69	14.1%	14.9%	15,189	10.6%	11.9%	49	14.8%	14.8%	10,929	10.6%	10.6%
	Middle	308	44.0%	44.2%	71,298	35.6%	37.9%	50.7%	284	34.7%	73,678	29.9%	46.7%	187	38.3%	41.9%	47,541	33.2%	35.9%	97	29.4%	40.5%	26,137	25.3%	35.5%
	Upper	307	43.9%	42.7%	114,039	57.0%	51.7%	29.9%	412	50.4%	144,102	58.5%	33.8%	229	46.9%	42.0%	78,516	54.9%	50.8%	183	55.5%	42.7%	65,586	63.6%	52.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	0.5%	2,322	0.9%	0.2%	3	0.6%	0.7%	1,792	1.3%	0.9%	1	0.3%	1.4%	530	0.5%	1.6%
	Total	*700*	*100%*	*100%*	*200,020*	*100%*	*100%*	*100%*	*818*	*100%*	*246,220*	*100%*	*100%*	*488*	*100%*	*100%*	*143,038*	*100%*	*100%*	*330*	*100%*	*100%*	*103,182*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Sarasota

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	9	3.1%	3.1%	1,233	1.0%	1.6%	19.4%	2	0.5%	156	0.1%	18.8%	1	0.5%	2.6%	76	0.1%	1.2%	1	0.6%	1.9%	80	0.1%	0.8%
	Moderate	30	10.3%	13.2%	6,749	5.3%	8.3%	19.1%	28	7.6%	6,799	3.6%	19.6%	17	8.5%	12.0%	4,171	3.9%	7.3%	11	6.5%	10.7%	2,628	3.1%	6.5%
	Middle	33	11.3%	19.3%	7,618	6.0%	14.9%	21.0%	64	17.4%	21,035	11.1%	20.4%	28	14.1%	19.7%	8,850	8.3%	15.4%	36	21.3%	19.0%	12,185	14.5%	15.1%
	Upper	219	75.3%	51.5%	111,465	87.7%	62.7%	40.5%	274	74.5%	162,240	85.3%	41.2%	153	76.9%	50.8%	93,034	87.7%	61.4%	121	71.6%	43.4%	69,206	82.3%	54.5%
	Unknown	0	0.0%	12.9%	0	0.0%	12.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.9%	0	0.0%	14.6%	0	0.0%	25.0%	0	0.0%	23.1%
	Total	*291*	*100%*	*100%*	*127,065*	*100%*	*100%*	*100%*	*368*	*100%*	*190,230*	*100%*	*100%*	*199*	*100%*	*100%*	*106,131*	*100%*	*100%*	*169*	*100%*	*100%*	*84,099*	*100%*	*100%*
REFINANCE	Low	19	8.1%	6.0%	1,931	3.4%	3.2%	19.4%	14	12.5%	1,584	7.2%	18.8%	9	12.5%	11.7%	1,112	8.3%	6.5%	5	12.5%	10.8%	472	5.4%	3.2%
	Moderate	51	21.6%	16.6%	8,184	14.4%	11.1%	19.1%	29	25.9%	3,761	17.0%	19.6%	20	27.8%	22.2%	2,772	20.8%	16.0%	9	22.5%	17.6%	989	11.2%	6.0%
	Middle	55	23.3%	21.0%	10,479	18.5%	17.5%	21.0%	30	26.8%	5,577	25.2%	20.4%	20	27.8%	22.9%	4,267	32.0%	20.0%	10	25.0%	21.4%	1,310	14.9%	9.1%
	Upper	111	47.0%	39.5%	36,178	63.7%	50.8%	40.5%	39	34.8%	11,198	50.6%	41.2%	23	31.9%	31.6%	5,175	38.8%	43.5%	16	40.0%	33.3%	6,023	68.5%	23.7%
	Unknown	0	0.0%	16.9%	0	0.0%	17.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.6%	0	0.0%	13.9%	0	0.0%	16.8%	0	0.0%	58.0%
	Total	*236*	*100%*	*100%*	*56,772*	*100%*	*100%*	*100%*	*112*	*100%*	*22,120*	*100%*	*100%*	*72*	*100%*	*100%*	*13,326*	*100%*	*100%*	*40*	*100%*	*100%*	*8,794*	*100%*	*100%*
HOME IMPROVEMENT	Low	12	10.7%	6.6%	714	6.9%	3.4%	19.4%	22	10.8%	1,288	6.8%	18.8%	15	11.1%	6.4%	934	7.3%	3.2%	7	10.1%	5.8%	354	5.7%	2.6%
	Moderate	16	14.3%	15.0%	1,452	14.0%	11.5%	19.1%	39	19.1%	1,731	9.1%	19.6%	22	16.3%	16.1%	1,082	8.4%	9.0%	17	24.6%	17.1%	649	10.4%	9.4%
	Middle	28	25.0%	23.2%	2,241	21.6%	16.1%	21.0%	60	29.4%	5,412	28.4%	20.4%	40	29.6%	24.2%	3,706	28.9%	16.8%	20	29.0%	24.3%	1,706	27.3%	17.2%
	Upper	56	50.0%	53.2%	5,963	57.5%	66.6%	40.5%	83	40.7%	10,639	55.8%	41.2%	58	43.0%	50.3%	7,100	55.4%	68.0%	25	36.2%	48.6%	3,539	56.6%	63.6%
	Unknown	0	0.0%	2.0%	0	0.0%	2.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.0%	0	0.0%	3.1%	0	0.0%	4.2%	0	0.0%	7.1%
	Total	*112*	*100%*	*100%*	*10,370*	*100%*	*100%*	*100%*	*204*	*100%*	*19,070*	*100%*	*100%*	*135*	*100%*	*100%*	*12,822*	*100%*	*100%*	*69*	*100%*	*100%*	*6,248*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.4%	0	0.0%	0	0.0%	18.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.1%	0	0.0%	0	0.0%	19.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.0%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.5%	0	0.0%	0	0.0%	41.2%	0	0.0%	3.4%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.6%	0	0.0%	99.8%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	5	9.6%	6.1%	402	7.8%	3.6%	19.4%	11	12.1%	537	5.7%	18.8%	10	16.4%	7.5%	517	7.8%	4.0%	1	3.3%	7.2%	20	0.7%	4.7%
	Moderate	8	15.4%	15.5%	417	8.0%	8.8%	19.1%	21	23.1%	1,388	14.8%	19.6%	12	19.7%	16.1%	1,039	15.6%	8.5%	9	30.0%	17.3%	349	12.7%	10.3%
	Middle	10	19.2%	20.9%	1,096	21.1%	13.7%	21.0%	20	22.0%	1,797	19.1%	20.4%	15	24.6%	23.7%	1,385	20.8%	15.3%	5	16.7%	22.6%	412	15.0%	16.0%
	Upper	29	55.8%	54.4%	3,272	63.1%	66.9%	40.5%	39	42.9%	5,674	60.4%	41.2%	24	39.3%	48.0%	3,717	55.8%	66.6%	15	50.0%	45.4%	1,957	71.5%	61.6%
	Unknown	0	0.0%	3.1%	0	0.0%	7.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	5.6%	0	0.0%	7.5%	0	0.0%	7.4%
	Total	*52*	*100%*	*100%*	*5,187*	*100%*	*100%*	*100%*	*91*	*100%*	*9,396*	*100%*	*100%*	*61*	*100%*	*100%*	*6,658*	*100%*	*100%*	*30*	*100%*	*100%*	*2,738*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Sarasota

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	11.1%	5.4%	44	7.0%	1.4%	19.4%	5	11.6%	232	4.3%	18.8%	3	14.3%	9.3%	157	3.8%	3.6%	2	9.1%	8.5%	75	5.8%	3.0%
	Moderate	2	22.2%	13.6%	52	8.3%	7.0%	19.1%	8	18.6%	538	10.0%	19.6%	0	0.0%	12.5%	0	0.0%	7.2%	8	36.4%	17.3%	538	41.3%	7.3%
	Middle	2	22.2%	14.9%	104	16.6%	5.9%	21.0%	12	27.9%	694	12.8%	20.4%	3	14.3%	16.3%	231	5.6%	6.8%	9	40.9%	19.5%	463	35.5%	8.4%
	Upper	4	44.4%	58.7%	426	68.1%	73.6%	40.5%	18	41.9%	3,940	72.9%	41.2%	15	71.4%	51.5%	3,713	90.5%	68.8%	3	13.6%	42.6%	227	17.4%	62.0%
	Unknown	0	0.0%	7.4%	0	0.0%	12.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.4%	0	0.0%	13.5%	0	0.0%	12.1%	0	0.0%	19.3%
	Total	*9*	*100%*	*100%*	*626*	*100%*	*100%*	*100%*	*43*	*100%*	*5,404*	*100%*	*100%*	*21*	*100%*	*100%*	*4,101*	*100%*	*100%*	*22*	*100%*	*100%*	*1,303*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.7%	0	0.0%	0.9%	19.4%	0	0.0%	0	0.0%	18.8%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	4.5%	0	0.0%	2.1%
	Moderate	0	0.0%	3.4%	0	0.0%	3.0%	19.1%	0	0.0%	0	0.0%	19.6%	0	0.0%	1.9%	0	0.0%	1.5%	0	0.0%	7.5%	0	0.0%	8.5%
	Middle	0	0.0%	1.1%	0	0.0%	1.6%	21.0%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.0%	0	0.0%	1.3%
	Upper	0	0.0%	1.1%	0	0.0%	0.6%	40.5%	0	0.0%	0	0.0%	41.2%	0	0.0%	1.0%	0	0.0%	1.4%	0	0.0%	1.5%	0	0.0%	0.9%
	Unknown	0	0.0%	92.6%	0	0.0%	93.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.2%	0	0.0%	96.4%	0	0.0%	83.6%	0	0.0%	87.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	46	6.6%	4.6%	4,324	2.2%	2.2%	19.4%	54	6.6%	3,797	1.5%	18.8%	38	7.8%	5.7%	2,796	2.0%	2.4%	16	4.8%	3.7%	1,001	1.0%	1.3%
	Moderate	107	15.3%	14.8%	16,854	8.4%	9.1%	19.1%	125	15.3%	14,217	5.8%	19.6%	71	14.5%	15.2%	9,064	6.3%	8.8%	54	16.4%	12.5%	5,153	5.0%	6.4%
	Middle	128	18.3%	20.1%	21,538	10.8%	15.2%	21.0%	186	22.7%	34,515	14.0%	20.4%	106	21.7%	20.9%	18,439	12.9%	15.1%	80	24.2%	19.8%	16,076	15.6%	13.6%
	Upper	419	59.9%	46.0%	157,304	78.6%	55.8%	40.5%	453	55.4%	193,691	78.7%	41.2%	273	55.9%	45.3%	112,739	78.8%	53.6%	180	54.5%	42.6%	80,952	78.5%	48.2%
	Unknown	0	0.0%	14.4%	0	0.0%	17.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.8%	0	0.0%	20.2%	0	0.0%	21.3%	0	0.0%	30.5%
	Total	*700*	*100%*	*100%*	*200,020*	*100%*	*100%*	*100%*	*818*	*100%*	*246,220*	*100%*	*100%*	*488*	*100%*	*100%*	*143,038*	*100%*	*100%*	*330*	*100%*	*100%*	*103,182*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	11	2.6%	1.2%	346	0.9%	1.3%	1.4%	4	1.8%	46	0.1%	1.2%	1	1.3%	1.0%	5	0.0%	1.3%	3	2.2%	1.0%	41	0.2%	0.9%
	Moderate	78	18.6%	17.5%	6,113	15.6%	18.5%	19.6%	23	10.6%	3,664	10.0%	15.1%	7	8.9%	14.7%	1,449	8.4%	12.9%	16	11.5%	14.3%	2,215	11.5%	12.3%
	Middle	195	46.5%	42.6%	19,900	50.7%	41.0%	45.7%	101	46.3%	14,403	39.5%	48.1%	37	46.8%	44.9%	7,937	46.2%	46.3%	64	46.0%	44.8%	6,466	33.5%	45.9%
	Upper	135	32.2%	38.2%	12,861	32.8%	39.0%	33.4%	83	38.1%	16,366	44.9%	35.3%	33	41.8%	38.8%	7,517	43.8%	38.9%	50	36.0%	39.2%	8,849	45.8%	40.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	7	3.2%	2,006	5.5%	0.3%	1	1.3%	0.3%	254	1.5%	0.4%	6	4.3%	0.5%	1,752	9.1%	0.5%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*419*	*100%*	*100%*	*39,220*	*100%*	*100%*	*100%*	*218*	*100%*	*36,485*	*100%*	*100%*	*79*	*100%*	*100%*	*17,162*	*100%*	*100%*	*139*	*100%*	*100%*	*19,323*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	9.5%	0	0.0%	9.2%	13.6%	0	0.0%	0	0.0%	12.6%	0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	10.1%	0	0.0%	4.0%
	Middle	4	57.1%	33.6%	95	31.7%	29.0%	31.1%	1	33.3%	12	13.6%	43.1%	0	0.0%	41.9%	0	0.0%	44.8%	1	33.3%	48.6%	12	13.6%	50.0%
	Upper	3	42.9%	54.3%	205	68.3%	61.3%	54.9%	2	66.7%	76	86.4%	43.7%	0	0.0%	56.2%	0	0.0%	54.6%	2	66.7%	41.3%	76	86.4%	46.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.6%	0	0.0%	0.4%		0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*300*	*100%*	*100%*	*100%*	*3*	*100%*	*88*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*88*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Sarasota

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	299	71.4%	50.1%	12,848	32.8%	31.3%	94.4%	111	50.9%	7,252	19.9%	94.1%	42	53.2%	53.9%	3,379	19.7%	36.1%	69	49.6%	55.5%	3,873	20.0%	37.0%
		Over $1 Million	103	24.6%		24,611	62.8%		4.7%	97	44.5%	23,748	65.1%	4.9%	32	40.5%		11,247	65.5%		65	46.8%		12,501	64.7%	
		Total Rev. available	402	95.9%		37,459	95.5%		99.1%	208	95.4%	31,000	85.0%	99.0%	74	93.7%		14,626	85.2%		134	96.4%		16,374	84.7%	
		Rev. Not Known	17	4.1%		1,761	4.5%		0.9%	10	4.6%	5,485	15.0%	1.0%	5	6.3%		2,536	14.8%		5	3.6%		2,949	15.3%	
		Total	*419*	*100%*		*39,220*	*100%*		*100.0%*	*218*	*100%*	*36,485*	*100%*	*100%*	*79*	*100%*		*17,162*	*100%*		*139*	*100%*		*19,323*	*100%*	
	Loan Size	$100,000 or Less	326	77.8%	94.0%	7,875	20.1%	41.7%		132	60.6%	2,698	7.4%		39	49.4%	95.7%	632	3.7%	48.7%	93	66.9%	95.6%	2,066	10.7%	49.5%
		$100,001 - $250,000	51	12.2%	3.3%	8,807	22.5%	16.6%		37	17.0%	7,116	19.5%		15	19.0%	2.3%	3,027	17.6%	13.6%	22	15.8%	2.5%	4,089	21.2%	15.2%
		$250,001 - $1 Million	42	10.0%	2.7%	22,538	57.5%	41.7%		49	22.5%	26,671	73.1%		25	31.6%	2.0%	13,503	78.7%	37.7%	24	17.3%	1.9%	13,168	68.1%	35.3%
		Total	*419*	*100%*	*100.0%*	*39,220*	*100%*	*100.0%*		*218*	*100%*	*36,485*	*100%*		*79*	*100%*	*100%*	*17,162*	*100%*	*100%*	*139*	*100%*	*100%*	*19,323*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	276	92.3%		5,186	40.4%			98	88.3%	1,621	22.4%		35	83.3%		488	14.4%		63	91.3%		1,133	29.3%	
		$100,001 - $250,000	15	5.0%		2,446	19.0%			3	2.7%	505	7.0%		2	4.8%		380	11.2%		1	1.4%		125	3.2%	
		$250,001 - $1 Million	8	2.7%		5,216	40.6%			10	9.0%	5,126	70.7%		5	11.9%		2,511	74.3%		5	7.2%		2,615	67.5%	
		Total	*299*	*100%*		*12,848*	*100%*			*111*	*100%*	*7,252*	*100%*		*42*	*100%*		*3,379*	*100%*		*69*	*100%*		*3,873*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	5	71.4%	66.4%	84	28.0%	49.1%	94.0%	1	33.3%	12	13.6%	93.5%	0	0.0%	74.3%	0	0.0%	69.0%	1	33%	68.8%	12	14%	52.6%
		Over $1 Million	1	14.3%		21	7.0%		6.0%	2	66.7%	76	86.4%	6.5%	0	0.0%		0	0.0%		2	66.7%		76	86.4%	
		Total Rev. available	6	85.7%		105	35.0%		100.0%	3	100.0%	88	100.0%	100.0%	0	0.0%		0	0.0%		3	100.0%		88	100.0%	
		Not Known	1	14.3%		195	65.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*7*	*100%*		*300*	*100%*		*100%*	*3*	*100%*	*88*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*3*	*100%*		*88*	*100%*	
	Loan Size	$100,000 or Less	6	85.7%	92.2%	105	35.0%	43.5%		3	100.0%	88	100.0%		0	0.0%	98.1%	0	0.0%	81.4%	3	100.0%	95.4%	88	100.0%	49.9%
		$100,001 - $250,000	1	14.3%	6.0%	195	65.0%	35.6%		0	0.0%	0	0.0%		0	0.0%	1.9%	0	0.0%	18.6%	0	0.0%	1.8%	0	0.0%	12.6%
		$250,001 - $500,000	0	0.0%	1.7%	0	0.0%	20.9%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	37.5%
		Total	*7*	*100%*	*100%*	*300*	*100%*	*100%*		*3*	*100%*	*88*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*88*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	5	100.0%		84	100.0%			1	100.0%	12	100.0%		0	0.0%		0	0.0%		1	100.0%		12	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*5*	*100%*		*84*	*100%*			*1*	*100%*	*12*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*12*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	4	19.0%	6.2%	425	7.5%	3.4%	5.0%	4	9.5%	473	3.8%	4.6%	2	8.3%	6.9%	228	3.2%	3.5%	2	11.1%	7.6%	245	4.8%	4.3%
	Moderate	2	9.5%	15.2%	248	4.4%	10.1%	14.3%	6	14.3%	1,260	10.3%	12.1%	5	20.8%	16.4%	977	13.5%	10.9%	1	5.6%	16.3%	283	5.6%	10.6%
	Middle	7	33.3%	33.5%	1,380	24.4%	28.7%	30.7%	13	31.0%	2,674	21.8%	33.3%	6	25.0%	39.1%	1,393	19.3%	33.0%	7	38.9%	39.9%	1,281	25.3%	34.0%
	Upper	8	38.1%	43.3%	3,609	63.7%	56.7%	49.2%	19	45.2%	7,880	64.1%	50.0%	11	45.8%	37.4%	4,629	64.1%	52.3%	8	44.4%	35.8%	3,251	64.2%	50.6%
	Unknown	0	0.0%	1.8%	0	0.0%	1.0%	0.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.4%
	Total	*21*	*100%*	*100%*	*5,662*	*100%*	*100%*	*100%*	*42*	*100%*	*12,287*	*100%*	*100%*	*24*	*100%*	*100%*	*7,227*	*100%*	*100%*	*18*	*100%*	*100%*	*5,060*	*100%*	*100%*
REFINANCE	Low	0	0.0%	2.3%	0	0.0%	1.3%	5.0%	0	0.0%	0	0.0%	4.6%	0	0.0%	4.7%	0	0.0%	2.8%	0	0.0%	4.8%	0	0.0%	2.6%
	Moderate	8	16.7%	9.3%	1,035	12.9%	5.9%	14.3%	4	15.4%	448	11.0%	12.1%	3	20.0%	11.9%	357	14.6%	8.7%	1	9.1%	16.1%	91	5.5%	12.8%
	Middle	17	35.4%	28.3%	2,210	27.5%	22.8%	30.7%	10	38.5%	1,221	29.9%	33.3%	3	20.0%	32.9%	320	13.1%	26.9%	7	63.6%	36.7%	901	54.7%	32.4%
	Upper	23	47.9%	59.5%	4,781	59.6%	69.6%	49.2%	12	46.2%	2,414	59.1%	50.0%	9	60.0%	50.1%	1,760	72.2%	60.8%	3	27.3%	41.9%	654	39.7%	51.8%
	Unknown	0	0.0%	0.5%	0	0.0%	0.4%	0.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.4%
	Total	*48*	*100%*	*100%*	*8,026*	*100%*	*100%*	*100%*	*26*	*100%*	*4,083*	*100%*	*100%*	*15*	*100%*	*100%*	*2,437*	*100%*	*100%*	*11*	*100%*	*100%*	*1,646*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	5.9%	1.5%	28	2.7%	0.6%	5.0%	0	0.0%	0	0.0%	4.6%	0	0.0%	1.6%	0	0.0%	0.8%	0	0.0%	1.6%	0	0.0%	1.5%
	Moderate	1	5.9%	7.2%	60	5.7%	4.6%	14.3%	4	9.3%	428	11.4%	12.1%	3	9.1%	8.4%	367	14.6%	6.5%	1	10.0%	6.1%	61	4.9%	4.1%
	Middle	6	35.3%	24.6%	423	40.5%	22.0%	30.7%	9	20.9%	696	18.6%	33.3%	7	21.2%	27.0%	588	23.4%	21.7%	2	20.0%	30.7%	108	8.8%	24.4%
	Upper	8	47.1%	65.6%	514	49.2%	72.6%	49.2%	30	69.8%	2,623	70.0%	50.0%	23	69.7%	62.7%	1,558	62.0%	70.8%	7	70.0%	61.2%	1,065	86.3%	67.9%
	Unknown	1	5.9%	1.0%	20	1.9%	0.2%	0.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	2.1%
	Total	*17*	*100%*	*100%*	*1,045*	*100%*	*100%*	*100%*	*43*	*100%*	*3,747*	*100%*	*100%*	*33*	*100%*	*100%*	*2,513*	*100%*	*100%*	*10*	*100%*	*100%*	*1,234*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	38.6%	0	0.0%	54.4%	40.6%	1	100.0%	1,715	100.0%	31.1%	1	100.0%	31.0%	1,715	100.0%	18.4%	0	0.0%	25.8%	0	0.0%	54.6%
	Moderate	0	0.0%	43.2%	0	0.0%	24.9%	21.7%	0	0.0%	0	0.0%	25.0%	0	0.0%	23.8%	0	0.0%	33.7%	0	0.0%	32.3%	0	0.0%	25.7%
	Middle	0	0.0%	13.6%	0	0.0%	15.2%	23.3%	0	0.0%	0	0.0%	25.6%	0	0.0%	21.4%	0	0.0%	17.9%	0	0.0%	38.7%	0	0.0%	19.5%
	Upper	0	0.0%	2.3%	0	0.0%	0.5%	6.9%	0	0.0%	0	0.0%	10.4%	0	0.0%	11.9%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	2.3%	0	0.0%	4.9%	7.5%	0	0.0%	0	0.0%	7.9%	0	0.0%	11.9%	0	0.0%	10.6%	0	0.0%	3.2%	0	0.0%	0.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*1,715*	*100%*	*100%*	*1*	*100%*	*100%*	*1,715*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.2%	0	0.0%	1.3%	5.0%	0	0.0%	0	0.0%	4.6%	0	0.0%	2.5%	0	0.0%	1.3%	0	0.0%	3.2%	0	0.0%	2.5%
	Moderate	0	0.0%	2.2%	0	0.0%	1.4%	14.3%	2	22.2%	90	8.8%	12.1%	0	0.0%	5.8%	0	0.0%	3.2%	2	40.0%	7.2%	90	14.6%	3.9%
	Middle	1	50.0%	21.0%	65	68.4%	20.6%	30.7%	3	33.3%	175	17.1%	33.3%	2	50.0%	27.7%	100	24.5%	20.1%	1	20.0%	25.3%	75	12.2%	17.2%
	Upper	1	50.0%	74.6%	30	31.6%	76.7%	49.2%	4	44.4%	758	74.1%	50.0%	2	50.0%	64.0%	308	75.5%	75.3%	2	40.0%	64.3%	450	73.2%	76.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*95*	*100%*	*100%*	*100%*	*9*	*100%*	*1,023*	*100%*	*100%*	*4*	*100%*	*100%*	*408*	*100%*	*100%*	*5*	*100%*	*100%*	*615*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.2%	0	0.0%	1.3%	5.0%	0	0.0%	0	0.0%	4.6%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	1.4%	0	0.0%	0.7%
	Moderate	0	0.0%	6.7%	0	0.0%	3.5%	14.3%	0	0.0%	0	0.0%	12.1%	0	0.0%	7.6%	0	0.0%	3.5%	0	0.0%	9.1%	0	0.0%	7.3%
	Middle	1	33.3%	32.2%	41	16.9%	15.6%	30.7%	2	14.3%	121	13.7%	33.3%	1	14.3%	38.6%	36	7.9%	36.3%	1	14.3%	39.2%	85	19.8%	34.4%
	Upper	2	66.7%	58.9%	201	83.1%	79.6%	49.2%	12	85.7%	764	86.3%	50.0%	6	85.7%	53.0%	419	92.1%	59.7%	6	85.7%	49.7%	345	80.2%	57.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.2%
	Total	*3*	*100%*	*100%*	*242*	*100%*	*100%*	*100%*	*14*	*100%*	*885*	*100%*	*100%*	*7*	*100%*	*100%*	*455*	*100%*	*100%*	*7*	*100%*	*100%*	*430*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	6.6%	0	0.0%	4.0%	5.0%	0	0.0%	0	0.0%	4.6%	0	0.0%	8.9%	0	0.0%	7.5%	0	0.0%	9.7%	0	0.0%	8.3%
	Moderate	0	0.0%	29.8%	0	0.0%	25.5%	14.3%	0	0.0%	0	0.0%	12.1%	0	0.0%	22.8%	0	0.0%	15.2%	0	0.0%	25.8%	0	0.0%	26.7%
	Middle	0	0.0%	38.8%	0	0.0%	38.9%	30.7%	0	0.0%	0	0.0%	33.3%	0	0.0%	31.6%	0	0.0%	30.7%	0	0.0%	41.9%	0	0.0%	26.7%
	Upper	0	0.0%	23.1%	0	0.0%	31.1%	49.2%	0	0.0%	0	0.0%	50.0%	0	0.0%	36.7%	0	0.0%	46.6%	0	0.0%	19.4%	0	0.0%	35.0%
	Unknown	0	0.0%	1.7%	0	0.0%	0.5%	0.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.2%	0	0.0%	3.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	5	5.5%	4.3%	453	3.0%	7.9%	5.0%	5	3.7%	2,188	9.2%	4.6%	3	3.6%	5.9%	1,943	13.2%	6.6%	2	3.9%	6.6%	245	2.7%	11.1%
	Moderate	11	12.1%	12.3%	1,343	8.9%	9.9%	14.3%	16	11.9%	2,226	9.4%	12.1%	11	13.1%	14.4%	1,701	11.5%	15.3%	5	9.8%	15.3%	525	5.8%	12.8%
	Middle	32	35.2%	30.7%	4,119	27.3%	24.7%	30.7%	37	27.4%	4,887	20.6%	33.3%	19	22.6%	36.4%	2,437	16.5%	28.2%	18	35.3%	38.3%	2,450	27.3%	31.3%
	Upper	42	46.2%	51.6%	9,135	60.6%	56.5%	49.2%	77	57.0%	14,439	60.8%	50.0%	51	60.7%	42.9%	8,674	58.8%	47.2%	26	51.0%	39.3%	5,765	64.2%	44.3%
	Unknown	1	1.1%	1.1%	20	0.1%	1.1%	0.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	2.6%	0	0.0%	0.4%	0	0.0%	0.4%
	Total	*91*	*100%*	*100%*	*15,070*	*100%*	*100%*	*100%*	*135*	*100%*	*23,740*	*100%*	*100%*	*84*	*100%*	*100%*	*14,755*	*100%*	*100%*	*51*	*100%*	*100%*	*8,985*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	8.1%	0	0.0%	4.5%	21.1%	3	7.1%	358	2.9%	20.7%	1	4.2%	6.9%	92	1.3%	3.4%	2	11.1%	5.6%	266	5.3%	2.8%
	Moderate	4	19.0%	20.6%	555	9.8%	15.6%	15.6%	9	21.4%	1,707	13.9%	15.7%	6	25.0%	19.6%	1,263	17.5%	13.6%	3	16.7%	17.5%	444	8.8%	13.1%
	Middle	3	14.3%	20.8%	628	11.1%	20.2%	18.3%	11	26.2%	2,771	22.6%	18.8%	5	20.8%	18.9%	1,230	17.0%	17.5%	6	33.3%	18.6%	1,541	30.5%	17.7%
	Upper	14	66.7%	36.1%	4,479	79.1%	46.6%	45.0%	19	45.2%	7,451	60.6%	44.8%	12	50.0%	37.0%	4,642	64.2%	50.2%	7	38.9%	30.7%	2,809	55.5%	45.3%
	Unknown	0	0.0%	14.4%	0	0.0%	13.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.6%	0	0.0%	15.3%	0	0.0%	27.7%	0	0.0%	21.1%
	Total	*21*	*100%*	*100%*	*5,662*	*100%*	*100%*	*100%*	*42*	*100%*	*12,287*	*100%*	*100%*	*24*	*100%*	*100%*	*7,227*	*100%*	*100%*	*18*	*100%*	*100%*	*5,060*	*100%*	*100%*
REFINANCE	Low	3	6.3%	4.1%	308	3.8%	2.2%	21.1%	3	11.5%	272	6.7%	20.7%	1	6.7%	7.6%	123	5.0%	4.2%	2	18.2%	8.8%	149	9.1%	5.0%
	Moderate	13	27.1%	15.8%	1,886	23.5%	10.4%	15.6%	5	19.2%	540	13.2%	15.7%	3	20.0%	21.0%	419	17.2%	15.4%	2	18.2%	21.6%	121	7.4%	16.6%
	Middle	12	25.0%	20.7%	1,564	19.5%	17.5%	18.3%	5	19.2%	705	17.3%	18.8%	4	26.7%	22.6%	598	24.5%	20.1%	1	9.1%	23.6%	107	6.5%	22.8%
	Upper	20	41.7%	43.3%	4,268	53.2%	52.9%	45.0%	13	50.0%	2,566	62.8%	44.8%	7	46.7%	36.2%	1,297	53.2%	45.5%	6	54.5%	29.3%	1,269	77.1%	36.5%
	Unknown	0	0.0%	16.1%	0	0.0%	17.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.6%	0	0.0%	14.8%	0	0.0%	16.7%	0	0.0%	19.1%
	Total	*48*	*100%*	*100%*	*8,026*	*100%*	*100%*	*100%*	*26*	*100%*	*4,083*	*100%*	*100%*	*15*	*100%*	*100%*	*2,437*	*100%*	*100%*	*11*	*100%*	*100%*	*1,646*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	23.5%	6.2%	133	12.7%	2.4%	21.1%	2	4.7%	91	2.4%	20.7%	0	0.0%	2.9%	0	0.0%	1.4%	2	20.0%	5.2%	91	7.4%	3.0%
	Moderate	0	0.0%	11.3%	0	0.0%	9.0%	15.6%	7	16.3%	624	16.7%	15.7%	5	15.2%	14.2%	406	16.2%	9.8%	2	20.0%	15.2%	218	17.7%	9.4%
	Middle	3	17.6%	21.0%	220	21.1%	17.6%	18.3%	10	23.3%	721	19.2%	18.8%	9	27.3%	22.6%	646	25.7%	19.6%	1	10.0%	24.6%	75	6.1%	17.4%
	Upper	9	52.9%	57.9%	617	59.0%	65.3%	45.0%	24	55.8%	2,311	61.7%	44.8%	19	57.6%	57.0%	1,461	58.1%	65.1%	5	50.0%	46.9%	850	68.9%	64.2%
	Unknown	1	5.9%	3.6%	75	7.2%	5.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	4.1%	0	0.0%	8.1%	0	0.0%	6.0%
	Total	*17*	*100%*	*100%*	*1,045*	*100%*	*100%*	*100%*	*43*	*100%*	*3,747*	*100%*	*100%*	*33*	*100%*	*100%*	*2,513*	*100%*	*100%*	*10*	*100%*	*100%*	*1,234*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.1%	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.3%	0	0.0%	0.1%	15.6%	0	0.0%	0	0.0%	15.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.3%	0	0.0%	0	0.0%	18.8%	0	0.0%	2.4%	0	0.0%	0.0%	0	0.0%	6.5%	0	0.0%	0.2%
	Upper	0	0.0%	9.1%	0	0.0%	0.7%	45.0%	0	0.0%	0	0.0%	44.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	88.6%	0	0.0%	99.2%	0.0%	1	100.0%	1,715	100.0%	0.0%	1	100.0%	97.6%	1,715	100.0%	100.0%	0	0.0%	93.5%	0	0.0%	99.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*1,715*	*100%*	*100%*	*1*	*100%*	*100%*	*1,715*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.2%	0	0.0%	0.6%	21.1%	0	0.0%	0	0.0%	20.7%	0	0.0%	4.1%	0	0.0%	3.2%	0	0.0%	5.9%	0	0.0%	3.4%
	Moderate	0	0.0%	15.2%	0	0.0%	8.7%	15.6%	1	11.1%	25	2.4%	15.7%	0	0.0%	12.4%	0	0.0%	6.9%	1	20.0%	16.3%	25	4.1%	9.3%
	Middle	0	0.0%	11.6%	0	0.0%	10.4%	18.3%	0	0.0%	0	0.0%	18.8%	0	0.0%	20.2%	0	0.0%	14.8%	0	0.0%	16.7%	0	0.0%	10.1%
	Upper	2	100.0%	68.1%	95	100.0%	78.7%	45.0%	8	88.9%	998	97.6%	44.8%	4	100.0%	58.7%	408	100.0%	70.4%	4	80.0%	51.1%	590	95.9%	67.4%
	Unknown	0	0.0%	2.9%	0	0.0%	1.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.5%	0	0.0%	4.8%	0	0.0%	10.0%	0	0.0%	9.8%
	Total	*2*	*100%*	*100%*	*95*	*100%*	*100%*	*100%*	*9*	*100%*	*1,023*	*100%*	*100%*	*4*	*100%*	*100%*	*408*	*100%*	*100%*	*5*	*100%*	*100%*	*615*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	33.3%	8.9%	30	12.4%	2.7%	21.1%	1	7.1%	109	12.3%	20.7%	1	14.3%	6.8%	109	24.0%	3.7%	0	0.0%	10.5%	0	0.0%	7.3%
	Moderate	1	33.3%	14.4%	41	16.9%	9.8%	15.6%	5	35.7%	322	36.4%	15.7%	2	28.6%	15.9%	196	43.1%	10.0%	3	42.9%	19.6%	126	29.3%	12.3%
	Middle	0	0.0%	14.4%	0	0.0%	9.9%	18.3%	1	7.1%	50	5.6%	18.8%	1	14.3%	18.9%	50	11.0%	11.3%	0	0.0%	23.8%	0	0.0%	18.9%
	Upper	1	33.3%	54.4%	171	70.7%	71.5%	45.0%	7	50.0%	404	45.6%	44.8%	3	42.9%	50.0%	100	22.0%	62.4%	4	57.1%	37.1%	304	70.7%	46.9%
	Unknown	0	0.0%	7.8%	0	0.0%	6.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.3%	0	0.0%	12.6%	0	0.0%	9.1%	0	0.0%	14.5%
	Total	*3*	*100%*	*100%*	*242*	*100%*	*100%*	*100%*	*14*	*100%*	*885*	*100%*	*100%*	*7*	*100%*	*100%*	*455*	*100%*	*100%*	*7*	*100%*	*100%*	*430*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	5.0%	0	0.0%	3.9%	21.1%	0	0.0%	0	0.0%	20.7%	0	0.0%	10.1%	0	0.0%	5.6%	0	0.0%	9.7%	0	0.0%	7.1%
	Moderate	0	0.0%	4.1%	0	0.0%	4.9%	15.6%	0	0.0%	0	0.0%	15.7%	0	0.0%	8.9%	0	0.0%	6.6%	0	0.0%	6.5%	0	0.0%	4.0%
	Middle	0	0.0%	1.7%	0	0.0%	2.3%	18.3%	0	0.0%	0	0.0%	18.8%	0	0.0%	16.5%	0	0.0%	17.1%	0	0.0%	3.2%	0	0.0%	4.5%
	Upper	0	0.0%	3.3%	0	0.0%	3.8%	45.0%	0	0.0%	0	0.0%	44.8%	0	0.0%	13.9%	0	0.0%	18.8%	0	0.0%	9.7%	0	0.0%	14.5%
	Unknown	0	0.0%	86.0%	0	0.0%	85.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	50.6%	0	0.0%	51.9%	0	0.0%	71.0%	0	0.0%	69.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	8	8.8%	6.0%	471	3.1%	3.0%	21.1%	9	6.7%	830	3.5%	20.7%	3	3.6%	6.8%	324	2.2%	2.8%	6	11.8%	6.1%	506	5.6%	2.7%
	Moderate	18	19.8%	17.8%	2,482	16.5%	11.6%	15.6%	27	20.0%	3,218	13.6%	15.7%	16	19.0%	19.1%	2,284	15.5%	10.7%	11	21.6%	17.8%	934	10.4%	11.4%
	Middle	18	19.8%	20.3%	2,412	16.0%	16.7%	18.3%	27	20.0%	4,247	17.9%	18.8%	19	22.6%	19.9%	2,524	17.1%	14.1%	8	15.7%	19.5%	1,723	19.2%	15.6%
	Upper	46	50.5%	40.0%	9,630	63.9%	44.7%	45.0%	71	52.6%	13,730	57.8%	44.8%	45	53.6%	38.3%	7,908	53.6%	38.7%	26	51.0%	32.1%	5,822	64.8%	38.6%
	Unknown	1	1.1%	15.8%	75	0.5%	24.1%	0.0%	1	0.7%	1,715	7.2%	0.0%	1	1.2%	15.8%	1,715	11.6%	33.7%	0	0.0%	24.4%	0	0.0%	31.6%
	Total	*91*	*100%*	*100%*	*15,070*	*100%*	*100%*	*100%*	*135*	*100%*	*23,740*	*100%*	*100%*	*84*	*100%*	*100%*	*14,755*	*100%*	*100%*	*51*	*100%*	*100%*	*8,985*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	6	6.1%	8.3%	116	1.8%	8.0%	8.0%	1	2.4%	4	0.1%	7.5%	0	0.0%	7.3%	0	0.0%	6.9%	1	3.0%	7.3%	4	0.1%	7.7%
	Moderate	24	24.5%	23.2%	1,231	19.0%	23.4%	20.6%	8	19.0%	360	8.4%	13.0%	1	11.1%	13.6%	39	3.7%	12.4%	7	21.2%	12.0%	321	9.9%	10.7%
	Middle	34	34.7%	33.2%	2,779	42.9%	39.0%	34.8%	16	38.1%	2,204	51.2%	42.1%	3	33.3%	40.9%	545	51.7%	49.0%	13	39.4%	40.9%	1,659	51.1%	45.9%
	Upper	34	34.7%	34.0%	2,348	36.3%	28.8%	35.5%	17	40.5%	1,733	40.3%	35.7%	5	55.6%	36.3%	471	44.6%	30.6%	12	36.4%	37.4%	1,262	38.9%	33.5%
	Unknown	0	0.0%	0.8%	0	0.0%	0.7%	1.1%	0	0.0%	0	0.0%	1.7%	0	0.0%	1.4%	0	0.0%	1.1%	0	0.0%	2.0%	0	0.0%	2.1%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*98*	*100%*	*100%*	*6,474*	*100%*	*100%*	*100%*	*42*	*100%*	*4,301*	*100%*	*100%*	*9*	*100%*	*100%*	*1,055*	*100%*	*100%*	*33*	*100%*	*100%*	*3,246*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.6%	0	0.0%	0	0.0%	4.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.4%	0	0.0%	6.1%
	Moderate	0	0.0%	9.1%	0	0.0%	1.2%	10.6%	0	0.0%	0	0.0%	7.5%	0	0.0%	4.8%	0	0.0%	0.8%	0	0.0%	3.7%	0	0.0%	0.6%
	Middle	0	0.0%	31.8%	0	0.0%	32.0%	30.5%	0	0.0%	0	0.0%	31.3%	0	0.0%	26.2%	0	0.0%	24.3%	0	0.0%	29.6%	0	0.0%	19.3%
	Upper	1	100.0%	50.0%	29	100.0%	64.9%	54.3%	0	0.0%	0	0.0%	56.5%	0	0.0%	66.7%	0	0.0%	74.4%	0	0.0%	59.3%	0	0.0%	74.0%
	Unknown	0	0.0%	9.1%	0	0.0%	1.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	2.4%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*29*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Tallahassee

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar				Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %		#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	78	79.6%	45.6%	3,508	54.2%	34.4%	93.7%	31	73.8%	1,106	25.7%	93.5%	7	77.8%	50.2%	345	32.7%	35.2%		24	72.7%	52.6%	761	23.4%	33.9%
		Over $1 Million	15	15.3%		2,126	32.8%		5.2%	10	23.8%	2,497	58.1%	5.5%	2	22.2%		710	67.3%			8	24.2%		1,787	55.1%	
		Total Rev. available	93	94.9%		5,634	87.0%		99.0%	41	97.6%	3,603	83.8%	99.0%	9	100.0%		1,055	100.0%			32	97.0%		2,548	78.5%	
		Rev. Not Known	5	5.1%		840	13.0%		1.0%	1	2.4%	698	16.2%	1.0%	0	0.0%		0	0.0%			1	3.0%		698	21.5%	
		Total	*98*	*100%*		*6,474*	*100%*		*100.0%*	*42*	*100%*	*4,301*	*100%*	*100%*	*9*	*100%*		*1,055*	*100%*			*33*	*100%*		*3,246*	*100%*	
	Loan Size	$100,000 or Less	82	83.7%	92.5%	2,041	31.5%	37.3%		31	73.8%	699	16.3%		5	55.6%	94.8%	80	7.6%	39.7%		26	78.8%	95.2%	619	19.1%	45.0%
		$100,001 - $250,000	11	11.2%	4.4%	1,625	25.1%	20.2%		4	9.5%	615	14.3%		2	22.2%	2.7%	265	25.1%	14.5%		2	6.1%	2.6%	350	10.8%	16.2%
		$250,001 - $1 Million	5	5.1%	3.1%	2,808	43.4%	42.5%		7	16.7%	2,987	69.4%		2	22.2%	2.6%	710	67.3%	45.9%		5	15.2%	2.1%	2,277	70.1%	38.8%
		Total	*98*	*100%*	*100.0%*	*6,474*	*100%*	*100.0%*		*42*	*100%*	*4,301*	*100%*		*9*	*100%*	*100%*	*1,055*	*100%*	*100%*		*33*	*100%*	*100%*	*3,246*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	70	89.7%		1,430	40.8%			27	87.1%	491	44.4%		5	71.4%		80	23.2%			22	91.7%		411	54.0%	
		$100,001 - $250,000	6	7.7%		885	25.2%			4	12.9%	615	55.6%		2	28.6%		265	76.8%			2	8.3%		350	46.0%	
		$250,001 - $1 Million	2	2.6%		1,193	34.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%			0	0.0%		0	0.0%	
		Total	*78*	*100%*		*3,508*	*100%*			*31*	*100%*	*1,106*	*100%*		*7*	*100%*		*345*	*100%*			*24*	*100%*		*761*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	72.7%	29	100.0%	65.6%	99.3%	0	0.0%	0	0.0%	100.0%	0	0.0%	76.2%	0	0.0%	88.0%		0	0.0%	70.4%	0	0.0%	64.8%
		Over $1 Million	0	0.0%		0	0.0%		0.7%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%			0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		29	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%			0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%			0	0.0%		0	0.0%	
		Total	*1*	*100%*		*29*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	100.0%	29	100.0%	100.0%		0	0.0%	0	0.0%		0	0.0%	95.2%	0	0.0%	44.2%		0	0.0%	96.3%	0	0.0%	69.3%
		$100,001 - $250,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	2.4%	0	0.0%	14.6%		0	0.0%	3.7%	0	0.0%	30.7%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	2.4%	0	0.0%	41.2%		0	0.0%	0.0%	0	0.0%	0.0%
		Total	*1*	*100%*	*100%*	*29*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		29	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%			0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%			0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%			0	0.0%		0	0.0%	
		Total	*1*	*100%*		*29*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL The Villages

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.1%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	5	41.7%	43.6%	1,496	44.8%	43.4%	23.0%	4	21.1%	935	15.9%	14.8%	3	30.0%	36.0%	670	28.3%	34.8%	1	11.1%	27.7%	265	7.6%	26.9%
	Middle	7	58.3%	56.0%	1,847	55.2%	56.3%	76.8%	12	63.2%	3,927	66.9%	80.0%	4	40.0%	62.3%	691	29.2%	63.5%	8	88.9%	70.5%	3,236	92.4%	71.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	15.8%	1,004	17.1%	5.2%	3	30.0%	1.7%	1,004	42.5%	1.7%	0	0.0%	1.8%	0	0.0%	1.7%
	Unknown	0	0.0%	0.3%	0	0.0%	0.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*3,343*	*100%*	*100%*	*100%*	*19*	*100%*	*5,866*	*100%*	*100%*	*10*	*100%*	*100%*	*2,365*	*100%*	*100%*	*9*	*100%*	*100%*	*3,501*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.1%	0	0.0%	0.1%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	23.5%	15.0%	441	16.4%	14.4%	23.0%	6	46.2%	590	41.0%	14.8%	2	33.3%	19.7%	281	35.2%	18.0%	4	57.1%	25.1%	309	48.2%	27.8%
	Middle	13	76.5%	84.4%	2,245	83.6%	85.0%	76.8%	7	53.8%	850	59.0%	80.0%	4	66.7%	76.7%	518	64.8%	78.5%	3	42.9%	72.7%	332	51.8%	70.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.2%	0	0.0%	3.7%	0	0.0%	3.5%	0	0.0%	2.2%	0	0.0%	2.3%
	Unknown	0	0.0%	0.5%	0	0.0%	0.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*17*	*100%*	*100%*	*2,686*	*100%*	*100%*	*100%*	*13*	*100%*	*1,440*	*100%*	*100%*	*6*	*100%*	*100%*	*799*	*100%*	*100%*	*7*	*100%*	*100%*	*641*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	8.3%	17.2%	50	3.9%	13.9%	23.0%	9	30.0%	646	23.8%	14.8%	5	26.3%	24.5%	496	23.1%	23.8%	4	36.4%	35.6%	150	26.0%	34.9%
	Middle	11	91.7%	82.8%	1,226	96.1%	86.1%	76.8%	20	66.7%	1,824	67.1%	80.0%	13	68.4%	72.6%	1,398	65.2%	74.3%	7	63.6%	62.0%	426	74.0%	63.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	3.3%	250	9.2%	5.2%	1	5.3%	2.8%	250	11.7%	2.0%	0	0.0%	2.4%	0	0.0%	1.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*1,276*	*100%*	*100%*	*100%*	*30*	*100%*	*2,720*	*100%*	*100%*	*19*	*100%*	*100%*	*2,144*	*100%*	*100%*	*11*	*100%*	*100%*	*576*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	33.3%	0	0.0%	23.0%	31.3%	0	0.0%	0	0.0%	15.5%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	33.3%	0	0.0%	9.1%
	Middle	0	0.0%	66.7%	0	0.0%	77.0%	64.6%	0	0.0%	0	0.0%	83.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	66.7%	0	0.0%	90.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	1.9%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	15.9%	0	0.0%	16.9%	23.0%	2	40.0%	258	32.7%	14.8%	2	50.0%	19.3%	258	47.8%	21.9%	0	0.0%	24.3%	0	0.0%	23.1%
	Middle	4	100.0%	83.3%	508	100.0%	82.7%	76.8%	3	60.0%	532	67.3%	80.0%	2	50.0%	77.9%	282	52.2%	75.5%	1	100.0%	74.0%	250	100.0%	75.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.2%	0	0.0%	2.8%	0	0.0%	2.6%	0	0.0%	1.6%	0	0.0%	1.3%
	Unknown	0	0.0%	0.8%	0	0.0%	0.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*508*	*100%*	*100%*	*100%*	*5*	*100%*	*790*	*100%*	*100%*	*4*	*100%*	*100%*	*540*	*100%*	*100%*	*1*	*100%*	*100%*	*250*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL The Villages

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	23.1%	0	0.0%	26.8%	23.0%	3	50.0%	1,099	74.5%	14.8%	1	33.3%	23.0%	546	61.9%	27.6%	2	66.7%	24.4%	553	93.3%	21.9%
	Middle	1	100.0%	75.4%	36	100.0%	71.8%	76.8%	3	50.0%	376	25.5%	80.0%	2	66.7%	75.7%	336	38.1%	70.5%	1	33.3%	73.3%	40	6.7%	74.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.2%	0	0.0%	1.4%	0	0.0%	1.9%	0	0.0%	2.3%	0	0.0%	3.5%
	Unknown	0	0.0%	1.5%	0	0.0%	1.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*36*	*100%*	*100%*	*100%*	*6*	*100%*	*1,475*	*100%*	*100%*	*3*	*100%*	*100%*	*882*	*100%*	*100%*	*3*	*100%*	*100%*	*593*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	5.9%	0	0.0%	3.5%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	35.3%	0	0.0%	36.8%	23.0%	0	0.0%	0	0.0%	14.8%	0	0.0%	10.0%	0	0.0%	8.7%	0	0.0%	20.0%	0	0.0%	19.3%
	Middle	0	0.0%	58.8%	0	0.0%	59.7%	76.8%	0	0.0%	0	0.0%	80.0%	0	0.0%	90.0%	0	0.0%	91.3%	0	0.0%	80.0%	0	0.0%	80.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.1%	0	0.0%	0.1%	0.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	10	21.7%	32.5%	1,987	25.3%	33.7%	23.0%	24	32.9%	3,528	28.7%	14.8%	13	31.0%	31.4%	2,251	33.4%	31.8%	11	35.5%	27.5%	1,277	23.0%	26.5%
	Middle	36	78.3%	67.0%	5,862	74.7%	66.0%	76.8%	45	61.6%	7,509	61.1%	80.0%	25	59.5%	66.4%	3,225	47.9%	66.2%	20	64.5%	70.6%	4,284	77.0%	71.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	5.5%	1,254	10.2%	5.2%	4	9.5%	2.1%	1,254	18.6%	2.0%	0	0.0%	1.9%	0	0.0%	1.8%
	Unknown	0	0.0%	0.4%	0	0.0%	0.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*46*	*100%*	*100%*	*7,849*	*100%*	*100%*	*100%*	*73*	*100%*	*12,291*	*100%*	*100%*	*42*	*100%*	*100%*	*6,730*	*100%*	*100%*	*31*	*100%*	*100%*	*5,561*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL The Villages

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.1%	0	0.0%	1.0%	15.5%	1	5.3%	88	1.5%	18.1%	0	0.0%	2.8%	0	0.0%	1.3%	1	11.1%	3.3%	88	2.5%	1.6%
	Moderate	3	25.0%	9.9%	642	19.2%	6.6%	20.8%	5	26.3%	941	16.0%	19.3%	2	20.0%	12.8%	385	16.3%	8.5%	3	33.3%	13.4%	556	15.9%	9.3%
	Middle	0	0.0%	19.7%	0	0.0%	16.4%	24.3%	2	10.5%	315	5.4%	23.7%	2	20.0%	22.6%	315	13.3%	19.6%	0	0.0%	22.1%	0	0.0%	18.7%
	Upper	9	75.0%	60.7%	2,701	80.8%	68.4%	39.5%	11	57.9%	4,522	77.1%	38.9%	6	60.0%	54.7%	1,665	70.4%	64.0%	5	55.6%	47.1%	2,857	81.6%	57.5%
	Unknown	0	0.0%	7.5%	0	0.0%	7.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.0%	0	0.0%	6.6%	0	0.0%	14.2%	0	0.0%	12.9%
	Total	*12*	*100%*	*100%*	*3,343*	*100%*	*100%*	*100%*	*19*	*100%*	*5,866*	*100%*	*100%*	*10*	*100%*	*100%*	*2,365*	*100%*	*100%*	*9*	*100%*	*100%*	*3,501*	*100%*	*100%*
REFINANCE	Low	4	23.5%	4.4%	262	9.8%	2.7%	15.5%	5	38.5%	315	21.9%	18.1%	3	50.0%	14.4%	238	29.8%	10.0%	2	28.6%	11.9%	77	12.0%	7.2%
	Moderate	3	17.6%	16.7%	408	15.2%	12.5%	20.8%	3	23.1%	434	30.1%	19.3%	1	16.7%	25.5%	256	32.0%	21.7%	2	28.6%	25.1%	178	27.8%	19.8%
	Middle	1	5.9%	24.1%	235	8.7%	22.0%	24.3%	3	23.1%	444	30.8%	23.7%	1	16.7%	26.0%	195	24.4%	25.7%	2	28.6%	23.7%	249	38.8%	22.4%
	Upper	9	52.9%	37.2%	1,781	66.3%	43.2%	39.5%	2	15.4%	247	17.2%	38.9%	1	16.7%	23.6%	110	13.8%	31.3%	1	14.3%	29.7%	137	21.4%	39.5%
	Unknown	0	0.0%	17.6%	0	0.0%	19.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.5%	0	0.0%	11.3%	0	0.0%	9.5%	0	0.0%	11.1%
	Total	*17*	*100%*	*100%*	*2,686*	*100%*	*100%*	*100%*	*13*	*100%*	*1,440*	*100%*	*100%*	*6*	*100%*	*100%*	*799*	*100%*	*100%*	*7*	*100%*	*100%*	*641*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	5.5%	0	0.0%	3.8%	15.5%	3	10.0%	126	4.6%	18.1%	0	0.0%	5.3%	0	0.0%	3.6%	3	27.3%	7.6%	126	21.9%	3.5%
	Moderate	3	25.0%	21.1%	191	15.0%	12.5%	20.8%	8	26.7%	339	12.5%	19.3%	4	21.1%	19.2%	214	10.0%	14.2%	4	36.4%	18.4%	125	21.7%	11.4%
	Middle	4	33.3%	25.0%	173	13.6%	24.8%	24.3%	11	36.7%	1,068	39.3%	23.7%	8	42.1%	27.0%	893	41.7%	25.9%	3	27.3%	26.4%	175	30.4%	28.3%
	Upper	5	41.7%	48.4%	912	71.5%	58.8%	39.5%	8	26.7%	1,187	43.6%	38.9%	7	36.8%	46.2%	1,037	48.4%	52.9%	1	9.1%	46.0%	150	26.0%	54.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	3.5%	0	0.0%	1.6%	0	0.0%	2.2%
	Total	*12*	*100%*	*100%*	*1,276*	*100%*	*100%*	*100%*	*30*	*100%*	*2,720*	*100%*	*100%*	*19*	*100%*	*100%*	*2,144*	*100%*	*100%*	*11*	*100%*	*100%*	*576*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	15.5%	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	24.3%	0	0.0%	0	0.0%	23.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	39.5%	0	0.0%	0	0.0%	38.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	5.6%	0	0.0%	4.4%	15.5%	0	0.0%	0	0.0%	18.1%	0	0.0%	6.5%	0	0.0%	7.2%	0	0.0%	9.9%	0	0.0%	8.3%
	Moderate	0	0.0%	9.5%	0	0.0%	6.9%	20.8%	2	40.0%	258	32.7%	19.3%	2	50.0%	19.1%	258	47.8%	14.9%	0	0.0%	21.1%	0	0.0%	15.4%
	Middle	0	0.0%	27.0%	0	0.0%	22.9%	24.3%	1	20.0%	33	4.2%	23.7%	1	25.0%	28.4%	33	6.1%	20.6%	0	0.0%	28.3%	0	0.0%	23.3%
	Upper	4	100.0%	55.6%	508	100.0%	64.5%	39.5%	2	40.0%	499	63.2%	38.9%	1	25.0%	44.5%	249	46.1%	55.2%	1	100.0%	37.8%	250	100.0%	48.8%
	Unknown	0	0.0%	2.4%	0	0.0%	1.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	2.1%	0	0.0%	3.0%	0	0.0%	4.2%
	Total	*4*	*100%*	*100%*	*508*	*100%*	*100%*	*100%*	*5*	*100%*	*790*	*100%*	*100%*	*4*	*100%*	*100%*	*540*	*100%*	*100%*	*1*	*100%*	*100%*	*250*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL The Villages

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	10.8%	0	0.0%	5.6%	15.5%	1	16.7%	90	6.1%	18.1%	1	33.3%	9.5%	90	10.2%	9.0%	0	0.0%	15.1%	0	0.0%	8.7%
	Moderate	0	0.0%	27.7%	0	0.0%	25.0%	20.8%	1	16.7%	10	0.7%	19.3%	0	0.0%	23.0%	0	0.0%	13.8%	1	33.3%	20.9%	10	1.7%	12.8%
	Middle	0	0.0%	12.3%	0	0.0%	7.2%	24.3%	0	0.0%	0	0.0%	23.7%	0	0.0%	24.3%	0	0.0%	18.6%	0	0.0%	26.7%	0	0.0%	23.5%
	Upper	1	100.0%	44.6%	36	100.0%	60.3%	39.5%	4	66.7%	1,375	93.2%	38.9%	2	66.7%	39.2%	792	89.8%	54.7%	2	66.7%	30.2%	583	98.3%	48.6%
	Unknown	0	0.0%	4.6%	0	0.0%	2.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.1%	0	0.0%	4.0%	0	0.0%	7.0%	0	0.0%	6.5%
	Total	*1*	*100%*	*100%*	*36*	*100%*	*100%*	*100%*	*6*	*100%*	*1,475*	*100%*	*100%*	*3*	*100%*	*100%*	*882*	*100%*	*100%*	*3*	*100%*	*100%*	*593*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	15.5%	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	24.3%	0	0.0%	0	0.0%	23.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	39.5%	0	0.0%	0	0.0%	38.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	8.7%	3.1%	262	3.3%	1.6%	15.5%	10	13.7%	619	5.0%	18.1%	4	9.5%	5.3%	328	4.9%	2.9%	6	19.4%	5.3%	291	5.2%	2.4%
	Moderate	9	19.6%	12.6%	1,241	15.8%	8.6%	20.8%	19	26.0%	1,982	16.1%	19.3%	9	21.4%	15.8%	1,113	16.5%	10.8%	10	32.3%	15.9%	869	15.6%	10.3%
	Middle	5	10.9%	21.4%	408	5.2%	18.2%	24.3%	17	23.3%	1,860	15.1%	23.7%	12	28.6%	23.7%	1,436	21.3%	20.6%	5	16.1%	23.1%	424	7.6%	18.9%
	Upper	28	60.9%	51.9%	5,938	75.7%	60.0%	39.5%	27	37.0%	7,830	63.7%	38.9%	17	40.5%	48.1%	3,853	57.3%	58.6%	10	32.3%	43.7%	3,977	71.5%	53.5%
	Unknown	0	0.0%	11.1%	0	0.0%	11.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.2%	0	0.0%	7.1%	0	0.0%	12.0%	0	0.0%	14.9%
	Total	*46*	*100%*	*100%*	*7,849*	*100%*	*100%*	*100%*	*73*	*100%*	*12,291*	*100%*	*100%*	*42*	*100%*	*100%*	*6,730*	*100%*	*100%*	*31*	*100%*	*100%*	*5,561*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL The Villages

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	3.0%	0	0.0%	3.0%	1.7%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	13	41.9%	35.2%	1,056	54.9%	34.9%	32.4%	8	33.3%	1,320	25.4%	27.0%	6	37.5%	31.9%	1,012	37.3%	34.0%	2	25.0%	33.5%	308	12.4%	36.5%
	Middle	18	58.1%	60.1%	868	45.1%	60.8%	65.8%	16	66.7%	3,868	74.6%	71.1%	10	62.5%	65.7%	1,700	62.7%	64.2%	6	75.0%	63.9%	2,168	87.6%	62.5%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.8%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	1.5%	0	0.0%	0.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.6%	0.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.6%	0	0.0%	0.6%		0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	1.1%	0	0.0%	0.6%
	Total	*31*	*100%*	*100%*	*1,924*	*100%*	*100%*	*100%*	*24*	*100%*	*5,188*	*100%*	*100%*	*16*	*100%*	*100%*	*2,712*	*100%*	*100%*	*8*	*100%*	*100%*	*2,476*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	3.1%	0	0.0%	2.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	50.0%	0	0.0%	28.8%	63.8%	0	0.0%	0	0.0%	46.8%	0	0.0%	65.4%	0	0.0%	33.3%	0	0.0%	50.0%	0	0.0%	43.8%
	Middle	0	0.0%	40.6%	0	0.0%	64.2%	36.2%	0	0.0%	0	0.0%	53.2%	0	0.0%	23.1%	0	0.0%	64.7%	0	0.0%	45.0%	0	0.0%	53.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	6.3%	0	0.0%	4.9%		0	0.0%	0	0.0%		0	0.0%	11.5%	0	0.0%	2.0%	0	0.0%	5.0%	0	0.0%	3.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL The Villages

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	21	67.7%	47.1%	581	30.2%	24.1%	94.9%	10	41.7%	1,311	25.3%	94.7%	8	50.0%	52.9%	788	29.1%	36.6%	2	25.0%	54.5%	523	21.1%	31.7%
		Over $1 Million	9	29.0%		1,297	67.4%		4.2%	12	50.0%	1,969	38.0%	4.2%	7	43.8%		970	35.8%		5	62.5%		999	40.3%	
		Total Rev. available	30	96.8%		1,878	97.6%		99.1%	22	91.7%	3,280	63.2%	99.0%	15	93.8%		1,758	64.8%		7	87.5%		1,522	61.5%	
		Rev. Not Known	1	3.2%		46	2.4%		0.9%	2	8.3%	1,908	36.8%	1.0%	1	6.3%		954	35.2%		1	12.5%		954	38.5%	
		Total	*31*	*100%*		*1,924*	*100%*		*100.0%*	*24*	*100%*	*5,188*	*100%*	*100%*	*16*	*100%*		*2,712*	*100%*		*8*	*100%*		*2,476*	*100%*	
	Loan Size	$100,000 or Less	25	80.6%	94.1%	687	35.7%	45.9%		14	58.3%	531	10.2%		11	68.8%	96.4%	323	11.9%	55.1%	3	37.5%	96.0%	208	8.4%	47.4%
		$100,001 - $250,000	4	12.9%	3.8%	522	27.1%	19.9%		4	16.7%	864	16.7%		2	12.5%	2.3%	480	17.7%	16.0%	2	25.0%	1.8%	384	15.5%	11.3%
		$250,001 - $1 Million	2	6.5%	2.1%	715	37.2%	34.2%		6	25.0%	3,793	73.1%		3	18.8%	1.3%	1,909	70.4%	28.9%	3	37.5%	2.2%	1,884	76.1%	41.3%
		Total	*31*	*100%*	*100.0%*	*1,924*	*100%*	*100.0%*		*24*	*100%*	*5,188*	*100%*		*16*	*100%*	*100%*	*2,712*	*100%*	*100%*	*8*	*100%*	*100%*	*2,476*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	20	95.2%		468	80.6%			8	80.0%	241	18.4%		7	87.5%		183	23.2%		1	50.0%		58	11.1%	
		$100,001 - $250,000	1	4.8%		113	19.4%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			2	20.0%	1,070	81.6%		1	12.5%		605	76.8%		1	50.0%		465	88.9%	
		Total	*21*	*100%*		*581*	*100%*			*10*	*100%*	*1,311*	*100%*		*8*	*100%*		*788*	*100%*		*2*	*100%*		*523*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	62.5%	0	0.0%	58.4%	97.4%	0	0.0%	0	0.0%	97.3%	0	0.0%	73.1%	0	0.0%	87.7%	0	0.0%	55.0%	0	0.0%	54.4%
		Over $1 Million	0	0.0%		0	0.0%		2.6%	0	0.0%	0	0.0%	2.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	100.0%	0	0.0%	100.0%		0	0.0%	0	0.0%		0	0.0%	96.2%	0	0.0%	38.6%	0	0.0%	100.0%	0	0.0%	100.0%
		$100,001 - $250,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	3.8%	0	0.0%	61.4%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: FL West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	3.6%	3.2%	399	1.7%	1.7%	3.1%	4	4.9%	813	2.5%	3.3%	1	2.3%	3.4%	227	1.5%	1.7%	3	7.7%	4.0%	586	3.3%	2.1%
	Moderate	12	21.8%	23.7%	1,618	6.8%	14.4%	23.3%	30	36.6%	6,508	19.9%	22.1%	23	53.5%	26.0%	5,223	35.1%	14.6%	7	17.9%	27.1%	1,285	7.2%	15.0%
	Middle	18	32.7%	34.1%	6,145	25.7%	27.5%	32.7%	19	23.2%	5,771	17.7%	34.7%	7	16.3%	34.9%	1,750	11.7%	28.3%	12	30.8%	35.4%	4,021	22.6%	30.3%
	Upper	23	41.8%	38.8%	15,794	65.9%	54.2%	40.6%	27	32.9%	19,376	59.3%	39.1%	12	27.9%	35.3%	7,695	51.7%	53.1%	15	38.5%	32.9%	11,681	65.7%	50.8%
	Unknown	0	0.0%	0.2%	0	0.0%	2.1%	0.2%	2	2.4%	205	0.6%	0.8%	0	0.0%	0.5%	0	0.0%	2.2%	2	5.1%	0.6%	205	1.2%	1.9%
	Total	*55*	*100%*	*100%*	*23,956*	*100%*	*100%*	*100%*	*82*	*100%*	*32,673*	*100%*	*100%*	*43*	*100%*	*100%*	*14,895*	*100%*	*100%*	*39*	*100%*	*100%*	*17,778*	*100%*	*100%*
REFINANCE	Low	3	3.0%	1.7%	335	1.2%	1.0%	3.1%	5	9.6%	430	4.1%	3.3%	4	10.5%	2.4%	384	4.5%	1.2%	1	7.1%	2.4%	46	2.3%	0.6%
	Moderate	16	15.8%	16.6%	4,500	16.6%	11.3%	23.3%	12	23.1%	1,470	14.0%	22.1%	10	26.3%	20.4%	1,212	14.3%	11.2%	2	14.3%	20.8%	258	12.8%	11.4%
	Middle	34	33.7%	34.9%	7,234	26.7%	28.4%	32.7%	11	21.2%	1,805	17.2%	34.7%	7	18.4%	35.9%	1,233	14.5%	26.7%	4	28.6%	34.4%	572	28.4%	15.6%
	Upper	48	47.5%	46.6%	15,012	55.4%	58.2%	40.6%	24	46.2%	6,811	64.8%	39.1%	17	44.7%	40.8%	5,673	66.7%	57.8%	7	50.0%	41.7%	1,138	56.5%	69.1%
	Unknown	0	0.0%	0.1%	0	0.0%	1.1%	0.2%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	3.1%	0	0.0%	0.7%	0	0.0%	3.3%
	Total	*101*	*100%*	*100%*	*27,081*	*100%*	*100%*	*100%*	*52*	*100%*	*10,516*	*100%*	*100%*	*38*	*100%*	*100%*	*8,502*	*100%*	*100%*	*14*	*100%*	*100%*	*2,014*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.3%	0	0.0%	0.7%	3.1%	3	2.1%	181	1.4%	3.3%	2	2.4%	1.3%	131	1.5%	0.6%	1	1.6%	2.0%	50	1.1%	1.2%
	Moderate	7	14.6%	12.6%	425	8.6%	8.8%	23.3%	34	23.3%	2,201	16.8%	22.1%	14	16.5%	14.2%	1,039	12.0%	7.4%	20	32.8%	15.4%	1,162	26.2%	8.2%
	Middle	16	33.3%	30.0%	1,297	26.1%	22.3%	32.7%	51	34.9%	3,802	29.0%	34.7%	31	36.5%	34.1%	2,269	26.1%	22.4%	20	32.8%	33.4%	1,533	34.6%	24.9%
	Upper	25	52.1%	56.0%	3,243	65.3%	67.2%	40.6%	57	39.0%	6,892	52.5%	39.1%	37	43.5%	49.9%	5,204	59.9%	64.2%	20	32.8%	48.9%	1,688	38.1%	63.7%
	Unknown	0	0.0%	0.2%	0	0.0%	1.0%	0.2%	1	0.7%	50	0.4%	0.8%	1	1.2%	0.5%	50	0.6%	5.4%	0	0.0%	0.3%	0	0.0%	2.0%
	Total	*48*	*100%*	*100%*	*4,965*	*100%*	*100%*	*100%*	*146*	*100%*	*13,126*	*100%*	*100%*	*85*	*100%*	*100%*	*8,693*	*100%*	*100%*	*61*	*100%*	*100%*	*4,433*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	20.2%	0	0.0%	10.2%	6.5%	0	0.0%	0	0.0%	7.8%	0	0.0%	10.6%	0	0.0%	1.7%	0	0.0%	22.4%	0	0.0%	11.1%
	Moderate	0	0.0%	44.0%	0	0.0%	31.5%	35.2%	0	0.0%	0	0.0%	29.4%	0	0.0%	42.6%	0	0.0%	35.5%	0	0.0%	39.7%	0	0.0%	26.0%
	Middle	0	0.0%	20.2%	0	0.0%	33.6%	27.5%	0	0.0%	0	0.0%	29.0%	0	0.0%	23.4%	0	0.0%	25.6%	0	0.0%	13.8%	0	0.0%	7.2%
	Upper	0	0.0%	14.3%	0	0.0%	24.6%	30.5%	0	0.0%	0	0.0%	31.2%	0	0.0%	20.2%	0	0.0%	18.4%	0	0.0%	24.1%	0	0.0%	55.7%
	Unknown	0	0.0%	1.2%	0	0.0%	0.1%	0.3%	0	0.0%	0	0.0%	2.6%	0	0.0%	3.2%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	4.8%	1.0%	25	0.6%	0.3%	3.1%	0	0.0%	0	0.0%	3.3%	0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	2.1%	0	0.0%	0.7%
	Moderate	3	14.3%	10.4%	222	5.2%	6.2%	23.3%	4	13.8%	93	1.9%	22.1%	1	6.7%	12.4%	25	0.8%	5.7%	3	21.4%	14.4%	68	4.1%	5.8%
	Middle	6	28.6%	30.6%	1,226	28.7%	17.6%	32.7%	6	20.7%	299	6.1%	34.7%	2	13.3%	33.9%	94	2.9%	21.4%	4	28.6%	33.2%	205	12.3%	21.7%
	Upper	11	52.4%	58.1%	2,792	65.5%	75.8%	40.6%	19	65.5%	4,529	92.0%	39.1%	12	80.0%	51.7%	3,142	96.4%	71.0%	7	50.0%	49.6%	1,387	83.6%	69.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.0%	0	0.0%	1.4%	0	0.0%	0.6%	0	0.0%	2.5%
	Total	*21*	*100%*	*100%*	*4,265*	*100%*	*100%*	*100%*	*29*	*100%*	*4,921*	*100%*	*100%*	*15*	*100%*	*100%*	*3,261*	*100%*	*100%*	*14*	*100%*	*100%*	*1,660*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: FL West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.2%	0	0.0%	0.9%	3.1%	2	10.5%	127	5.2%	3.3%	1	9.1%	1.5%	86	5.7%	0.1%	1	12.5%	1.5%	41	4.4%	0.5%
	Moderate	7	58.3%	12.8%	910	61.0%	2.8%	23.3%	4	21.1%	236	9.7%	22.1%	2	18.2%	12.9%	156	10.3%	2.5%	2	25.0%	14.6%	80	8.6%	3.2%
	Middle	1	8.3%	20.6%	117	7.8%	7.1%	32.7%	9	47.4%	1,115	45.6%	34.7%	4	36.4%	26.2%	305	20.1%	9.9%	5	62.5%	30.3%	810	87.0%	8.3%
	Upper	4	33.3%	64.4%	466	31.2%	79.1%	40.6%	4	21.1%	967	39.6%	39.1%	4	36.4%	57.7%	967	63.9%	73.7%	0	0.0%	52.0%	0	0.0%	76.0%
	Unknown	0	0.0%	1.0%	0	0.0%	10.0%	0.2%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.7%	0	0.0%	13.8%	0	0.0%	1.5%	0	0.0%	11.9%
	Total	*12*	*100%*	*100%*	*1,493*	*100%*	*100%*	*100%*	*19*	*100%*	*2,445*	*100%*	*100%*	*11*	*100%*	*100%*	*1,514*	*100%*	*100%*	*8*	*100%*	*100%*	*931*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.2%	0	0.0%	1.6%	3.1%	0	0.0%	0	0.0%	3.3%	0	0.0%	2.5%	0	0.0%	1.4%	0	0.0%	2.7%	0	0.0%	0.2%
	Moderate	0	0.0%	30.8%	0	0.0%	12.5%	23.3%	0	0.0%	0	0.0%	22.1%	0	0.0%	35.7%	0	0.0%	23.7%	0	0.0%	24.2%	0	0.0%	4.3%
	Middle	0	0.0%	35.5%	0	0.0%	60.4%	32.7%	0	0.0%	0	0.0%	34.7%	0	0.0%	36.5%	0	0.0%	38.8%	0	0.0%	13.2%	0	0.0%	4.1%
	Upper	0	0.0%	29.2%	0	0.0%	25.4%	40.6%	0	0.0%	0	0.0%	39.1%	0	0.0%	24.5%	0	0.0%	35.8%	0	0.0%	56.0%	0	0.0%	73.9%
	Unknown	0	0.0%	0.3%	0	0.0%	0.1%	0.2%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	3.8%	0	0.0%	17.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	6	2.5%	2.4%	759	1.2%	1.6%	3.1%	14	4.3%	1,551	2.4%	3.3%	8	4.2%	2.8%	828	2.2%	1.4%	6	4.4%	3.4%	723	2.7%	1.9%
	Moderate	45	19.0%	19.6%	7,675	12.4%	12.9%	23.3%	84	25.6%	10,508	16.5%	22.1%	50	26.0%	22.3%	7,655	20.8%	13.4%	34	25.0%	23.9%	2,853	10.6%	13.5%
	Middle	75	31.6%	34.1%	16,019	25.9%	26.9%	32.7%	96	29.3%	12,792	20.1%	34.7%	51	26.6%	34.8%	5,651	15.3%	26.1%	45	33.1%	34.6%	7,141	26.6%	24.2%
	Upper	111	46.8%	43.8%	37,307	60.4%	56.6%	40.6%	131	39.9%	38,575	60.6%	39.1%	82	42.7%	39.6%	22,681	61.5%	54.9%	49	36.0%	37.5%	15,894	59.3%	57.6%
	Unknown	0	0.0%	0.2%	0	0.0%	2.0%	0.2%	3	0.9%	255	0.4%	0.8%	1	0.5%	0.6%	50	0.1%	4.2%	2	1.5%	0.6%	205	0.8%	2.8%
	Total	*237*	*100%*	*100%*	*61,760*	*100%*	*100%*	*100%*	*328*	*100%*	*63,681*	*100%*	*100%*	*192*	*100%*	*100%*	*36,865*	*100%*	*100%*	*136*	*100%*	*100%*	*26,816*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	5.5%	3.5%	177	0.7%	1.2%	22.8%	8	9.8%	654	2.0%	22.1%	4	9.3%	3.1%	239	1.6%	1.0%	4	10.3%	2.4%	415	2.3%	0.8%
	Moderate	8	14.5%	14.1%	1,320	5.5%	7.4%	17.3%	22	26.8%	3,138	9.6%	17.5%	14	32.6%	12.6%	2,056	13.8%	5.8%	8	20.5%	10.0%	1,082	6.1%	4.5%
	Middle	10	18.2%	18.3%	2,464	10.3%	12.6%	17.8%	10	12.2%	3,183	9.7%	18.6%	5	11.6%	18.1%	1,299	8.7%	11.7%	5	12.8%	16.7%	1,884	10.6%	10.8%
	Upper	34	61.8%	49.1%	19,995	83.5%	62.8%	42.1%	42	51.2%	25,698	78.7%	41.8%	20	46.5%	50.1%	11,301	75.9%	64.9%	22	56.4%	44.6%	14,397	81.0%	55.4%
	Unknown	0	0.0%	15.0%	0	0.0%	15.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.2%	0	0.0%	16.6%	0	0.0%	26.3%	0	0.0%	28.5%
	Total	*55*	*100%*	*100%*	*23,956*	*100%*	*100%*	*100%*	*82*	*100%*	*32,673*	*100%*	*100%*	*43*	*100%*	*100%*	*14,895*	*100%*	*100%*	*39*	*100%*	*100%*	*17,778*	*100%*	*100%*
REFINANCE	Low	5	5.0%	3.9%	438	1.6%	1.9%	22.8%	5	9.6%	452	4.3%	22.1%	4	10.5%	7.7%	372	4.4%	3.7%	1	7.1%	7.2%	80	4.0%	1.8%
	Moderate	20	19.8%	13.4%	2,976	11.0%	7.7%	17.3%	13	25.0%	1,616	15.4%	17.5%	9	23.7%	16.9%	1,098	12.9%	8.6%	4	28.6%	13.7%	518	25.7%	3.2%
	Middle	22	21.8%	19.6%	4,192	15.5%	14.5%	17.8%	11	21.2%	1,364	13.0%	18.6%	9	23.7%	20.4%	1,154	13.6%	13.2%	2	14.3%	17.8%	210	10.4%	5.0%
	Upper	54	53.5%	46.0%	19,475	71.9%	58.6%	42.1%	23	44.2%	7,084	67.4%	41.8%	16	42.1%	41.8%	5,878	69.1%	55.6%	7	50.0%	39.6%	1,206	59.9%	21.6%
	Unknown	0	0.0%	17.1%	0	0.0%	17.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.2%	0	0.0%	18.9%	0	0.0%	21.8%	0	0.0%	68.3%
	Total	*101*	*100%*	*100%*	*27,081*	*100%*	*100%*	*100%*	*52*	*100%*	*10,516*	*100%*	*100%*	*38*	*100%*	*100%*	*8,502*	*100%*	*100%*	*14*	*100%*	*100%*	*2,014*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	4.2%	4.0%	214	4.3%	2.5%	22.8%	20	13.7%	1,101	8.4%	22.1%	12	14.1%	4.4%	862	9.9%	1.8%	8	13.1%	4.5%	239	5.4%	1.8%
	Moderate	8	16.7%	9.4%	390	7.9%	5.0%	17.3%	18	12.3%	925	7.0%	17.5%	8	9.4%	10.3%	393	4.5%	4.5%	10	16.4%	10.9%	532	12.0%	4.7%
	Middle	8	16.7%	15.8%	613	12.3%	10.2%	17.8%	37	25.3%	2,359	18.0%	18.6%	19	22.4%	18.3%	1,202	13.8%	9.2%	18	29.5%	18.6%	1,157	26.1%	10.7%
	Upper	30	62.5%	66.3%	3,748	75.5%	75.3%	42.1%	71	48.6%	8,741	66.6%	41.8%	46	54.1%	63.2%	6,236	71.7%	74.8%	25	41.0%	56.9%	2,505	56.5%	65.9%
	Unknown	0	0.0%	4.6%	0	0.0%	7.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	9.7%	0	0.0%	9.1%	0	0.0%	16.9%
	Total	*48*	*100%*	*100%*	*4,965*	*100%*	*100%*	*100%*	*146*	*100%*	*13,126*	*100%*	*100%*	*85*	*100%*	*100%*	*8,693*	*100%*	*100%*	*61*	*100%*	*100%*	*4,433*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.8%	0	0.0%	0	0.0%	22.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.3%	0	0.0%	0	0.0%	17.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.1%	0	0.0%	0	0.0%	41.8%	0	0.0%	1.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.9%	0	0.0%	99.8%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	4.2%	0	0.0%	2.9%	22.8%	1	3.4%	10	0.2%	22.1%	1	6.7%	4.4%	10	0.3%	2.8%	0	0.0%	5.6%	0	0.0%	2.8%
	Moderate	1	4.8%	11.4%	70	1.6%	5.0%	17.3%	2	6.9%	43	0.9%	17.5%	0	0.0%	10.2%	0	0.0%	4.9%	2	14.3%	10.3%	43	2.6%	3.7%
	Middle	4	19.0%	17.2%	215	5.0%	8.7%	17.8%	8	27.6%	557	11.3%	18.6%	2	13.3%	17.9%	70	2.1%	9.0%	6	42.9%	18.6%	487	29.3%	8.1%
	Upper	16	76.2%	64.4%	3,980	93.3%	81.0%	42.1%	18	62.1%	4,311	87.6%	41.8%	12	80.0%	62.8%	3,181	97.5%	78.2%	6	42.9%	51.4%	1,130	68.1%	56.9%
	Unknown	0	0.0%	2.8%	0	0.0%	2.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	5.2%	0	0.0%	14.1%	0	0.0%	28.5%
	Total	*21*	*100%*	*100%*	*4,265*	*100%*	*100%*	*100%*	*29*	*100%*	*4,921*	*100%*	*100%*	*15*	*100%*	*100%*	*3,261*	*100%*	*100%*	*14*	*100%*	*100%*	*1,660*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	16.7%	4.6%	96	6.4%	1.0%	22.8%	5	26.3%	377	15.4%	22.1%	4	36.4%	5.0%	336	22.2%	1.2%	1	12.5%	6.2%	41	4.4%	1.0%
	Moderate	1	8.3%	7.3%	117	7.8%	0.8%	17.3%	1	5.3%	50	2.0%	17.5%	1	9.1%	10.1%	50	3.3%	3.8%	0	0.0%	11.0%	0	0.0%	1.6%
	Middle	0	0.0%	9.7%	0	0.0%	1.2%	17.8%	2	10.5%	95	3.9%	18.6%	0	0.0%	12.9%	0	0.0%	2.1%	2	25.0%	16.9%	95	10.2%	2.4%
	Upper	9	75.0%	66.7%	1,280	85.7%	69.5%	42.1%	11	57.9%	1,923	78.7%	41.8%	6	54.5%	59.2%	1,128	74.5%	69.6%	5	62.5%	43.7%	795	85.4%	39.9%
	Unknown	0	0.0%	11.7%	0	0.0%	27.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.8%	0	0.0%	23.3%	0	0.0%	22.2%	0	0.0%	55.1%
	Total	*12*	*100%*	*100%*	*1,493*	*100%*	*100%*	*100%*	*19*	*100%*	*2,445*	*100%*	*100%*	*11*	*100%*	*100%*	*1,514*	*100%*	*100%*	*8*	*100%*	*100%*	*931*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.3%	0	0.0%	0.3%	22.8%	0	0.0%	0	0.0%	22.1%	0	0.0%	1.7%	0	0.0%	1.0%	0	0.0%	1.6%	0	0.0%	0.3%
	Moderate	0	0.0%	1.1%	0	0.0%	0.3%	17.3%	0	0.0%	0	0.0%	17.5%	0	0.0%	1.2%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.1%
	Middle	0	0.0%	1.1%	0	0.0%	0.8%	17.8%	0	0.0%	0	0.0%	18.6%	0	0.0%	0.8%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.3%	0	0.0%	0.0%	42.1%	0	0.0%	0	0.0%	41.8%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.3%
	Unknown	0	0.0%	96.3%	0	0.0%	98.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.9%	0	0.0%	96.3%	0	0.0%	97.3%	0	0.0%	99.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	12	5.1%	3.7%	925	1.5%	1.5%	22.8%	39	11.9%	2,594	4.1%	22.1%	25	13.0%	4.7%	1,819	4.9%	1.8%	14	10.3%	3.6%	775	2.9%	1.1%
	Moderate	38	16.0%	13.4%	4,873	7.9%	6.9%	17.3%	56	17.1%	5,772	9.1%	17.5%	32	16.7%	13.4%	3,597	9.8%	6.0%	24	17.6%	10.7%	2,175	8.1%	3.8%
	Middle	44	18.6%	18.6%	7,484	12.1%	12.3%	17.8%	68	20.7%	7,558	11.9%	18.6%	35	18.2%	18.5%	3,725	10.1%	10.7%	33	24.3%	17.0%	3,833	14.3%	8.5%
	Upper	143	60.3%	48.3%	48,478	78.5%	59.7%	42.1%	165	50.3%	47,757	75.0%	41.8%	100	52.1%	49.2%	27,724	75.2%	60.0%	65	47.8%	45.0%	20,033	74.7%	44.2%
	Unknown	0	0.0%	16.0%	0	0.0%	19.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.1%	0	0.0%	21.5%	0	0.0%	23.7%	0	0.0%	42.4%
	Total	*237*	*100%*	*100%*	*61,760*	*100%*	*100%*	*100%*	*328*	*100%*	*63,681*	*100%*	*100%*	*192*	*100%*	*100%*	*36,865*	*100%*	*100%*	*136*	*100%*	*100%*	*26,816*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	23	6.8%	5.8%	2,349	8.8%	7.4%	5.5%	5	3.1%	275	1.5%	4.0%	0	0.0%	4.0%	0	0.0%	4.7%	5	4.2%	3.8%	275	2.8%	3.9%
	Moderate	87	25.9%	23.3%	7,290	27.3%	23.5%	21.2%	42	26.3%	6,635	35.0%	21.3%	12	30.0%	23.2%	3,296	35.5%	23.2%	30	25.0%	23.2%	3,339	34.6%	22.9%
	Middle	109	32.4%	29.3%	9,275	34.7%	27.2%	30.2%	52	32.5%	5,507	29.1%	30.2%	12	30.0%	29.9%	2,509	27.0%	26.1%	40	33.3%	30.0%	2,998	31.0%	25.8%
	Upper	115	34.2%	40.9%	7,192	26.9%	41.0%	42.5%	57	35.6%	6,373	33.7%	42.1%	16	40.0%	40.5%	3,471	37.4%	41.6%	41	34.2%	40.7%	2,902	30.0%	42.8%
	Unknown	2	0.6%	0.5%	628	2.3%	0.9%	0.7%	4	2.5%	144	0.8%	2.4%	0	0.0%	2.2%	0	0.0%	4.2%	4	3.3%	2.2%	144	1.5%	4.5%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*336*	*100%*	*100%*	*26,734*	*100%*	*100%*	*100%*	*160*	*100%*	*18,934*	*100%*	*100%*	*40*	*100%*	*100%*	*9,276*	*100%*	*100%*	*120*	*100%*	*100%*	*9,658*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	2.8%	0	0.0%	4.1%	3.7%	0	0.0%	0	0.0%	3.3%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	3.3%	0	0.0%	1.2%
	Moderate	1	50.0%	11.4%	130	78.3%	16.7%	12.3%	0	0.0%	0	0.0%	14.1%	0	0.0%	8.6%	0	0.0%	13.6%	0	0.0%	8.3%	0	0.0%	8.0%
	Middle	1	50.0%	33.6%	36	21.7%	30.2%	33.6%	1	100.0%	8	100.0%	33.1%	0	0.0%	32.8%	0	0.0%	21.9%	1	100.0%	37.6%	8	100.0%	26.7%
	Upper	0	0.0%	52.2%	0	0.0%	49.0%	49.9%	0	0.0%	0	0.0%	48.4%	0	0.0%	56.3%	0	0.0%	63.2%	0	0.0%	50.4%	0	0.0%	63.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.3%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*166*	*100%*	*100%*	*100%*	*1*	*100%*	*8*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*8*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL West Palm Beach

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	258	76.8%	43.5%	11,847	44.3%	25.0%	94.0%	86	53.8%	5,203	27.5%	93.7%	20	50.0%	51.7%	2,242	24.2%	37.8%	66	55.0%	53.6%	2,961	30.7%	40.6%
		Over $1 Million	67	19.9%		13,587	50.8%		4.8%	70	43.8%	12,631	66.7%	5.0%	16	40.0%		5,934	64.0%		54	45.0%		6,697	69.3%	
		Total Rev. available	325	96.7%		25,434	95.1%		98.8%	156	97.5%	17,834	94.2%	98.8%	36	90.0%		8,176	88.1%		120	100.0%		9,658	100.0%	
		Rev. Not Known	11	3.3%		1,300	4.9%		1.2%	4	2.5%	1,100	5.8%	1.2%	4	10.0%		1,100	11.9%		0	0.0%		0	0.0%	
		Total	*336*	*100%*		*26,734*	*100%*		*100.0%*	*160*	*100%*	*18,934*	*100%*	*100%*	*40*	*100%*		*9,276*	*100%*		*120*	*100%*		*9,658*	*100%*	
	Loan Size	$100,000 or Less	262	78.0%	94.2%	7,397	27.7%	45.6%		120	75.0%	3,108	16.4%		22	55.0%	95.6%	466	5.0%	49.5%	98	81.7%	95.3%	2,642	27.4%	47.8%
		$100,001 - $250,000	49	14.6%	3.6%	7,497	28.0%	18.9%		23	14.4%	4,011	21.2%		7	17.5%	2.6%	1,417	15.3%	15.7%	16	13.3%	2.6%	2,594	26.9%	15.5%
		$250,001 - $1 Million	25	7.4%	2.1%	11,840	44.3%	35.5%		17	10.6%	11,815	62.4%		11	27.5%	1.8%	7,393	79.7%	34.8%	6	5.0%	2.1%	4,422	45.8%	36.7%
		Total	*336*	*100%*	*100.0%*	*26,734*	*100%*	*100.0%*		*160*	*100%*	*18,934*	*100%*		*40*	*100%*	*100%*	*9,276*	*100%*	*100%*	*120*	*100%*	*100%*	*9,658*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	226	87.6%		5,829	49.2%			77	89.5%	1,618	31.1%		15	75.0%		198	8.8%		62	93.9%		1,420	48.0%	
		$100,001 - $250,000	27	10.5%		3,950	33.3%			4	4.7%	644	12.4%		2	10.0%		371	16.5%		2	3.0%		273	9.2%	
		$250,001 - $1 Million	5	1.9%		2,068	17.5%			5	5.8%	2,941	56.5%		3	15.0%		1,673	74.6%		2	3.0%		1,268	42.8%	
		Total	*258*	*100%*		*11,847*	*100%*			*86*	*100%*	*5,203*	*100%*		*20*	*100%*		*2,242*	*100%*		*66*	*100%*		*2,961*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	2	100.0%	63.3%	166	100.0%	39.7%	95.6%	1	100.0%	8	100.0%	94.9%	0	0.0%	64.6%	0	0.0%	42.7%	1	100%	68.2%	8	100%	51.7%
		Over $1 Million	0	0.0%		0	0.0%		4.4%	0	0.0%	0	0.0%	5.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	2	100.0%		166	100.0%		100.0%	1	100.0%	8	100.0%	100.0%	0	0.0%		0	0.0%		1	100.0%		8	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*166*	*100%*		*100%*	*1*	*100%*	*8*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*8*	*100%*	
	Loan Size	$100,000 or Less	1	50.0%	96.5%	36	21.7%	60.0%		1	100.0%	8	100.0%		0	0.0%	97.7%	0	0.0%	67.9%	1	100.0%	98.8%	8	100.0%	80.2%
		$100,001 - $250,000	1	50.0%	1.7%	130	78.3%	11.9%		0	0.0%	0	0.0%		0	0.0%	1.3%	0	0.0%	10.9%	0	0.0%	0.4%	0	0.0%	2.9%
		$250,001 - $500,000	0	0.0%	1.7%	0	0.0%	28.1%		0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	21.2%	0	0.0%	0.8%	0	0.0%	17.0%
		Total	*2*	*100%*	*100%*	*166*	*100%*	*100%*		*1*	*100%*	*8*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*8*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	50.0%		36	21.7%			1	100.0%	8	100.0%		0	0.0%		0	0.0%		1	100.0%		8	100.0%	
		$100,001 - $250,000	1	50.0%		130	78.3%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*166*	*100%*			*1*	*100%*	*8*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*8*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

ALABAMA

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AL Anniston

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.6%	0	0.0%	0.2%	3.2%	0	0.0%	0	0.0%	1.9%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.3%
	Moderate	4	12.1%	14.3%	551	9.4%	10.2%	15.2%	9	21.4%	930	13.6%	14.5%	4	16.0%	11.2%	586	13.8%	8.3%	5	29.4%	13.0%	344	13.3%	9.2%
	Middle	23	69.7%	71.8%	3,934	67.4%	74.6%	69.3%	16	38.1%	2,116	31.0%	58.4%	12	48.0%	61.4%	1,435	33.9%	58.7%	4	23.5%	63.4%	681	26.3%	62.5%
	Upper	6	18.2%	13.0%	1,349	23.1%	14.6%	11.8%	16	38.1%	3,744	54.8%	24.1%	8	32.0%	26.6%	2,178	51.4%	32.8%	8	47.1%	22.8%	1,566	60.4%	28.0%
	Unknown	0	0.0%	0.3%	0	0.0%	0.3%	0.5%	1	2.4%	36	0.5%	1.1%	1	4.0%	0.2%	36	0.9%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	*33*	*100%*	*100%*	*5,834*	*100%*	*100%*	*100%*	*42*	*100%*	*6,826*	*100%*	*100%*	*25*	*100%*	*100%*	*4,235*	*100%*	*100%*	*17*	*100%*	*100%*	*2,591*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.1%	0	0.0%	0.0%	3.2%	0	0.0%	0	0.0%	1.9%	0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.3%
	Moderate	13	13.7%	8.4%	1,042	11.7%	7.0%	15.2%	6	6.0%	407	5.6%	14.5%	3	4.8%	10.3%	173	3.4%	9.2%	3	8.1%	12.0%	234	11.3%	10.5%
	Middle	71	74.7%	77.7%	6,115	68.9%	79.4%	69.3%	73	73.0%	4,737	65.7%	58.4%	45	71.4%	61.9%	3,299	64.1%	60.6%	28	75.7%	63.2%	1,438	69.6%	62.1%
	Upper	11	11.6%	13.6%	1,716	19.3%	13.5%	11.8%	20	20.0%	1,987	27.6%	24.1%	14	22.2%	26.8%	1,593	31.0%	29.6%	6	16.2%	24.4%	394	19.1%	26.8%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.5%	1	1.0%	78	1.1%	1.1%	1	1.6%	0.2%	78	1.5%	0.1%	0	0.0%	0.2%	0	0.0%	0.3%
	Total	*95*	*100%*	*100%*	*8,873*	*100%*	*100%*	*100%*	*100*	*100%*	*7,209*	*100%*	*100%*	*63*	*100%*	*100%*	*5,143*	*100%*	*100%*	*37*	*100%*	*100%*	*2,066*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	3.4%	2.2%	30	1.6%	0.7%	3.2%	2	2.4%	42	1.1%	1.9%	1	2.9%	3.1%	15	1.0%	1.6%	1	2.0%	2.2%	27	1.2%	1.5%
	Moderate	2	6.9%	12.1%	145	7.7%	8.7%	15.2%	15	17.9%	799	21.1%	14.5%	5	14.3%	11.2%	262	17.1%	11.0%	10	20.4%	14.6%	537	23.9%	14.9%
	Middle	19	65.5%	71.4%	1,163	61.4%	78.0%	69.3%	51	60.7%	2,135	56.4%	58.4%	22	62.9%	58.2%	893	58.1%	55.6%	29	59.2%	62.0%	1,242	55.3%	67.3%
	Upper	5	17.2%	12.1%	329	17.4%	9.0%	11.8%	16	19.0%	807	21.3%	24.1%	7	20.0%	27.6%	366	23.8%	31.8%	9	18.4%	20.4%	441	19.6%	16.0%
	Unknown	2	6.9%	2.2%	228	12.0%	3.6%	0.5%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.3%
	Total	*29*	*100%*	*100%*	*1,895*	*100%*	*100%*	*100%*	*84*	*100%*	*3,783*	*100%*	*100%*	*35*	*100%*	*100%*	*1,536*	*100%*	*100%*	*49*	*100%*	*100%*	*2,247*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	4.3%	0	0.0%	0.4%	15.5%	0	0.0%	0	0.0%	5.9%	0	0.0%	9.1%	0	0.0%	3.0%	0	0.0%	18.2%	0	0.0%	26.9%
	Moderate	0	0.0%	30.4%	0	0.0%	11.7%	22.3%	0	0.0%	0	0.0%	46.7%	0	0.0%	13.6%	0	0.0%	7.0%	0	0.0%	18.2%	0	0.0%	11.2%
	Middle	0	0.0%	34.8%	0	0.0%	27.9%	36.9%	0	0.0%	0	0.0%	25.5%	0	0.0%	59.1%	0	0.0%	30.4%	0	0.0%	45.5%	0	0.0%	42.7%
	Upper	0	0.0%	8.7%	0	0.0%	26.6%	8.0%	0	0.0%	0	0.0%	21.3%	0	0.0%	18.2%	0	0.0%	59.6%	0	0.0%	18.2%	0	0.0%	19.3%
	Unknown	0	0.0%	21.7%	0	0.0%	33.4%	17.4%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.2%	0	0.0%	0	0.0%	1.9%	0	0.0%	4.5%	0	0.0%	2.9%	0	0.0%	1.9%	0	0.0%	1.6%
	Moderate	1	5.9%	9.5%	100	9.0%	7.4%	15.2%	3	10.7%	90	5.8%	14.5%	0	0.0%	4.5%	0	0.0%	2.1%	3	13.6%	12.1%	90	6.9%	9.7%
	Middle	14	82.4%	81.0%	939	84.7%	87.4%	69.3%	18	64.3%	1,194	76.5%	58.4%	4	66.7%	53.7%	125	48.1%	60.0%	14	63.6%	60.7%	1,069	82.2%	66.3%
	Upper	2	11.8%	9.5%	70	6.3%	5.2%	11.8%	7	25.0%	276	17.7%	24.1%	2	33.3%	37.3%	135	51.9%	34.9%	5	22.7%	25.2%	141	10.8%	22.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*17*	*100%*	*100%*	*1,109*	*100%*	*100%*	*100%*	*28*	*100%*	*1,560*	*100%*	*100%*	*6*	*100%*	*100%*	*260*	*100%*	*100%*	*22*	*100%*	*100%*	*1,300*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AL Anniston

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	7.7%	0	0.0%	1.4%	3.2%	0	0.0%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	11.5%	0	0.0%	5.0%	15.2%	3	17.6%	174	16.5%	14.5%	1	20.0%	6.3%	60	18.4%	4.9%	2	16.7%	13.2%	114	15.6%	12.0%
	Middle	4	100.0%	69.2%	230	100.0%	88.5%	69.3%	11	64.7%	772	73.1%	58.4%	3	60.0%	59.4%	181	55.5%	45.9%	8	66.7%	71.7%	591	81.0%	75.7%
	Upper	0	0.0%	11.5%	0	0.0%	5.1%	11.8%	3	17.6%	110	10.4%	24.1%	1	20.0%	34.4%	85	26.1%	49.2%	2	16.7%	15.1%	25	3.4%	12.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*230*	*100%*	*100%*	*100%*	*17*	*100%*	*1,056*	*100%*	*100%*	*5*	*100%*	*100%*	*326*	*100%*	*100%*	*12*	*100%*	*100%*	*730*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.2%	0	0.0%	0	0.0%	1.9%	0	0.0%	2.1%	0	0.0%	1.3%	0	0.0%	7.7%	0	0.0%	3.5%
	Moderate	0	0.0%	22.0%	0	0.0%	17.8%	15.2%	0	0.0%	0	0.0%	14.5%	0	0.0%	19.1%	0	0.0%	11.4%	0	0.0%	15.4%	0	0.0%	9.2%
	Middle	0	0.0%	72.0%	0	0.0%	77.0%	69.3%	0	0.0%	0	0.0%	58.4%	0	0.0%	66.0%	0	0.0%	75.6%	0	0.0%	61.5%	0	0.0%	70.5%
	Upper	0	0.0%	4.0%	0	0.0%	4.0%	11.8%	0	0.0%	0	0.0%	24.1%	0	0.0%	12.8%	0	0.0%	11.7%	0	0.0%	15.4%	0	0.0%	16.7%
	Unknown	0	0.0%	2.0%	0	0.0%	1.1%	0.5%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	0.6%	0.5%	30	0.2%	0.1%	3.2%	2	0.7%	42	0.2%	1.9%	1	0.7%	0.9%	15	0.1%	0.4%	1	0.7%	0.9%	27	0.3%	1.4%
	Moderate	20	11.2%	11.7%	1,838	10.2%	8.9%	15.2%	36	13.3%	2,400	11.7%	14.5%	13	9.7%	10.9%	1,081	9.4%	8.5%	23	16.8%	12.9%	1,319	14.8%	9.7%
	Middle	131	73.6%	74.3%	12,381	69.0%	75.4%	69.3%	169	62.4%	10,954	53.6%	58.4%	86	64.2%	61.3%	5,933	51.6%	57.8%	83	60.6%	63.3%	5,021	56.2%	61.9%
	Upper	24	13.5%	13.1%	3,464	19.3%	14.3%	11.8%	62	22.9%	6,924	33.9%	24.1%	32	23.9%	26.8%	4,357	37.9%	33.2%	30	21.9%	22.8%	2,567	28.7%	26.9%
	Unknown	2	1.1%	0.4%	228	1.3%	1.3%	0.5%	2	0.7%	114	0.6%	1.1%	2	1.5%	0.2%	114	1.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*178*	*100%*	*100%*	*17,941*	*100%*	*100%*	*100%*	*271*	*100%*	*20,434*	*100%*	*100%*	*134*	*100%*	*100%*	*11,500*	*100%*	*100%*	*137*	*100%*	*100%*	*8,934*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Anniston

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	9.1%	7.2%	305	5.2%	4.4%	22.9%	7	16.7%	653	9.6%	20.8%	5	20.0%	8.3%	447	10.6%	5.1%	2	11.8%	9.1%	206	8.0%	5.0%
	Moderate	15	45.5%	25.3%	2,076	35.6%	20.4%	16.2%	17	40.5%	1,899	27.8%	17.4%	10	40.0%	24.8%	1,261	29.8%	20.2%	7	41.2%	22.8%	638	24.6%	17.9%
	Middle	6	18.2%	23.9%	891	15.3%	24.6%	20.9%	10	23.8%	1,594	23.4%	20.3%	7	28.0%	21.0%	1,030	24.3%	21.7%	3	17.6%	20.3%	564	21.8%	19.5%
	Upper	9	27.3%	22.0%	2,562	43.9%	29.4%	40.0%	8	19.0%	2,680	39.3%	41.5%	3	12.0%	24.3%	1,497	35.3%	31.9%	5	29.4%	23.3%	1,183	45.7%	32.5%
	Unknown	0	0.0%	21.6%	0	0.0%	21.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.6%	0	0.0%	21.2%	0	0.0%	24.5%	0	0.0%	25.0%
	Total	*33*	*100%*	*100%*	*5,834*	*100%*	*100%*	*100%*	*42*	*100%*	*6,826*	*100%*	*100%*	*25*	*100%*	*100%*	*4,235*	*100%*	*100%*	*17*	*100%*	*100%*	*2,591*	*100%*	*100%*
REFINANCE	Low	17	17.9%	6.5%	722	8.1%	3.5%	22.9%	26	26.0%	1,108	15.4%	20.8%	18	28.6%	11.2%	867	16.9%	6.1%	8	21.6%	12.0%	241	11.7%	6.4%
	Moderate	18	18.9%	14.2%	1,470	16.6%	10.7%	16.2%	20	20.0%	1,413	19.6%	17.4%	15	23.8%	23.1%	1,152	22.4%	18.6%	5	13.5%	20.6%	261	12.6%	17.8%
	Middle	26	27.4%	22.7%	2,319	26.1%	20.4%	20.9%	23	23.0%	1,624	22.5%	20.3%	10	15.9%	25.8%	891	17.3%	24.6%	13	35.1%	24.4%	733	35.5%	23.9%
	Upper	34	35.8%	30.2%	4,362	49.2%	37.7%	40.0%	31	31.0%	3,064	42.5%	41.5%	20	31.7%	28.5%	2,233	43.4%	36.4%	11	29.7%	29.4%	831	40.2%	37.6%
	Unknown	0	0.0%	26.4%	0	0.0%	27.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.4%	0	0.0%	14.3%	0	0.0%	13.6%	0	0.0%	14.2%
	Total	*95*	*100%*	*100%*	*8,873*	*100%*	*100%*	*100%*	*100*	*100%*	*7,209*	*100%*	*100%*	*63*	*100%*	*100%*	*5,143*	*100%*	*100%*	*37*	*100%*	*100%*	*2,066*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	3.4%	5.5%	14	0.7%	1.7%	22.9%	18	21.4%	608	16.1%	20.8%	9	25.7%	15.3%	298	19.4%	11.6%	9	18.4%	16.1%	310	13.8%	12.1%
	Moderate	4	13.8%	14.3%	196	10.3%	9.8%	16.2%	22	26.2%	924	24.4%	17.4%	7	20.0%	21.4%	400	26.0%	20.8%	15	30.6%	21.2%	524	23.3%	15.5%
	Middle	6	20.7%	24.2%	318	16.8%	29.6%	20.9%	19	22.6%	938	24.8%	20.3%	6	17.1%	21.4%	160	10.4%	18.9%	13	26.5%	20.4%	778	34.6%	23.5%
	Upper	18	62.1%	52.7%	1,367	72.1%	57.1%	40.0%	25	29.8%	1,313	34.7%	41.5%	13	37.1%	37.8%	678	44.1%	46.6%	12	24.5%	36.5%	635	28.3%	39.1%
	Unknown	0	0.0%	3.3%	0	0.0%	1.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.1%	0	0.0%	2.2%	0	0.0%	5.8%	0	0.0%	9.8%
	Total	*29*	*100%*	*100%*	*1,895*	*100%*	*100%*	*100%*	*84*	*100%*	*3,783*	*100%*	*100%*	*35*	*100%*	*100%*	*1,536*	*100%*	*100%*	*49*	*100%*	*100%*	*2,247*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.9%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	9.1%	0	0.0%	1.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	17.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	4.3%	0	0.0%	0.7%	20.9%	0	0.0%	0	0.0%	20.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	4.3%	0	0.0%	0.2%	40.0%	0	0.0%	0	0.0%	41.5%	0	0.0%	4.5%	0	0.0%	1.6%	0	0.0%	18.2%	0	0.0%	2.5%
	Unknown	0	0.0%	91.3%	0	0.0%	99.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.5%	0	0.0%	98.4%	0	0.0%	72.7%	0	0.0%	96.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	4	23.5%	11.9%	83	7.5%	6.1%	22.9%	4	14.3%	104	6.7%	20.8%	1	16.7%	13.4%	10	3.8%	9.5%	3	13.6%	9.3%	94	7.2%	7.9%
	Moderate	2	11.8%	4.8%	94	8.5%	4.1%	16.2%	6	21.4%	349	22.4%	17.4%	3	50.0%	17.9%	165	63.5%	11.6%	3	13.6%	15.9%	184	14.2%	11.9%
	Middle	4	23.5%	31.0%	237	21.4%	23.7%	20.9%	8	28.6%	268	17.2%	20.3%	1	16.7%	25.4%	50	19.2%	20.3%	7	31.8%	29.9%	218	16.8%	24.4%
	Upper	7	41.2%	50.0%	695	62.7%	65.4%	40.0%	10	35.7%	839	53.8%	41.5%	1	16.7%	37.3%	35	13.5%	55.1%	9	40.9%	40.2%	804	61.8%	51.4%
	Unknown	0	0.0%	2.4%	0	0.0%	0.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.0%	0	0.0%	3.5%	0	0.0%	4.7%	0	0.0%	4.4%
	Total	*17*	*100%*	*100%*	*1,109*	*100%*	*100%*	*100%*	*28*	*100%*	*1,560*	*100%*	*100%*	*6*	*100%*	*100%*	*260*	*100%*	*100%*	*22*	*100%*	*100%*	*1,300*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Anniston

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	25.0%	23.1%	55	23.9%	13.0%	22.9%	5	29.4%	307	29.1%	20.8%	2	40.0%	12.5%	141	43.3%	9.3%	3	25.0%	20.8%	166	22.7%	19.5%
	Moderate	0	0.0%	23.1%	0	0.0%	7.9%	16.2%	7	41.2%	455	43.1%	17.4%	1	20.0%	28.1%	10	3.1%	23.3%	6	50.0%	26.4%	445	61.0%	28.6%
	Middle	2	50.0%	19.2%	60	26.1%	15.3%	20.9%	5	29.4%	294	27.8%	20.3%	2	40.0%	28.1%	175	53.7%	20.5%	3	25.0%	18.9%	119	16.3%	15.9%
	Upper	1	25.0%	26.9%	115	50.0%	30.5%	40.0%	0	0.0%	0	0.0%	41.5%	0	0.0%	25.0%	0	0.0%	44.7%	0	0.0%	28.3%	0	0.0%	30.2%
	Unknown	0	0.0%	7.7%	0	0.0%	33.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	2.3%	0	0.0%	5.7%	0	0.0%	5.7%
	Total	*4*	*100%*	*100%*	*230*	*100%*	*100%*	*100%*	*17*	*100%*	*1,056*	*100%*	*100%*	*5*	*100%*	*100%*	*326*	*100%*	*100%*	*12*	*100%*	*100%*	*730*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.0%	0	0.0%	1.9%	22.9%	0	0.0%	0	0.0%	20.8%	0	0.0%	4.3%	0	0.0%	3.8%	0	0.0%	7.7%	0	0.0%	8.8%
	Moderate	0	0.0%	4.0%	0	0.0%	3.0%	16.2%	0	0.0%	0	0.0%	17.4%	0	0.0%	4.3%	0	0.0%	5.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.9%	0	0.0%	0	0.0%	20.3%	0	0.0%	2.1%	0	0.0%	3.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	4.0%	0	0.0%	4.8%	40.0%	0	0.0%	0	0.0%	41.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	90.0%	0	0.0%	90.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	89.4%	0	0.0%	87.3%	0	0.0%	92.3%	0	0.0%	91.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	26	14.6%	6.9%	1,179	6.6%	3.9%	22.9%	60	22.1%	2,780	13.6%	20.8%	35	26.1%	9.4%	1,763	15.3%	5.2%	25	18.2%	10.3%	1,017	11.4%	5.5%
	Moderate	39	21.9%	19.5%	3,836	21.4%	15.3%	16.2%	72	26.6%	5,040	24.7%	17.4%	36	26.9%	23.5%	2,988	26.0%	18.6%	36	26.3%	21.8%	2,052	23.0%	17.1%
	Middle	44	24.7%	23.0%	3,825	21.3%	21.9%	20.9%	65	24.0%	4,718	23.1%	20.3%	26	19.4%	22.1%	2,306	20.1%	21.2%	39	28.5%	21.3%	2,412	27.0%	19.6%
	Upper	69	38.8%	26.4%	9,101	50.7%	32.3%	40.0%	74	27.3%	7,896	38.6%	41.5%	37	27.6%	25.8%	4,443	38.6%	31.8%	37	27.0%	26.1%	3,453	38.7%	32.5%
	Unknown	0	0.0%	24.3%	0	0.0%	26.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.2%	0	0.0%	23.1%	0	0.0%	20.5%	0	0.0%	25.3%
	Total	*178*	*100%*	*100%*	*17,941*	*100%*	*100%*	*100%*	*271*	*100%*	*20,434*	*100%*	*100%*	*134*	*100%*	*100%*	*11,500*	*100%*	*100%*	*137*	*100%*	*100%*	*8,934*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Anniston

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Bank Agg	Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
SMALL BUSINESSES	Low	1	1.3%	3.1%	9	0.2%	2.2%	4.9%	0	0.0%	0	0.0%	3.0%	0	0.0%	2.0%	0	0.0%	1.6%	0	0.0%	1.8%	0	0.0%	0.8%
	Moderate	24	30.4%	25.6%	2,068	35.0%	35.0%	31.5%	4	13.3%	1,552	31.1%	20.5%	1	7.7%	15.8%	600	30.5%	19.6%	3	17.6%	15.8%	952	31.5%	25.5%
	Middle	45	57.0%	60.4%	3,341	56.5%	55.9%	53.8%	16	53.3%	1,217	24.4%	55.9%	8	61.5%	56.5%	350	17.8%	48.1%	8	47.1%	56.2%	867	28.7%	48.7%
	Upper	7	8.9%	8.6%	104	1.8%	4.1%	7.9%	10	33.3%	2,217	44.5%	19.6%	4	30.8%	24.4%	1,017	51.7%	30.5%	6	35.3%	24.8%	1,200	39.7%	24.4%
	Unknown	2	2.5%	0.8%	388	6.6%	2.3%	2.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.3%
	Tr Unknown	0	0.0%	1.4%	0	0.0%	0.4%		0	0.0%	0	0.0%		0	0.0%	1.1%	0	0.0%	0.2%	0	0.0%	1.0%	0	0.0%	0.3%
	Total	*79*	*100%*	*100%*	*5,910*	*100%*	*100%*	*100%*	*30*	*100%*	*4,986*	*100%*	*100%*	*13*	*100%*	*100%*	*1,967*	*100%*	*100%*	*17*	*100%*	*100%*	*3,019*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.3%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.7%	0	0.0%	6.6%	15.2%	0	0.0%	0	0.0%	13.4%	0	0.0%	5.9%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	100.0%	73.3%	58	100.0%	91.8%	74.7%	0	0.0%	0	0.0%	58.5%	0	0.0%	58.8%	0	0.0%	91.1%	0	0.0%	42.9%	0	0.0%	19.9%
	Upper	0	0.0%	13.3%	0	0.0%	0.9%	7.6%	0	0.0%	0	0.0%	26.8%	0	0.0%	35.3%	0	0.0%	8.1%	0	0.0%	57.1%	0	0.0%	80.1%
	Unknown	0	0.0%	6.7%	0	0.0%	0.7%	1.3%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*58*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Anniston

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	60	75.9%	38.5%	2,078	35.2%	27.0%	91.4%	16	53.3%	366	7.3%	91.8%	9	69.2%	45.2%	317	16.1%	33.6%	7	41.2%	47.4%	49	1.6%	34.0%
		Over $1 Million	15	19.0%		2,875	48.6%		7.8%	12	40.0%	3,120	62.6%	7.3%	3	23.1%		900	45.8%		9	52.9%		2,220	73.5%	
		Total Rev. available	75	94.9%		4,953	83.8%		99.2%	28	93.3%	3,486	69.9%	99.1%	12	92.3%		1,217	61.9%		16	94.1%		2,269	75.2%	
		Rev. Not Known	4	5.1%		957	16.2%		0.8%	2	6.7%	1,500	30.1%	0.9%	1	7.7%		750	38.1%		1	5.9%		750	24.8%	
		Total	*79*	*100%*		*5,910*	*100%*		*100.0%*	*30*	*100%*	*4,986*	*100%*	*100%*	*13*	*100%*		*1,967*	*100%*		*17*	*100%*		*3,019*	*100%*	
	Loan Size	$100,000 or Less	65	82.3%	94.0%	1,470	24.9%	38.7%		20	66.7%	341	6.8%		9	69.2%	96.0%	167	8.5%	42.6%	11	64.7%	93.6%	174	5.8%	31.8%
		$100,001 - $250,000	8	10.1%	3.1%	990	16.8%	14.5%		4	13.3%	813	16.3%		2	15.4%	1.9%	450	22.9%	11.8%	2	11.8%	2.5%	363	12.0%	11.6%
		$250,001 - $1 Million	6	7.6%	2.9%	3,450	58.4%	46.8%		6	20.0%	3,832	76.9%		2	15.4%	2.1%	1,350	68.6%	45.6%	4	23.5%	3.8%	2,482	82.2%	56.5%
		Total	*79*	*100%*	*100.0%*	*5,910*	*100%*	*100.0%*		*30*	*100%*	*4,986*	*100%*		*13*	*100%*	*100%*	*1,967*	*100%*	*100%*	*17*	*100%*	*100%*	*3,019*	*100%*	*100%*
	Loan Size & Rev $1 Mil or Less	$100,000 or Less	56	93.3%		1,015	48.8%			15	93.8%	166	45.4%		8	88.9%		117	36.9%		7	100.0%		49	100.0%	
		$100,001 - $250,000	3	5.0%		319	15.4%			1	6.3%	200	54.6%		1	11.1%		200	63.1%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	1	1.7%		744	35.8%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*60*	*100%*		*2,078*	*100%*			*16*	*100%*	*366*	*100%*		*9*	*100%*		*317*	*100%*		*7*	*100%*		*49*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	33.3%	58	100.0%	46.3%	100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%	41.2%	0	0.0%	5.7%	0	0.0%	57.1%	0	0.0%	75.2%
		Over $1 Million	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		58	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*58*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	86.7%	58	100.0%	26.0%		0	0.0%	0	0.0%		0	0.0%	82.4%	0	0.0%	17.7%	0	0.0%	92.9%	0	0.0%	61.4%
		$100,001 - $250,000	0	0.0%	6.7%	0	0.0%	35.4%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	38.6%
		$250,001 - $500,000	0	0.0%	6.7%	0	0.0%	38.5%		0	0.0%	0	0.0%		0	0.0%	17.6%	0	0.0%	82.3%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*1*	*100%*	*100%*	*58*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mil or Less	$100,000 or Less	1	100.0%		58	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*58*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Auburn

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.2%	0	0.0%	0.1%	1.8%	1	1.5%	122	0.6%	2.3%	1	2.6%	1.6%	122	1.2%	0.9%	0	0.0%	2.0%	0	0.0%	1.2%
	Moderate	11	19.6%	15.5%	2,060	13.5%	12.6%	12.5%	11	16.2%	2,921	14.2%	21.3%	4	10.5%	21.3%	895	8.8%	18.6%	7	23.3%	25.0%	2,026	19.4%	20.9%
	Middle	32	57.1%	68.7%	9,321	61.1%	68.3%	70.9%	31	45.6%	8,459	41.1%	48.4%	14	36.8%	46.3%	3,738	36.8%	44.4%	17	56.7%	46.6%	4,721	45.3%	46.6%
	Upper	10	17.9%	14.5%	3,238	21.2%	18.1%	14.3%	22	32.4%	8,494	41.3%	25.2%	16	42.1%	28.3%	4,813	47.4%	34.6%	6	20.0%	23.5%	3,681	35.3%	29.3%
	Unknown	3	5.4%	1.1%	632	4.1%	0.9%	0.5%	3	4.4%	584	2.8%	2.8%	3	7.9%	2.4%	584	5.8%	1.6%	0	0.0%	2.9%	0	0.0%	1.9%
	Total	*56*	*100%*	*100%*	*15,251*	*100%*	*100%*	*100%*	*68*	*100%*	*20,580*	*100%*	*100%*	*38*	*100%*	*100%*	*10,152*	*100%*	*100%*	*30*	*100%*	*100%*	*10,428*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.4%	0	0.0%	0.1%	1.8%	2	6.3%	173	3.3%	2.3%	1	5.9%	1.1%	123	4.6%	0.5%	1	6.7%	2.2%	50	2.0%	0.7%
	Moderate	11	17.7%	10.8%	1,426	11.7%	8.9%	12.5%	8	25.0%	1,075	20.8%	21.3%	3	17.6%	18.4%	345	12.9%	17.1%	5	33.3%	21.5%	730	29.4%	13.3%
	Middle	36	58.1%	71.6%	7,789	63.9%	70.4%	70.9%	11	34.4%	2,416	46.8%	48.4%	7	41.2%	54.2%	1,057	39.4%	54.3%	4	26.7%	51.6%	1,359	54.8%	33.7%
	Upper	14	22.6%	16.7%	2,877	23.6%	20.1%	14.3%	10	31.3%	1,477	28.6%	25.2%	6	35.3%	24.8%	1,159	43.2%	27.2%	4	26.7%	22.7%	318	12.8%	14.6%
	Unknown	1	1.6%	0.5%	99	0.8%	0.5%	0.5%	1	3.1%	25	0.5%	2.8%	0	0.0%	1.5%	0	0.0%	0.9%	1	6.7%	2.0%	25	1.0%	37.7%
	Total	*62*	*100%*	*100%*	*12,191*	*100%*	*100%*	*100%*	*32*	*100%*	*5,166*	*100%*	*100%*	*17*	*100%*	*100%*	*2,684*	*100%*	*100%*	*15*	*100%*	*100%*	*2,482*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	5.0%	0.8%	40	2.8%	0.3%	1.8%	0	0.0%	0	0.0%	2.3%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	1.3%	0	0.0%	0.5%
	Moderate	0	0.0%	13.3%	0	0.0%	17.7%	12.5%	8	15.4%	381	8.3%	21.3%	4	13.3%	11.7%	185	6.2%	6.4%	4	18.2%	14.0%	196	12.3%	14.1%
	Middle	15	75.0%	67.5%	787	54.4%	54.1%	70.9%	17	32.7%	1,202	26.3%	48.4%	12	40.0%	51.9%	833	27.9%	48.3%	5	22.7%	41.9%	369	23.2%	34.6%
	Upper	4	20.0%	18.3%	620	42.8%	27.9%	14.3%	26	50.0%	2,958	64.7%	25.2%	13	43.3%	34.6%	1,932	64.8%	44.2%	13	59.1%	42.8%	1,026	64.5%	50.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	1	1.9%	31	0.7%	2.8%	1	3.3%	1.4%	31	1.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*20*	*100%*	*100%*	*1,447*	*100%*	*100%*	*100%*	*52*	*100%*	*4,572*	*100%*	*100%*	*30*	*100%*	*100%*	*2,981*	*100%*	*100%*	*22*	*100%*	*100%*	*1,591*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	6.8%	0	0.0%	10.0%	0	0.0%	3.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	31.6%	0	0.0%	23.7%	38.1%	0	0.0%	0	0.0%	20.0%	0	0.0%	13.3%	0	0.0%	33.5%	0	0.0%	13.3%	0	0.0%	1.1%
	Middle	0	0.0%	52.6%	0	0.0%	29.3%	34.2%	0	0.0%	0	0.0%	39.3%	0	0.0%	50.0%	0	0.0%	34.3%	0	0.0%	60.0%	0	0.0%	93.0%
	Upper	0	0.0%	5.3%	0	0.0%	18.5%	7.4%	0	0.0%	0	0.0%	11.3%	0	0.0%	16.7%	0	0.0%	24.5%	0	0.0%	20.0%	0	0.0%	4.7%
	Unknown	0	0.0%	10.5%	0	0.0%	28.6%	19.7%	0	0.0%	0	0.0%	22.7%	0	0.0%	10.0%	0	0.0%	4.7%	0	0.0%	6.7%	0	0.0%	1.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.8%	0	0.0%	0	0.0%	2.3%	0	0.0%	1.2%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.4%
	Moderate	0	0.0%	8.4%	0	0.0%	3.3%	12.5%	2	7.1%	803	31.2%	21.3%	1	10.0%	13.9%	155	25.6%	13.6%	1	5.6%	11.5%	648	32.9%	11.8%
	Middle	4	40.0%	62.6%	148	16.5%	53.9%	70.9%	15	53.6%	825	32.1%	48.4%	4	40.0%	41.0%	174	28.7%	41.0%	11	61.1%	44.0%	651	33.1%	36.3%
	Upper	5	50.0%	27.1%	548	61.2%	40.3%	14.3%	11	39.3%	946	36.8%	25.2%	5	50.0%	42.8%	277	45.7%	42.3%	6	33.3%	42.9%	669	34.0%	49.8%
	Unknown	1	10.0%	1.9%	200	22.3%	2.6%	0.5%	0	0.0%	0	0.0%	2.8%	0	0.0%	1.2%	0	0.0%	2.7%	0	0.0%	1.1%	0	0.0%	1.8%
	Total	*10*	*100%*	*100%*	*896*	*100%*	*100%*	*100%*	*28*	*100%*	*2,574*	*100%*	*100%*	*10*	*100%*	*100%*	*606*	*100%*	*100%*	*18*	*100%*	*100%*	*1,968*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Auburn

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.8%	0	0.0%	0	0.0%	2.3%	0	0.0%	3.2%	0	0.0%	3.6%	0	0.0%	1.4%	0	0.0%	1.0%
	Moderate	2	33.3%	13.7%	871	81.1%	17.9%	12.5%	0	0.0%	0	0.0%	21.3%	0	0.0%	17.7%	0	0.0%	12.3%	0	0.0%	24.3%	0	0.0%	20.2%
	Middle	4	66.7%	68.6%	203	18.9%	66.8%	70.9%	3	30.0%	245	23.1%	48.4%	0	0.0%	37.1%	0	0.0%	42.5%	3	50.0%	51.4%	245	39.3%	37.9%
	Upper	0	0.0%	17.6%	0	0.0%	15.3%	14.3%	7	70.0%	814	76.9%	25.2%	4	100.0%	38.7%	435	100.0%	32.1%	3	50.0%	20.3%	379	60.7%	29.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	2.8%	0	0.0%	3.2%	0	0.0%	9.4%	0	0.0%	2.7%	0	0.0%	12.0%
	Total	*6*	*100%*	*100%*	*1,074*	*100%*	*100%*	*100%*	*10*	*100%*	*1,059*	*100%*	*100%*	*4*	*100%*	*100%*	*435*	*100%*	*100%*	*6*	*100%*	*100%*	*624*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.8%	0	0.0%	0	0.0%	2.3%	0	0.0%	5.6%	0	0.0%	3.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	8.8%	0	0.0%	7.6%	12.5%	0	0.0%	0	0.0%	21.3%	0	0.0%	16.7%	0	0.0%	19.0%	0	0.0%	36.4%	0	0.0%	31.1%
	Middle	0	0.0%	82.5%	0	0.0%	84.4%	70.9%	0	0.0%	0	0.0%	48.4%	0	0.0%	61.1%	0	0.0%	62.5%	0	0.0%	45.5%	0	0.0%	31.9%
	Upper	0	0.0%	8.8%	0	0.0%	8.0%	14.3%	0	0.0%	0	0.0%	25.2%	0	0.0%	11.1%	0	0.0%	11.2%	0	0.0%	9.1%	0	0.0%	27.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	2.8%	0	0.0%	5.6%	0	0.0%	3.7%	0	0.0%	9.1%	0	0.0%	9.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	0.6%	0.3%	40	0.1%	0.1%	1.8%	3	1.6%	295	0.9%	2.3%	2	2.0%	1.6%	245	1.5%	1.1%	1	1.1%	1.9%	50	0.3%	1.0%
	Moderate	24	15.6%	13.4%	4,357	14.1%	12.0%	12.5%	29	15.3%	5,180	15.3%	21.3%	12	12.1%	19.9%	1,580	9.4%	20.3%	17	18.7%	23.1%	3,600	21.1%	18.0%
	Middle	91	59.1%	69.9%	18,248	59.1%	66.2%	70.9%	77	40.5%	13,147	38.7%	48.4%	37	37.4%	48.2%	5,802	34.4%	44.7%	40	44.0%	47.2%	7,345	43.0%	46.5%
	Upper	33	21.4%	15.6%	7,283	23.6%	19.1%	14.3%	76	40.0%	14,689	43.3%	25.2%	44	44.4%	28.1%	8,616	51.1%	31.9%	32	35.2%	25.2%	6,073	35.5%	25.7%
	Unknown	5	3.2%	0.9%	931	3.0%	2.7%	0.5%	5	2.6%	640	1.9%	2.8%	4	4.0%	2.2%	615	3.6%	2.0%	1	1.1%	2.6%	25	0.1%	8.8%
	Total	*154*	*100%*	*100%*	*30,859*	*100%*	*100%*	*100%*	*190*	*100%*	*33,951*	*100%*	*100%*	*99*	*100%*	*100%*	*16,858*	*100%*	*100%*	*91*	*100%*	*100%*	*17,093*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Auburn

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	5	8.9%	6.1%	698	4.6%	3.2%	24.8%	2	2.9%	268	1.3%	23.5%	2	5.3%	7.9%	268	2.6%	4.0%	0	0.0%	2.5%	0	0.0%	1.0%
	Moderate	9	16.1%	20.8%	2,053	13.5%	16.4%	15.2%	14	20.6%	2,871	14.0%	15.5%	8	21.1%	20.7%	1,672	16.5%	16.4%	6	20.0%	16.2%	1,199	11.5%	10.6%
	Middle	10	17.9%	22.8%	2,801	18.4%	22.5%	18.6%	10	14.7%	2,825	13.7%	19.7%	8	21.1%	23.5%	2,288	22.5%	23.4%	2	6.7%	22.2%	537	5.1%	19.8%
	Upper	32	57.1%	35.5%	9,699	63.6%	43.0%	41.4%	42	61.8%	14,616	71.0%	41.2%	20	52.6%	32.9%	5,924	58.4%	40.8%	22	73.3%	43.0%	8,692	83.4%	52.7%
	Unknown	0	0.0%	14.8%	0	0.0%	14.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.1%	0	0.0%	15.4%	0	0.0%	16.2%	0	0.0%	15.8%
	Total	*56*	*100%*	*100%*	*15,251*	*100%*	*100%*	*100%*	*68*	*100%*	*20,580*	*100%*	*100%*	*38*	*100%*	*100%*	*10,152*	*100%*	*100%*	*30*	*100%*	*100%*	*10,428*	*100%*	*100%*
REFINANCE	Low	1	1.6%	5.2%	110	0.9%	2.8%	24.8%	2	6.3%	106	2.1%	23.5%	1	5.9%	9.4%	56	2.1%	5.2%	1	6.7%	5.7%	50	2.0%	1.4%
	Moderate	17	27.4%	14.5%	2,188	17.9%	10.7%	15.2%	8	25.0%	890	17.2%	15.5%	5	29.4%	21.2%	690	25.7%	15.4%	3	20.0%	16.5%	200	8.1%	7.4%
	Middle	15	24.2%	19.7%	2,047	16.8%	17.3%	18.6%	6	18.8%	749	14.5%	19.7%	3	17.6%	22.3%	466	17.4%	21.7%	3	20.0%	24.4%	283	11.4%	13.6%
	Upper	29	46.8%	35.8%	7,846	64.4%	43.9%	41.4%	16	50.0%	3,421	66.2%	41.2%	8	47.1%	31.4%	1,472	54.8%	41.6%	8	53.3%	38.7%	1,949	78.5%	30.5%
	Unknown	0	0.0%	24.7%	0	0.0%	25.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.6%	0	0.0%	16.1%	0	0.0%	14.6%	0	0.0%	47.1%
	Total	*62*	*100%*	*100%*	*12,191*	*100%*	*100%*	*100%*	*32*	*100%*	*5,166*	*100%*	*100%*	*17*	*100%*	*100%*	*2,684*	*100%*	*100%*	*15*	*100%*	*100%*	*2,482*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	10.0%	4.2%	45	3.1%	1.8%	24.8%	3	5.8%	123	2.7%	23.5%	2	6.7%	5.1%	73	2.4%	1.9%	1	4.5%	3.8%	50	3.1%	1.5%
	Moderate	5	25.0%	13.3%	162	11.2%	6.6%	15.2%	9	17.3%	445	9.7%	15.5%	3	10.0%	14.0%	120	4.0%	9.0%	6	27.3%	10.6%	325	20.4%	6.0%
	Middle	7	35.0%	21.7%	380	26.3%	12.5%	18.6%	11	21.2%	802	17.5%	19.7%	8	26.7%	24.3%	652	21.9%	19.8%	3	13.6%	16.5%	150	9.4%	10.4%
	Upper	6	30.0%	54.2%	860	59.4%	67.1%	41.4%	29	55.8%	3,202	70.0%	41.2%	17	56.7%	53.7%	2,136	71.7%	66.9%	12	54.5%	63.1%	1,066	67.0%	78.2%
	Unknown	0	0.0%	6.7%	0	0.0%	12.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	2.4%	0	0.0%	5.9%	0	0.0%	3.9%
	Total	*20*	*100%*	*100%*	*1,447*	*100%*	*100%*	*100%*	*52*	*100%*	*4,572*	*100%*	*100%*	*30*	*100%*	*100%*	*2,981*	*100%*	*100%*	*22*	*100%*	*100%*	*1,591*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.8%	0	0.0%	0	0.0%	23.5%	0	0.0%	3.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.6%	0	0.0%	0.4%	15.2%	0	0.0%	0	0.0%	15.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	0	0.0%	0	0.0%	19.7%	0	0.0%	3.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	7.9%	0	0.0%	1.9%	41.4%	0	0.0%	0	0.0%	41.2%	0	0.0%	6.7%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	89.5%	0	0.0%	97.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	86.7%	0	0.0%	99.4%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	10.0%	2.8%	10	1.1%	0.6%	24.8%	1	3.6%	75	2.9%	23.5%	0	0.0%	4.8%	0	0.0%	4.3%	1	5.6%	4.4%	75	3.8%	4.2%
	Moderate	1	10.0%	11.2%	20	2.2%	5.0%	15.2%	3	10.7%	173	6.7%	15.5%	2	20.0%	9.6%	143	23.6%	6.5%	1	5.6%	9.3%	30	1.5%	5.9%
	Middle	1	10.0%	18.7%	50	5.6%	13.0%	18.6%	7	25.0%	443	17.2%	19.7%	4	40.0%	25.3%	315	52.0%	18.8%	3	16.7%	18.7%	128	6.5%	15.3%
	Upper	7	70.0%	60.7%	816	91.1%	67.2%	41.4%	17	60.7%	1,883	73.2%	41.2%	4	40.0%	54.8%	148	24.4%	65.7%	13	72.2%	59.3%	1,735	88.2%	67.5%
	Unknown	0	0.0%	6.5%	0	0.0%	14.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.4%	0	0.0%	4.7%	0	0.0%	8.2%	0	0.0%	7.2%
	Total	*10*	*100%*	*100%*	*896*	*100%*	*100%*	*100%*	*28*	*100%*	*2,574*	*100%*	*100%*	*10*	*100%*	*100%*	*606*	*100%*	*100%*	*18*	*100%*	*100%*	*1,968*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Auburn

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	16.7%	7.8%	82	7.6%	5.2%	24.8%	0	0.0%	0	0.0%	23.5%	0	0.0%	6.5%	0	0.0%	5.9%	0	0.0%	9.5%	0	0.0%	6.5%
	Moderate	0	0.0%	11.8%	0	0.0%	7.5%	15.2%	4	40.0%	671	63.4%	15.5%	1	25.0%	24.2%	262	60.2%	17.9%	3	50.0%	17.6%	409	65.5%	16.2%
	Middle	2	33.3%	15.7%	61	5.7%	7.7%	18.6%	2	20.0%	130	12.3%	19.7%	1	25.0%	16.1%	40	9.2%	11.9%	1	16.7%	28.4%	90	14.4%	18.6%
	Upper	3	50.0%	51.0%	931	86.7%	72.9%	41.4%	4	40.0%	258	24.4%	41.2%	2	50.0%	46.8%	133	30.6%	55.7%	2	33.3%	41.9%	125	20.0%	54.7%
	Unknown	0	0.0%	13.7%	0	0.0%	6.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.5%	0	0.0%	8.6%	0	0.0%	2.7%	0	0.0%	4.0%
	Total	*6*	*100%*	*100%*	*1,074*	*100%*	*100%*	*100%*	*10*	*100%*	*1,059*	*100%*	*100%*	*4*	*100%*	*100%*	*435*	*100%*	*100%*	*6*	*100%*	*100%*	*624*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.5%	0	0.0%	2.3%	24.8%	0	0.0%	0	0.0%	23.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.8%	0	0.0%	1.1%	15.2%	0	0.0%	0	0.0%	15.5%	0	0.0%	5.6%	0	0.0%	10.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.6%	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.4%	0	0.0%	0	0.0%	41.2%	0	0.0%	11.1%	0	0.0%	12.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	94.7%	0	0.0%	96.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	83.3%	0	0.0%	77.2%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	10	6.5%	5.6%	945	3.1%	2.8%	24.8%	8	4.2%	572	1.7%	23.5%	5	5.1%	8.0%	397	2.4%	3.6%	3	3.3%	3.3%	175	1.0%	1.1%
	Moderate	32	20.8%	17.6%	4,423	14.3%	12.8%	15.2%	38	20.0%	5,050	14.9%	15.5%	19	19.2%	20.1%	2,887	17.1%	13.7%	19	20.9%	15.5%	2,163	12.7%	9.2%
	Middle	35	22.7%	21.1%	5,339	17.3%	18.6%	18.6%	36	18.9%	4,949	14.6%	19.7%	24	24.2%	23.0%	3,761	22.3%	19.5%	12	13.2%	22.0%	1,188	7.0%	17.1%
	Upper	77	50.0%	35.9%	20,152	65.3%	40.7%	41.4%	108	56.8%	23,380	68.9%	41.2%	51	51.5%	33.8%	9,813	58.2%	35.6%	57	62.6%	43.9%	13,567	79.4%	45.9%
	Unknown	0	0.0%	19.7%	0	0.0%	25.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.2%	0	0.0%	27.6%	0	0.0%	15.3%	0	0.0%	26.6%
	Total	*154*	*100%*	*100%*	*30,859*	*100%*	*100%*	*100%*	*190*	*100%*	*33,951*	*100%*	*100%*	*99*	*100%*	*100%*	*16,858*	*100%*	*100%*	*91*	*100%*	*100%*	*17,093*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Auburn

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank	Dollar		Agg	Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	Bank #	%	Agg %	Bank $(000s)	%	Agg $ %	Bank #	%	Agg %	Bank $(000s)	$ %	Agg $ %
SMALL BUSINESSES	Low	0	0.0%	0.6%	0	0.0%	0.7%	1.6%	0	0.0%	0	0.0%	2.5%	0	0.0%	1.3%	0	0.0%	1.2%	0	0.0%	1.0%	0	0.0%	0.8%
	Moderate	15	25.9%	28.4%	4,000	64.7%	35.4%	32.2%	5	16.1%	114	4.3%	20.8%	2	25.0%	20.3%	10	0.8%	20.1%	3	13.0%	19.4%	104	7.7%	18.2%
	Middle	28	48.3%	56.5%	1,456	23.5%	46.3%	53.0%	7	22.6%	608	23.0%	43.9%	1	12.5%	42.9%	4	0.3%	39.8%	6	26.1%	43.1%	604	45.0%	46.6%
	Upper	14	24.1%	12.9%	692	11.2%	16.3%	11.9%	7	22.6%	888	33.6%	24.3%	2	25.0%	27.9%	290	22.3%	27.5%	5	21.7%	29.1%	598	44.6%	24.7%
	Unknown	1	1.7%	0.7%	35	0.6%	1.2%	1.3%	12	38.7%	1,030	39.0%	8.5%	3	37.5%	6.9%	994	76.6%	11.1%	9	39.1%	6.8%	36	2.7%	9.4%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.2%
	Total	*58*	*100%*	*100%*	*6,183*	*100%*	*100%*	*100%*	*31*	*100%*	*2,640*	*100%*	*100%*	*8*	*100%*	*100%*	*1,298*	*100%*	*100%*	*23*	*100%*	*100%*	*1,342*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.5%	0	0.0%	0	0.0%	4.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	7.5%	0	0.0%	0.7%	20.9%	0	0.0%	0	0.0%	20.6%	0	0.0%	25.0%	0	0.0%	37.9%	0	0.0%	26.1%	0	0.0%	37.9%
	Middle	0	0.0%	80.0%	0	0.0%	89.5%	61.2%	0	0.0%	0	0.0%	38.1%	0	0.0%	56.3%	0	0.0%	46.3%	0	0.0%	56.5%	0	0.0%	44.3%
	Upper	0	0.0%	12.5%	0	0.0%	9.8%	16.4%	0	0.0%	0	0.0%	28.6%	0	0.0%	15.6%	0	0.0%	15.5%	0	0.0%	17.4%	0	0.0%	17.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	7.9%	0	0.0%	3.1%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Auburn

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank	Dollar		Agg	Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	Bank #	%	Agg %	Bank $ (000s)	%	Agg $ %	Bank #	%	Agg %	Bank $ (000s)	$ %	Agg $ %
SMALL BUSINESS	Revenue: $1 Million or Less	47	81.0%	39.9%	2,771	44.8%	30.5%	92.2%	10	32.3%	300	11.4%	93.0%	5	62.5%	48.0%	173	13.3%	35.7%	5	21.7%	48.4%	127	9.5%	36.8%
	Revenue: Over $1 Million	9	15.5%		3,386	54.8%		6.8%	20	64.5%	2,090	79.2%	6.2%	3	37.5%		1,125	86.7%		17	73.9%		965	71.9%	
	Revenue: *Total Rev. available*	56	96.6%		6,157	99.6%		99.1%	30	96.8%	2,390	90.5%	99.1%	8	100.0%		1,298	100.0%		22	95.7%		1,092	81.4%	
	Revenue: Rev. Not Known	2	3.4%		26	0.4%		0.9%	1	3.2%	250	9.5%	0.9%	0	0.0%		0	0.0%		1	4.3%		250	18.6%	
	Revenue: *Total*	*58*	*100%*		*6,183*	*100%*		*100.0%*	*31*	*100%*	*2,640*	*100%*	*100%*	*8*	*100%*		*1,298*	*100%*		*23*	*100%*		*1,342*	*100%*	
	Loan Size: $100,000 or Less	43	74.1%	90.0%	908	14.7%	32.5%		23	74.2%	467	17.7%		4	50.0%	91.7%	54	4.2%	33.3%	19	82.6%	90.7%	413	30.8%	32.5%
	Loan Size: $100,001 - $250,000	7	12.1%	6.1%	1,216	19.7%	21.9%		6	19.4%	1,134	43.0%		3	37.5%	4.2%	524	40.4%	17.5%	3	13.0%	5.0%	610	45.5%	18.6%
	Loan Size: $250,001 - $1 Million	8	13.8%	3.9%	4,059	65.6%	45.7%		2	6.5%	1,039	39.4%		1	12.5%	4.1%	720	55.5%	49.1%	1	4.3%	4.3%	319	23.8%	48.9%
	Loan Size: *Total*	*58*	*100%*	*100.0%*	*6,183*	*100%*	*100.0%*		*31*	*100%*	*2,640*	*100%*		*8*	*100%*	*100%*	*1,298*	*100%*	*100%*	*23*	*100%*	*100%*	*1,342*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	40	85.1%		833	30.1%			9	90.0%	181	60.3%		4	80.0%		54	31.2%		5	100.0%		127	100.0%	
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	4	8.5%		504	18.2%			1	10.0%	119	39.7%		1	20.0%		119	68.8%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	3	6.4%		1,434	51.8%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: *Total*	*47*	*100%*		*2,771*	*100%*			*10*	*100%*	*300*	*100%*		*5*	*100%*		*173*	*100%*		*5*	*100%*		*127*	*100%*	
SMALL FARM								Total Farms					Total Farms												
	Revenue: $1 Million or Less	0	0.0%	52.5%	0	0.0%	55.3%	97.0%	0	0.0%	0	0.0%	95.2%	0	0.0%	65.6%	0	0.0%	62.0%	0	0.0%	73.9%	0	0.0%	54.2%
	Revenue: Over $1 Million	0	0.0%		0	0.0%		3.0%	0	0.0%	0	0.0%	4.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Revenue: *Total Rev. available*	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Revenue: Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Revenue: *Total*	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size: $100,000 or Less	0	0.0%	90.0%	0	0.0%	45.6%		0	0.0%	0	0.0%		0	0.0%	87.5%	0	0.0%	37.7%	0	0.0%	91.3%	0	0.0%	59.5%
	Loan Size: $100,001 - $250,000	0	0.0%	5.0%	0	0.0%	14.4%		0	0.0%	0	0.0%		0	0.0%	6.3%	0	0.0%	21.8%	0	0.0%	4.3%	0	0.0%	11.2%
	Loan Size: $250,001 - $500,000	0	0.0%	5.0%	0	0.0%	40.1%		0	0.0%	0	0.0%		0	0.0%	6.3%	0	0.0%	40.5%	0	0.0%	4.3%	0	0.0%	29.3%
	Loan Size: *Total*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: *Total*	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AL Coffee-Covington-Escambia

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.3%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.7%
	Moderate	3	8.1%	5.9%	242	3.6%	5.0%	11.8%	4	7.8%	595	7.8%	11.3%	2	6.1%	10.5%	225	4.6%	8.7%	2	11.1%	11.8%	370	13.4%	9.8%
	Middle	16	43.2%	36.4%	2,673	40.2%	32.4%	52.0%	38	74.5%	5,562	73.0%	58.4%	24	72.7%	51.5%	3,369	69.4%	44.5%	14	77.8%	49.6%	2,193	79.5%	42.6%
	Upper	18	48.6%	57.7%	3,735	56.2%	62.6%	36.2%	9	17.6%	1,457	19.1%	28.1%	7	21.2%	37.5%	1,260	26.0%	46.5%	2	11.1%	37.8%	197	7.1%	46.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*37*	*100%*	*100%*	*6,650*	*100%*	*100%*	*100%*	*51*	*100%*	*7,614*	*100%*	*100%*	*33*	*100%*	*100%*	*4,854*	*100%*	*100%*	*18*	*100%*	*100%*	*2,760*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.3%	0	0.0%	0.6%	0	0.0%	0.6%	0	0.0%	1.3%	0	0.0%	0.7%
	Moderate	6	11.1%	8.3%	566	8.3%	7.1%	11.8%	8	23.5%	450	17.7%	11.3%	5	21.7%	10.8%	300	16.7%	7.8%	3	27.3%	12.9%	150	20.3%	10.6%
	Middle	26	48.1%	34.7%	3,592	52.8%	31.5%	52.0%	21	61.8%	1,496	59.0%	58.4%	13	56.5%	51.9%	907	50.5%	48.7%	8	72.7%	56.5%	589	79.7%	54.5%
	Upper	22	40.7%	57.0%	2,648	38.9%	61.3%	36.2%	5	14.7%	590	23.3%	28.1%	5	21.7%	36.8%	590	32.8%	42.9%	0	0.0%	29.2%	0	0.0%	34.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*54*	*100%*	*100%*	*6,806*	*100%*	*100%*	*100%*	*34*	*100%*	*2,536*	*100%*	*100%*	*23*	*100%*	*100%*	*1,797*	*100%*	*100%*	*11*	*100%*	*100%*	*739*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	6.5%	158	5.6%	2.3%	1	4.8%	3.3%	18	1.8%	3.7%	2	8.0%	3.2%	140	7.8%	2.5%
	Moderate	0	0.0%	6.9%	0	0.0%	4.3%	11.8%	12	26.1%	540	19.1%	11.3%	4	19.0%	8.6%	267	26.0%	10.5%	8	32.0%	13.4%	273	15.2%	8.3%
	Middle	8	57.1%	60.3%	437	56.9%	60.1%	52.0%	28	60.9%	1,981	70.1%	58.4%	15	71.4%	45.7%	716	69.8%	43.7%	13	52.0%	45.9%	1,265	70.4%	51.4%
	Upper	6	42.9%	32.8%	331	43.1%	35.7%	36.2%	3	6.5%	145	5.1%	28.1%	1	4.8%	42.4%	25	2.4%	42.1%	2	8.0%	37.6%	120	6.7%	37.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*14*	*100%*	*100%*	*768*	*100%*	*100%*	*100%*	*46*	*100%*	*2,824*	*100%*	*100%*	*21*	*100%*	*100%*	*1,026*	*100%*	*100%*	*25*	*100%*	*100%*	*1,798*	*100%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	9.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	18.2%	0	0.0%	12.9%	21.8%	0	0.0%	0	0.0%	22.2%	0	0.0%	15.4%	0	0.0%	38.9%	0	0.0%	11.1%	0	0.0%	1.5%
	Middle	0	0.0%	45.5%	0	0.0%	70.1%	37.2%	0	0.0%	0	0.0%	57.3%	0	0.0%	84.6%	0	0.0%	61.1%	0	0.0%	66.7%	0	0.0%	73.5%
	Upper	0	0.0%	36.4%	0	0.0%	17.0%	41.0%	0	0.0%	0	0.0%	11.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	22.2%	0	0.0%	25.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	1.8%
	Moderate	1	12.5%	6.7%	80	15.8%	5.5%	11.8%	2	16.7%	54	8.0%	11.3%	1	14.3%	9.7%	39	7.4%	11.1%	1	20.0%	9.5%	15	10.4%	6.1%
	Middle	2	25.0%	36.7%	177	35.0%	36.6%	52.0%	9	75.0%	598	89.0%	58.4%	6	85.7%	49.2%	489	92.6%	49.6%	3	60.0%	37.3%	109	75.7%	36.1%
	Upper	5	62.5%	56.7%	249	49.2%	57.9%	36.2%	1	8.3%	20	3.0%	28.1%	0	0.0%	41.1%	0	0.0%	39.3%	1	20.0%	52.4%	20	13.9%	56.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*100%*	*506*	*100%*	*100%*	*100%*	*12*	*100%*	*672*	*100%*	*100%*	*7*	*100%*	*100%*	*528*	*100%*	*100%*	*5*	*100%*	*100%*	*144*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AL Coffee-Covington-Escambia

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	1.4%
	Moderate	0	0.0%	15.2%	0	0.0%	10.7%	11.8%	1	10.0%	58	6.5%	11.3%	0	0.0%	15.9%	0	0.0%	7.1%	1	16.7%	7.9%	58	17.6%	5.1%
	Middle	4	80.0%	57.6%	200	66.4%	53.2%	52.0%	8	80.0%	769	85.9%	58.4%	3	75.0%	47.7%	498	88.0%	36.4%	5	83.3%	59.2%	271	82.4%	59.3%
	Upper	1	20.0%	27.3%	101	33.6%	36.2%	36.2%	1	10.0%	68	7.6%	28.1%	1	25.0%	36.4%	68	12.0%	56.4%	0	0.0%	31.6%	0	0.0%	34.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*301*	*100%*	*100%*	*100%*	*10*	*100%*	*895*	*100%*	*100%*	*4*	*100%*	*100%*	*566*	*100%*	*100%*	*6*	*100%*	*100%*	*329*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.3%	0	0.0%	2.2%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	13.0%	0	0.0%	9.1%	11.8%	0	0.0%	0	0.0%	11.3%	0	0.0%	15.6%	0	0.0%	9.2%	0	0.0%	9.1%	0	0.0%	3.5%
	Middle	0	0.0%	30.4%	0	0.0%	24.3%	52.0%	0	0.0%	0	0.0%	58.4%	0	0.0%	46.7%	0	0.0%	39.1%	0	0.0%	63.6%	0	0.0%	42.4%
	Upper	0	0.0%	56.5%	0	0.0%	66.6%	36.2%	0	0.0%	0	0.0%	28.1%	0	0.0%	35.6%	0	0.0%	51.3%	0	0.0%	27.3%	0	0.0%	54.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	2.0%	158	1.1%	2.3%	1	1.1%	0.6%	18	0.2%	0.4%	2	3.1%	1.0%	140	2.4%	0.7%
	Moderate	10	8.5%	7.2%	888	5.9%	6.0%	11.8%	27	17.6%	1,697	11.7%	11.3%	12	13.6%	10.6%	831	9.5%	9.0%	15	23.1%	11.9%	866	15.0%	9.7%
	Middle	56	47.5%	36.1%	7,079	47.1%	32.5%	52.0%	104	68.0%	10,406	71.6%	58.4%	61	69.3%	51.2%	5,979	68.2%	45.6%	43	66.2%	50.4%	4,427	76.7%	45.1%
	Upper	52	44.1%	56.8%	7,064	47.0%	61.5%	36.2%	19	12.4%	2,280	15.7%	28.1%	14	15.9%	37.5%	1,943	22.2%	44.9%	5	7.7%	36.7%	337	5.8%	44.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*118*	*100%*	*100%*	*15,031*	*100%*	*100%*	*100%*	*153*	*100%*	*14,541*	*100%*	*100%*	*88*	*100%*	*100%*	*8,771*	*100%*	*100%*	*65*	*100%*	*100%*	*5,770*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Coffee-Covington-Escambia

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	5	13.5%	3.1%	391	5.9%	1.5%	20.2%	5	9.8%	313	4.1%	20.4%	3	9.1%	3.7%	223	4.6%	1.6%	2	11.1%	1.9%	90	3.3%	0.7%
	Moderate	8	21.6%	11.9%	1,014	15.2%	7.5%	16.9%	10	19.6%	1,126	14.8%	17.4%	6	18.2%	13.2%	721	14.9%	8.7%	4	22.2%	11.3%	405	14.7%	6.3%
	Middle	7	18.9%	21.6%	1,010	15.2%	18.3%	17.6%	15	29.4%	1,633	21.4%	18.2%	13	39.4%	22.4%	1,508	31.1%	18.5%	2	11.1%	21.6%	125	4.5%	16.9%
	Upper	17	45.9%	47.6%	4,235	63.7%	57.0%	45.3%	21	41.2%	4,542	59.7%	44.0%	11	33.3%	42.7%	2,402	49.5%	53.5%	10	55.6%	42.8%	2,140	77.5%	52.3%
	Unknown	0	0.0%	15.9%	0	0.0%	15.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.0%	0	0.0%	17.7%	0	0.0%	22.4%	0	0.0%	23.8%
	Total	*37*	*100%*	*100%*	*6,650*	*100%*	*100%*	*100%*	*51*	*100%*	*7,614*	*100%*	*100%*	*33*	*100%*	*100%*	*4,854*	*100%*	*100%*	*18*	*100%*	*100%*	*2,760*	*100%*	*100%*
REFINANCE	Low	6	11.1%	2.6%	392	5.8%	1.1%	20.2%	4	11.8%	215	8.5%	20.4%	3	13.0%	5.3%	190	10.6%	2.5%	1	9.1%	6.5%	25	3.4%	2.6%
	Moderate	5	9.3%	6.1%	423	6.2%	3.6%	16.9%	8	23.5%	557	22.0%	17.4%	6	26.1%	15.2%	422	23.5%	9.5%	2	18.2%	13.4%	135	18.3%	7.8%
	Middle	7	13.0%	13.1%	583	8.6%	9.5%	17.6%	12	35.3%	795	31.3%	18.2%	7	30.4%	21.2%	416	23.1%	18.1%	5	45.5%	21.0%	379	51.3%	17.0%
	Upper	36	66.7%	39.2%	5,408	79.5%	41.8%	45.3%	10	29.4%	969	38.2%	44.0%	7	30.4%	43.7%	769	42.8%	53.3%	3	27.3%	42.6%	200	27.1%	50.6%
	Unknown	0	0.0%	39.1%	0	0.0%	43.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.5%	0	0.0%	16.6%	0	0.0%	16.5%	0	0.0%	22.1%
	Total	*54*	*100%*	*100%*	*6,806*	*100%*	*100%*	*100%*	*34*	*100%*	*2,536*	*100%*	*100%*	*23*	*100%*	*100%*	*1,797*	*100%*	*100%*	*11*	*100%*	*100%*	*739*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	21.4%	6.9%	147	19.1%	4.6%	20.2%	2	4.3%	67	2.4%	20.4%	2	9.5%	8.6%	67	6.5%	6.4%	0	0.0%	1.3%	0	0.0%	1.0%
	Moderate	1	7.1%	10.3%	30	3.9%	6.6%	16.9%	9	19.6%	431	15.3%	17.4%	4	19.0%	9.9%	237	23.1%	10.5%	5	20.0%	10.8%	194	10.8%	6.4%
	Middle	1	7.1%	20.7%	45	5.9%	15.7%	17.6%	11	23.9%	435	15.4%	18.2%	6	28.6%	13.9%	248	24.2%	15.1%	5	20.0%	18.5%	187	10.4%	15.1%
	Upper	9	64.3%	58.6%	546	71.1%	69.9%	45.3%	24	52.2%	1,891	67.0%	44.0%	9	42.9%	61.6%	474	46.2%	62.4%	15	60.0%	61.1%	1,417	78.8%	68.8%
	Unknown	0	0.0%	3.4%	0	0.0%	3.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.0%	0	0.0%	5.7%	0	0.0%	8.3%	0	0.0%	8.7%
	Total	*14*	*100%*	*100%*	*768*	*100%*	*100%*	*100%*	*46*	*100%*	*2,824*	*100%*	*100%*	*21*	*100%*	*100%*	*1,026*	*100%*	*100%*	*25*	*100%*	*100%*	*1,798*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.9%	0	0.0%	0	0.0%	17.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.6%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	9.1%	0	0.0%	7.8%	45.3%	0	0.0%	0	0.0%	44.0%	0	0.0%	23.1%	0	0.0%	7.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	90.9%	0	0.0%	92.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	76.9%	0	0.0%	92.7%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	1	8.3%	25	3.7%	20.4%	1	14.3%	8.1%	25	4.7%	7.8%	0	0.0%	6.3%	0	0.0%	3.2%
	Moderate	0	0.0%	10.0%	0	0.0%	5.6%	16.9%	0	0.0%	0	0.0%	17.4%	0	0.0%	12.9%	0	0.0%	11.4%	0	0.0%	9.5%	0	0.0%	8.0%
	Middle	1	12.5%	13.3%	25	4.9%	9.5%	17.6%	5	41.7%	289	43.0%	18.2%	3	42.9%	30.6%	254	48.1%	30.3%	2	40.0%	21.4%	35	24.3%	21.7%
	Upper	7	87.5%	73.3%	481	95.1%	79.0%	45.3%	6	50.0%	358	53.3%	44.0%	3	42.9%	41.9%	249	47.2%	46.3%	3	60.0%	57.9%	109	75.7%	61.1%
	Unknown	0	0.0%	3.3%	0	0.0%	5.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.5%	0	0.0%	4.3%	0	0.0%	4.8%	0	0.0%	6.0%
	Total	*8*	*100%*	*100%*	*506*	*100%*	*100%*	*100%*	*12*	*100%*	*672*	*100%*	*100%*	*7*	*100%*	*100%*	*528*	*100%*	*100%*	*5*	*100%*	*100%*	*144*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Coffee-Covington-Escambia

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	20.0%	18.2%	20	6.6%	6.6%	20.2%	0	0.0%	0	0.0%	20.4%	0	0.0%	9.1%	0	0.0%	6.5%	0	0.0%	6.6%	0	0.0%	3.6%
	Moderate	3	60.0%	15.2%	251	83.4%	13.0%	16.9%	4	40.0%	208	23.2%	17.4%	2	50.0%	22.7%	113	20.0%	11.8%	2	33.3%	21.1%	95	28.9%	22.1%
	Middle	1	20.0%	24.2%	30	10.0%	15.2%	17.6%	3	30.0%	159	17.8%	18.2%	1	25.0%	22.7%	68	12.0%	10.3%	2	33.3%	23.7%	91	27.7%	21.4%
	Upper	0	0.0%	42.4%	0	0.0%	65.2%	45.3%	3	30.0%	528	59.0%	44.0%	1	25.0%	31.8%	385	68.0%	61.0%	2	33.3%	38.2%	143	43.5%	36.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.6%	0	0.0%	10.5%	0	0.0%	10.5%	0	0.0%	16.6%
	Total	*5*	*100%*	*100%*	*301*	*100%*	*100%*	*100%*	*10*	*100%*	*895*	*100%*	*100%*	*4*	*100%*	*100%*	*566*	*100%*	*100%*	*6*	*100%*	*100%*	*329*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	0	0.0%	0	0.0%	20.4%	0	0.0%	2.2%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.9%	0	0.0%	0	0.0%	17.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	9.1%	0	0.0%	3.5%
	Middle	0	0.0%	4.3%	0	0.0%	3.2%	17.6%	0	0.0%	0	0.0%	18.2%	0	0.0%	4.4%	0	0.0%	5.0%	0	0.0%	9.1%	0	0.0%	6.0%
	Upper	0	0.0%	2.2%	0	0.0%	3.2%	45.3%	0	0.0%	0	0.0%	44.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.5%	0	0.0%	93.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.3%	0	0.0%	93.3%	0	0.0%	81.8%	0	0.0%	90.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	15	12.7%	3.0%	950	6.3%	1.4%	20.2%	12	7.8%	620	4.3%	20.4%	9	10.2%	4.5%	505	5.8%	1.9%	3	4.6%	3.0%	115	2.0%	1.0%
	Moderate	17	14.4%	9.1%	1,718	11.4%	5.7%	16.9%	31	20.3%	2,322	16.0%	17.4%	18	20.5%	13.4%	1,493	17.0%	8.7%	13	20.0%	11.8%	829	14.4%	6.7%
	Middle	17	14.4%	17.5%	1,693	11.3%	14.1%	17.6%	46	30.1%	3,311	22.8%	18.2%	30	34.1%	21.7%	2,494	28.4%	18.1%	16	24.6%	21.2%	817	14.2%	16.7%
	Upper	69	58.5%	43.5%	10,670	71.0%	49.7%	45.3%	64	41.8%	8,288	57.0%	44.0%	31	35.2%	43.0%	4,279	48.8%	52.5%	33	50.8%	44.1%	4,009	69.5%	51.6%
	Unknown	0	0.0%	26.9%	0	0.0%	29.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.4%	0	0.0%	18.8%	0	0.0%	19.8%	0	0.0%	23.9%
	Total	*118*	*100%*	*100%*	*15,031*	*100%*	*100%*	*100%*	*153*	*100%*	*14,541*	*100%*	*100%*	*88*	*100%*	*100%*	*8,771*	*100%*	*100%*	*65*	*100%*	*100%*	*5,770*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Coffee-Covington-Escambia

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank	Dollar		Agg	Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.1%	0	0.0%	2.5%	0	0.0%	3.7%	0	0.0%	2.8%	0	0.0%	0.7%
	Moderate	12	27.3%	17.0%	714	32.9%	22.9%	21.7%	5	27.8%	546	35.3%	17.3%	1	20.0%	14.7%	71	11.8%	18.8%	4	30.8%	13.8%	475	50.2%	23.4%
	Middle	17	38.6%	47.9%	567	26.1%	49.4%	44.5%	8	44.4%	477	30.8%	57.4%	1	20.0%	55.6%	14	2.3%	57.5%	7	53.8%	55.0%	463	48.9%	55.4%
	Upper	15	34.1%	32.3%	892	41.0%	27.3%	33.8%	5	27.8%	525	33.9%	22.2%	3	60.0%	25.5%	517	85.9%	19.4%	2	15.4%	27.0%	8	0.8%	19.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.7%	0	0.0%	0.4%		0	0.0%	0	0.0%		0	0.0%	1.6%	0	0.0%	0.6%	0	0.0%	1.4%	0	0.0%	1.1%
	Total	*44*	*100%*	*100%*	*2,173*	*100%*	*100%*	*100%*	*18*	*100%*	*1,548*	*100%*	*100%*	*5*	*100%*	*100%*	*602*	*100%*	*100%*	*13*	*100%*	*100%*	*946*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	40.0%	748	58.1%	0.9%	1	25.0%	1.5%	374	40.9%	4.0%	1	100.0%	1.4%	374	100.0%	5.7%
	Moderate	3	50.0%	11.1%	522	70.7%	12.7%	10.0%	1	20.0%	20	1.6%	8.8%	1	25.0%	6.1%	20	2.2%	0.9%	0	0.0%	6.8%	0	0.0%	2.6%
	Middle	1	16.7%	67.3%	10	1.4%	73.6%	62.4%	1	20.0%	20	1.6%	61.6%	1	25.0%	62.9%	20	2.2%	57.8%	0	0.0%	60.1%	0	0.0%	56.5%
	Upper	2	33.3%	21.6%	206	27.9%	13.7%	27.6%	1	20.0%	500	38.8%	28.7%	1	25.0%	28.0%	500	54.7%	37.1%	0	0.0%	31.8%	0	0.0%	35.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	1.5%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*6*	*100%*	*100%*	*738*	*100%*	*100%*	*100%*	*5*	*100%*	*1,288*	*100%*	*100%*	*4*	*100%*	*100%*	*914*	*100%*	*100%*	*1*	*100%*	*100%*	*374*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Coffee-Covington-Escambia

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count		Dollar			Total Businesses		Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Bank		Agg			Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	$ (000s)	$ %	$ %	%		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	39	88.6%	1,424	65.5%	31.0%	89.3%	12	66.7%	510	32.9%	89.6%	4	80.0%	51.2%	352	58.5%	40.0%	8	61.5%	50.7%	158	16.7%	34.0%
		Over $1 Million	4	9.1%	741	34.1%		8.7%	6	33.3%	1,038	67.1%	8.4%	1	20.0%		250	41.5%		5	38.5%		788	83.3%	
		Total Rev. available	43	97.7%	2,165	99.6%		98.0%	18	100.0%	1,548	100.0%	98.0%	5	100.0%		602	100.0%		13	100.0%		946	100.0%	
		Rev. Not Known	1	2.3%	8	0.4%		2.0%	0	0.0%	0	0.0%	2.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*44*	*100%*	*2,173*	*100%*		*100.0%*	*18*	*100%*	*1,548*	*100%*	*100%*	*5*	*100%*		*602*	*100%*		*13*	*100%*		*946*	*100%*	
	Loan Size	$100,000 or Less	37	84.1%	885	40.7%	36.6%		13	72.2%	390	25.2%		3	60.0%	92.0%	99	16.4%	36.8%	10	76.9%	91.6%	291	30.8%	36.7%
		$100,001 - $250,000	5	11.4%	651	30.0%	19.8%		3	16.7%	620	40.1%		1	20.0%	4.5%	250	41.5%	19.5%	2	15.4%	5.1%	370	39.1%	20.9%
		$250,001 - $1 Million	2	4.5%	637	29.3%	43.6%		2	11.1%	538	34.8%		1	20.0%	3.5%	253	42.0%	43.6%	1	7.7%	3.3%	285	30.1%	42.4%
		Total	*44*	*100%*	*2,173*	*100%*	*100.0%*		*18*	*100%*	*1,548*	*100%*		*5*	*100%*	*100%*	*602*	*100%*	*100%*	*13*	*100%*	*100%*	*946*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	35	89.7%	806	56.6%			11	91.7%	257	50.4%		3	75.0%		99	28.1%		8	100.0%		158	100.0%	
		$100,001 - $250,000	3	7.7%	351	24.6%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	1	2.6%	267	18.8%			1	8.3%	253	49.6%		1	25.0%		253	71.9%		0	0.0%		0	0.0%	
		Total	*39*	*100%*	*1,424*	*100%*			*12*	*100%*	*510*	*100%*		*4*	*100%*		*352*	*100%*		*8*	*100%*		*158*	*100%*	
								Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	3	50.0%	50	6.8%	50.7%	96.2%	2	40.0%	40	3.1%	96.3%	2	50%	51.5%	40	4%	53.3%	0	0%	43.9%	0	0%	57.8%
		Over $1 Million	2	33.3%	503	68.2%		3.8%	2	40.0%	748	58.1%	3.7%	1	25.0%		374	40.9%		1	100.0%		374	100.0%	
		Total Rev. available	5	83.3%	553	74.9%		100.0%	4	80.0%	788	61.2%	100.0%	3	75.0%		414	45.3%		1	100.0%		374	100.0%	
		Not Known	1	16.7%	185	25.1%		0.0%	1	20.0%	500	38.8%	0.0%	1	25.0%		500	54.7%		0	0.0%		0	0.0%	
		Total	*6*	*100%*	*738*	*100%*		*100%*	*5*	*100%*	*1,288*	*100%*	*100%*	*4*	*100%*		*914*	*100%*		*1*	*100%*		*374*	*100%*	
	Loan Size	$100,000 or Less	3	50.0%	50	6.8%	32.0%		2	40.0%	40	3.1%		2	50.0%	82.6%	40	4.4%	25.6%	0	0.0%	88.5%	0	0.0%	32.2%
		$100,001 - $250,000	2	33.3%	314	42.5%	23.4%		0	0.0%	0	0.0%		0	0.0%	6.8%	0	0.0%	16.3%	0	0.0%	5.4%	0	0.0%	18.3%
		$250,001 - $500,000	1	16.7%	374	50.7%	44.6%		3	60.0%	1,248	96.9%		2	50.0%	10.6%	874	95.6%	58.1%	1	100.0%	6.1%	374	100.0%	49.5%
		Total	*6*	*100%*	*738*	*100%*	*100%*		*5*	*100%*	*1,288*	*100%*		*4*	*100%*	*100%*	*914*	*100%*	*100%*	*1*	*100%*	*100%*	*374*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%	50	100.0%			2	100.0%	40	100.0%		2	100.0%		40	100.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%	0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%	0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*3*	*100%*	*50*	*100%*			*2*	*100%*	*40*	*100%*		*2*	*100%*		*40*	*100%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	49	17.0%	17.5%	11,350	12.5%	17.2%	14.9%	32	9.5%	7,507	6.4%	17.4%	18	9.6%	14.3%	3,931	6.2%	10.8%	14	9.5%	13.9%	3,576	6.7%	11.1%
	Middle	160	55.4%	57.3%	44,234	48.6%	52.7%	65.0%	190	56.5%	63,318	54.1%	59.4%	109	58.0%	52.9%	33,781	53.0%	49.6%	81	54.7%	57.5%	29,537	55.4%	55.3%
	Upper	80	27.7%	25.2%	35,388	38.9%	30.1%	20.1%	102	30.4%	41,049	35.1%	22.5%	55	29.3%	28.2%	23,605	37.1%	32.9%	47	31.8%	24.9%	17,444	32.7%	28.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	12	3.6%	5,166	4.4%	0.7%	6	3.2%	4.6%	2,391	3.8%	6.8%	6	4.1%	3.7%	2,775	5.2%	4.8%
	Total	*289*	*100%*	*100%*	*90,972*	*100%*	*100%*	*100%*	*336*	*100%*	*117,040*	*100%*	*100%*	*188*	*100%*	*100%*	*63,708*	*100%*	*100%*	*148*	*100%*	*100%*	*53,332*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	39	10.7%	14.1%	7,296	9.3%	13.0%	14.9%	20	13.2%	2,607	10.2%	17.4%	12	11.3%	13.5%	1,644	8.7%	10.0%	8	17.4%	16.7%	963	14.5%	12.5%
	Middle	222	61.0%	57.1%	43,316	55.0%	52.6%	65.0%	91	59.9%	14,483	56.5%	59.4%	66	62.3%	56.3%	11,375	59.9%	54.8%	25	54.3%	54.2%	3,108	46.8%	51.9%
	Upper	103	28.3%	28.8%	28,142	35.7%	34.5%	20.1%	39	25.7%	7,990	31.2%	22.5%	26	24.5%	27.3%	5,414	28.5%	31.7%	13	28.3%	26.8%	2,576	38.8%	32.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	1.3%	561	2.2%	0.7%	2	1.9%	2.9%	561	3.0%	3.6%	0	0.0%	2.2%	0	0.0%	3.6%
	Total	*364*	*100%*	*100%*	*78,754*	*100%*	*100%*	*100%*	*152*	*100%*	*25,641*	*100%*	*100%*	*106*	*100%*	*100%*	*18,994*	*100%*	*100%*	*46*	*100%*	*100%*	*6,647*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	10	6.0%	10.3%	1,005	6.2%	10.5%	14.9%	42	16.2%	3,138	14.4%	17.4%	23	14.0%	11.4%	1,512	9.7%	7.1%	19	20.0%	11.9%	1,626	26.1%	10.5%
	Middle	95	56.9%	61.1%	8,338	51.9%	57.8%	65.0%	130	50.2%	10,448	48.0%	59.4%	80	48.8%	53.2%	7,498	48.3%	52.3%	50	52.6%	55.2%	2,950	47.4%	51.4%
	Upper	62	37.1%	28.6%	6,738	41.9%	31.8%	20.1%	86	33.2%	8,085	37.2%	22.5%	60	36.6%	33.6%	6,435	41.5%	37.6%	26	27.4%	32.0%	1,650	26.5%	36.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.4%	75	0.3%	0.7%	1	0.6%	1.8%	75	0.5%	3.0%	0	0.0%	0.9%	0	0.0%	1.7%
	Total	*167*	*100%*	*100%*	*16,081*	*100%*	*100%*	*100%*	*259*	*100%*	*21,746*	*100%*	*100%*	*164*	*100%*	*100%*	*15,520*	*100%*	*100%*	*95*	*100%*	*100%*	*6,226*	*100%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	50.0%	0	0.0%	62.8%	28.4%	0	0.0%	0	0.0%	8.1%	0	0.0%	27.6%	0	0.0%	11.5%	0	0.0%	18.2%	0	0.0%	25.0%
	Middle	0	0.0%	40.6%	0	0.0%	31.0%	42.8%	0	0.0%	0	0.0%	49.8%	0	0.0%	55.2%	0	0.0%	76.6%	0	0.0%	54.5%	0	0.0%	57.1%
	Upper	0	0.0%	9.4%	0	0.0%	6.3%	28.8%	0	0.0%	0	0.0%	30.1%	0	0.0%	13.8%	0	0.0%	11.4%	0	0.0%	18.2%	0	0.0%	9.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	12.0%	0	0.0%	3.4%	0	0.0%	0.6%	0	0.0%	9.1%	0	0.0%	8.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	8	16.7%	12.0%	1,249	31.1%	12.9%	14.9%	15	11.0%	739	5.7%	17.4%	10	13.3%	9.5%	533	7.1%	7.0%	5	8.2%	13.2%	206	3.7%	10.3%
	Middle	23	47.9%	50.9%	1,428	35.6%	44.8%	65.0%	62	45.6%	6,301	48.5%	59.4%	35	46.7%	49.7%	3,738	50.1%	49.4%	27	44.3%	50.2%	2,563	46.3%	47.9%
	Upper	17	35.4%	37.1%	1,337	33.3%	42.2%	20.1%	55	40.4%	5,524	42.5%	22.5%	27	36.0%	38.8%	2,856	38.3%	40.6%	28	45.9%	34.9%	2,668	48.2%	38.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	2.9%	428	3.3%	0.7%	3	4.0%	2.0%	328	4.4%	3.0%	1	1.6%	1.8%	100	1.8%	3.1%
	Total	*48*	*100%*	*100%*	*4,014*	*100%*	*100%*	*100%*	*136*	*100%*	*12,992*	*100%*	*100%*	*75*	*100%*	*100%*	*7,455*	*100%*	*100%*	*61*	*100%*	*100%*	*5,537*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	5.6%	13.2%	100	2.3%	16.1%	14.9%	13	20.0%	902	12.7%	17.4%	9	28.1%	17.0%	571	14.0%	10.3%	4	12.1%	17.1%	331	10.9%	9.1%
	Middle	9	50.0%	57.6%	653	14.9%	43.5%	65.0%	38	58.5%	4,225	59.3%	59.4%	17	53.1%	54.7%	2,627	64.3%	49.1%	21	63.6%	51.7%	1,598	52.5%	39.2%
	Upper	8	44.4%	29.2%	3,627	82.8%	40.4%	20.1%	13	20.0%	1,964	27.6%	22.5%	5	15.6%	27.4%	850	20.8%	40.1%	8	24.2%	30.4%	1,114	36.6%	47.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.5%	35	0.5%	0.7%	1	3.1%	0.9%	35	0.9%	0.5%	0	0.0%	0.8%	0	0.0%	3.9%
	Total	*18*	*100%*	*100%*	*4,380*	*100%*	*100%*	*100%*	*65*	*100%*	*7,126*	*100%*	*100%*	*32*	*100%*	*100%*	*4,083*	*100%*	*100%*	*33*	*100%*	*100%*	*3,043*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	14.9%	0	0.0%	11.1%	14.9%	0	0.0%	0	0.0%	17.4%	0	0.0%	25.8%	0	0.0%	21.3%	0	0.0%	15.8%	0	0.0%	16.6%
	Middle	0	0.0%	66.2%	0	0.0%	61.2%	65.0%	0	0.0%	0	0.0%	59.4%	0	0.0%	58.1%	0	0.0%	62.5%	0	0.0%	57.9%	0	0.0%	50.6%
	Upper	0	0.0%	18.9%	0	0.0%	27.7%	20.1%	0	0.0%	0	0.0%	22.5%	0	0.0%	16.1%	0	0.0%	16.2%	0	0.0%	21.1%	0	0.0%	23.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	9.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	107	12.1%	15.8%	21,000	10.8%	16.2%	14.9%	122	12.9%	14,893	8.1%	17.4%	72	12.7%	13.8%	8,191	7.5%	10.5%	50	13.1%	14.2%	6,702	9.0%	11.5%
	Middle	509	57.4%	57.2%	97,969	50.4%	52.3%	65.0%	511	53.9%	98,775	53.5%	59.4%	307	54.3%	53.6%	59,019	53.8%	51.7%	204	53.3%	56.3%	39,756	53.2%	54.5%
	Upper	270	30.5%	27.0%	75,232	38.7%	31.5%	20.1%	295	31.1%	64,612	35.0%	22.5%	173	30.6%	28.8%	39,160	35.7%	32.1%	122	31.9%	26.3%	25,452	34.0%	29.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	20	2.1%	6,265	3.4%	0.7%	13	2.3%	3.8%	3,390	3.1%	5.7%	7	1.8%	3.1%	2,875	3.8%	4.6%
	Total	*886*	*100%*	*100%*	*194,201*	*100%*	*100%*	*100%*	*948*	*100%*	*184,545*	*100%*	*100%*	*565*	*100%*	*100%*	*109,760*	*100%*	*100%*	*383*	*100%*	*100%*	*74,785*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income			Count Bank		Agg	Dollar Bank		Agg			Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%			#	%	%	$(000s)	$ %	$ %			#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	16	5.5%	5.2%	1,977	2.2%	2.7%	20.6%	15	4.5%	1,913	1.6%	19.6%			9	4.8%	4.5%	1,110	1.7%	2.2%			6	4.1%	4.0%	803	1.5%	1.9%
	Moderate	53	18.3%	15.3%	10,282	11.3%	10.5%	17.7%	61	18.2%	12,664	10.8%	19.1%			36	19.1%	16.4%	7,466	11.7%	11.0%			25	16.9%	15.2%	5,198	9.7%	10.4%
	Middle	69	23.9%	19.7%	15,795	17.4%	16.2%	20.9%	57	17.0%	14,527	12.4%	21.1%			35	18.6%	20.0%	8,276	13.0%	16.0%			22	14.9%	20.5%	6,251	11.7%	16.9%
	Upper	151	52.2%	43.4%	62,918	69.2%	53.9%	40.9%	203	60.4%	87,936	75.1%	40.2%			108	57.4%	42.2%	46,856	73.5%	53.2%			95	64.2%	38.8%	41,080	77.0%	49.5%
	Unknown	0	0.0%	16.4%	0	0.0%	16.7%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	17.0%	0	0.0%	17.6%			0	0.0%	21.6%	0	0.0%	21.3%
	Total	*289*	*100%*	*100%*	*90,972*	*100%*	*100%*	*100%*	*336*	*100%*	*117,040*	*100%*	*100%*			*188*	*100%*	*100%*	*63,708*	*100%*	*100%*			*148*	*100%*	*100%*	*53,332*	*100%*	*100%*
REFINANCE	Low	31	8.5%	5.1%	3,148	4.0%	2.8%	20.6%	25	16.4%	2,377	9.3%	19.6%			15	14.2%	10.4%	1,472	7.7%	5.5%			10	21.7%	8.8%	905	13.6%	4.7%
	Moderate	78	21.4%	13.6%	10,271	13.0%	8.9%	17.7%	41	27.0%	5,471	21.3%	19.1%			22	20.8%	20.9%	3,400	17.9%	14.5%			19	41.3%	19.8%	2,071	31.2%	12.6%
	Middle	89	24.5%	18.5%	16,473	20.9%	15.0%	20.9%	38	25.0%	6,140	23.9%	21.1%			31	29.2%	20.5%	5,241	27.6%	17.1%			7	15.2%	21.7%	899	13.5%	17.6%
	Upper	166	45.6%	40.1%	48,862	62.0%	50.2%	40.9%	48	31.6%	11,653	45.4%	40.2%			38	35.8%	35.5%	8,881	46.8%	47.6%			10	21.7%	33.5%	2,772	41.7%	44.4%
	Unknown	0	0.0%	22.7%	0	0.0%	23.0%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	12.7%	0	0.0%	15.2%			0	0.0%	16.2%	0	0.0%	20.7%
	Total	*364*	*100%*	*100%*	*78,754*	*100%*	*100%*	*100%*	*152*	*100%*	*25,641*	*100%*	*100%*			*106*	*100%*	*100%*	*18,994*	*100%*	*100%*			*46*	*100%*	*100%*	*6,647*	*100%*	*100%*
HOME IMPROVEMENT	Low	13	7.8%	6.2%	345	2.1%	2.7%	20.6%	26	10.0%	1,310	6.0%	19.6%			17	10.4%	8.3%	901	5.8%	4.0%			9	9.5%	7.7%	409	6.6%	5.7%
	Moderate	19	11.4%	13.0%	1,133	7.0%	7.5%	17.7%	54	20.8%	2,516	11.6%	19.1%			27	16.5%	15.0%	1,349	8.7%	9.5%			27	28.4%	18.1%	1,167	18.7%	10.1%
	Middle	45	26.9%	25.2%	3,860	24.0%	21.3%	20.9%	58	22.4%	4,346	20.0%	21.1%			31	18.9%	21.7%	2,483	16.0%	14.4%			27	28.4%	23.9%	1,863	29.9%	19.6%
	Upper	90	53.9%	52.2%	10,743	66.8%	63.7%	40.9%	121	46.7%	13,574	62.4%	40.2%			89	54.3%	50.6%	10,787	69.5%	66.4%			32	33.7%	44.6%	2,787	44.8%	56.3%
	Unknown	0	0.0%	3.4%	0	0.0%	4.8%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	4.5%	0	0.0%	5.8%			0	0.0%	5.6%	0	0.0%	8.3%
	Total	*167*	*100%*	*100%*	*16,081*	*100%*	*100%*	*100%*	*259*	*100%*	*21,746*	*100%*	*100%*			*164*	*100%*	*100%*	*15,520*	*100%*	*100%*			*95*	*100%*	*100%*	*6,226*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0	0.0%	19.6%			0	0.0%	0.0%	0	0.0%	0.0%			0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0	0.0%	19.1%			0	0.0%	0.0%	0	0.0%	0.0%			0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.9%	0	0.0%	0	0.0%	21.1%			0	0.0%	3.4%	0	0.0%	0.1%			0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	3.1%	0	0.0%	0.9%	40.9%	0	0.0%	0	0.0%	40.2%			0	0.0%	0.0%	0	0.0%	0.0%			0	0.0%	9.1%	0	0.0%	0.5%
	Unknown	0	0.0%	96.9%	0	0.0%	99.1%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	96.6%	0	0.0%	99.9%			0	0.0%	90.9%	0	0.0%	99.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	6	12.5%	5.6%	251	6.3%	3.6%	20.6%	12	8.8%	471	3.6%	19.6%			7	9.3%	5.6%	294	3.9%	3.0%			5	8.2%	5.5%	177	3.2%	2.7%
	Moderate	6	12.5%	11.7%	337	8.4%	7.1%	17.7%	29	21.3%	1,839	14.2%	19.1%			18	24.0%	14.8%	885	11.9%	7.6%			11	18.0%	17.3%	954	17.2%	10.7%
	Middle	12	25.0%	17.3%	716	17.8%	11.8%	20.9%	36	26.5%	2,633	20.3%	21.1%			16	21.3%	18.8%	1,186	15.9%	13.9%			20	32.8%	22.9%	1,447	26.1%	15.6%
	Upper	24	50.0%	60.8%	2,710	67.5%	73.9%	40.9%	59	43.4%	8,049	62.0%	40.2%			34	45.3%	57.6%	5,090	68.3%	72.3%			25	41.0%	50.7%	2,959	53.4%	66.6%
	Unknown	0	0.0%	4.5%	0	0.0%	3.6%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	3.2%	0	0.0%	3.2%			0	0.0%	3.7%	0	0.0%	4.5%
	Total	*48*	*100%*	*100%*	*4,014*	*100%*	*100%*	*100%*	*136*	*100%*	*12,992*	*100%*	*100%*			*75*	*100%*	*100%*	*7,455*	*100%*	*100%*			*61*	*100%*	*100%*	*5,537*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income			Count Bank		Agg	Dollar Bank		Agg			Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%			#	%	%	$(000s)	$ %	$ %			#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	16.7%	9.7%	218	5.0%	4.6%	20.6%	8	12.3%	507	7.1%	19.6%			3	9.4%	10.8%	124	3.0%	4.7%			5	15.2%	14.2%	383	12.6%	8.7%
	Moderate	2	11.1%	14.6%	310	7.1%	8.1%	17.7%	14	21.5%	973	13.7%	19.1%			6	18.8%	12.1%	410	10.0%	7.1%			8	24.2%	19.6%	563	18.5%	9.6%
	Middle	6	33.3%	20.8%	575	13.1%	12.4%	20.9%	19	29.2%	1,584	22.2%	21.1%			9	28.1%	21.1%	1,144	28.0%	12.5%			10	30.3%	25.0%	440	14.5%	12.1%
	Upper	7	38.9%	50.0%	3,277	74.8%	64.4%	40.9%	24	36.9%	4,062	57.0%	40.2%			14	43.8%	48.9%	2,405	58.9%	60.9%			10	30.3%	37.9%	1,657	54.5%	59.6%
	Unknown	0	0.0%	4.9%	0	0.0%	10.5%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	7.2%	0	0.0%	14.9%			0	0.0%	3.3%	0	0.0%	10.0%
	Total	*18*	*100%*	*100%*	*4,380*	*100%*	*100%*	*100%*	*65*	*100%*	*7,126*	*100%*	*100%*			*32*	*100%*	*100%*	*4,083*	*100%*	*100%*			*33*	*100%*	*100%*	*3,043*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.1%	0	0.0%	1.7%	20.6%	0	0.0%	0	0.0%	19.6%			0	0.0%	0.0%	0	0.0%	0.0%			0	0.0%	5.3%	0	0.0%	2.2%
	Moderate	0	0.0%	2.7%	0	0.0%	1.9%	17.7%	0	0.0%	0	0.0%	19.1%			0	0.0%	0.0%	0	0.0%	0.0%			0	0.0%	5.3%	0	0.0%	5.6%
	Middle	0	0.0%	4.1%	0	0.0%	2.2%	20.9%	0	0.0%	0	0.0%	21.1%			0	0.0%	0.0%	0	0.0%	0.0%			0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.7%	0	0.0%	3.0%	40.9%	0	0.0%	0	0.0%	40.2%			0	0.0%	0.0%	0	0.0%	0.0%			0	0.0%	5.3%	0	0.0%	4.7%
	Unknown	0	0.0%	86.5%	0	0.0%	91.3%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	100.0%	0	0.0%	100.0%			0	0.0%	84.2%	0	0.0%	87.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	69	7.8%	5.2%	5,939	3.1%	2.7%	20.6%	86	9.1%	6,578	3.6%	19.6%			51	9.0%	6.2%	3,901	3.6%	2.8%			35	9.1%	5.3%	2,677	3.6%	2.4%
	Moderate	158	17.8%	14.4%	22,333	11.5%	9.7%	17.7%	199	21.0%	23,463	12.7%	19.1%			109	19.3%	17.2%	13,510	12.3%	11.1%			90	23.5%	16.2%	9,953	13.3%	10.5%
	Middle	221	24.9%	19.2%	37,419	19.3%	15.4%	20.9%	208	21.9%	29,230	15.8%	21.1%			122	21.6%	20.1%	18,330	16.7%	15.5%			86	22.5%	21.0%	10,900	14.6%	16.6%
	Upper	438	49.4%	42.3%	128,510	66.2%	51.8%	40.9%	455	48.0%	125,274	67.9%	40.2%			283	50.1%	41.7%	74,019	67.4%	50.6%			172	44.9%	38.9%	51,255	68.5%	48.6%
	Unknown	0	0.0%	18.8%	0	0.0%	20.4%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	14.9%	0	0.0%	20.0%			0	0.0%	18.6%	0	0.0%	21.9%
	Total	*886*	*100%*	*100%*	*194,201*	*100%*	*100%*	*100%*	*948*	*100%*	*184,545*	*100%*	*100%*			*565*	*100%*	*100%*	*109,760*	*100%*	*100%*			*383*	*100%*	*100%*	*74,785*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	52	18.3%	16.6%	5,205	22.9%	21.5%	18.9%	19	17.0%	1,422	7.9%	14.3%	5	11.6%	13.7%	293	2.4%	10.8%	14	20.3%	14.2%	1,129	20.1%	10.7%
	Middle	154	54.2%	56.7%	10,537	46.4%	53.4%	60.2%	61	54.5%	8,240	46.0%	57.2%	19	44.2%	53.0%	5,115	41.7%	57.1%	42	60.9%	53.8%	3,125	55.6%	55.6%
	Upper	78	27.5%	25.4%	6,989	30.7%	25.0%	20.9%	30	26.8%	7,199	40.2%	26.6%	18	41.9%	30.4%	5,862	47.8%	29.3%	12	17.4%	29.6%	1,337	23.8%	31.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	1.8%	1,034	5.8%	1.9%	1	2.3%	1.8%	1,000	8.1%	2.6%	1	1.4%	1.7%	34	0.6%	2.3%
	Tr Unknown	0	0.0%	1.2%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.2%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.2%
	Total	*284*	*100%*	*100%*	*22,731*	*100%*	*100%*	*100%*	*112*	*100%*	*17,895*	*100%*	*100%*	*43*	*100%*	*100%*	*12,270*	*100%*	*100%*	*69*	*100%*	*100%*	*5,625*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	25.0%	27.7%	457	78.1%	15.3%	20.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	18.1%	0	0.0%	24.3%	0	0.0%	16.3%	0	0.0%	27.6%
	Middle	3	37.5%	43.6%	91	15.6%	39.0%	60.2%	0	0.0%	0	0.0%	64.7%	0	0.0%	66.7%	0	0.0%	62.9%	0	0.0%	61.6%	0	0.0%	49.7%
	Upper	3	37.5%	26.6%	37	6.3%	44.2%	18.8%	0	0.0%	0	0.0%	15.0%	0	0.0%	15.2%	0	0.0%	12.8%	0	0.0%	22.1%	0	0.0%	22.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.1%	0	0.0%	1.4%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*100%*	*585*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	207	72.9%	41.5%	8,756	38.5%	35.0%	92.7%	61	54.5%	4,102	22.9%	93.1%	24	55.8%	45.5%	2,619	21.3%	37.7%	37	53.6%	45.9%	1,483	26.4%	34.2%
		Over $1 Million	54	19.0%		13,397	58.9%		6.4%	48	42.9%	12,093	67.6%	5.9%	17	39.5%		8,451	68.9%		31	44.9%		3,642	64.7%	
		Total Rev. available	261	91.9%		22,153	97.5%		99.0%	109	97.3%	16,195	90.5%	99.0%	41	95.3%		11,070	90.2%		68	98.6%		5,125	91.1%	
		Rev. Not Known	23	8.1%		578	2.5%		1.0%	3	2.7%	1,700	9.5%	1.0%	2	4.7%		1,200	9.8%		1	1.4%		500	8.9%	
		Total	*284*	*100%*		*22,731*	*100%*		*100.0%*	*112*	*100%*	*17,895*	*100%*	*100%*	*43*	*100%*		*12,270*	*100%*		*69*	*100%*		*5,625*	*100%*	
	Loan Size	$100,000 or Less	241	84.9%	87.5%	5,643	24.8%	26.2%		74	66.1%	1,705	9.5%		20	46.5%	89.5%	403	3.3%	27.4%	54	78.3%	90.5%	1,302	23.1%	31.5%
		$100,001 - $250,000	20	7.0%	6.2%	3,277	14.4%	17.7%		18	16.1%	3,459	19.3%		8	18.6%	5.1%	1,661	13.5%	16.8%	10	14.5%	5.0%	1,798	32.0%	17.8%
		$250,001 - $1 Million	23	8.1%	6.4%	13,811	60.8%	56.1%		20	17.9%	12,731	71.1%		15	34.9%	5.4%	10,206	83.2%	55.7%	5	7.2%	4.5%	2,525	44.9%	50.6%
		Total	*284*	*100%*	*100.0%*	*22,731*	*100%*	*100.0%*		*112*	*100%*	*17,895*	*100%*		*43*	*100%*	*100%*	*12,270*	*100%*	*100%*	*69*	*100%*	*100%*	*5,625*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	196	94.7%		3,898	44.5%			49	80.3%	902	22.0%		17	70.8%		264	10.1%		32	86.5%		638	43.0%	
		$100,001 - $250,000	5	2.4%		747	8.5%			9	14.8%	1,647	40.2%		4	16.7%		802	30.6%		5	13.5%		845	57.0%	
		$250,001 - $1 Million	6	2.9%		4,111	47.0%			3	4.9%	1,553	37.9%		3	12.5%		1,553	59.3%		0	0.0%		0	0.0%	
		Total	*207*	*100%*		*8,756*	*100%*			*61*	*100%*	*4,102*	*100%*		*24*	*100%*		*2,619*	*100%*		*37*	*100%*		*1,483*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	5	62.5%	36.2%	45	7.7%	44.8%	95.8%	0	0.0%	0	0.0%	96.3%	0	0.0%	39.0%	0	0.0%	38.9%	0	0.0%	41.9%	0	0.0%	42.5%
		Over $1 Million	3	37.5%		540	92.3%		4.2%	0	0.0%	0	0.0%	3.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	8	100.0%		585	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*8*	*100%*		*585*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	6	75.0%	85.1%	128	21.9%	30.1%		0	0.0%	0	0.0%		0	0.0%	87.6%	0	0.0%	36.7%	0	0.0%	83.7%	0	0.0%	29.3%
		$100,001 - $250,000	1	12.5%	6.4%	107	18.3%	13.4%		0	0.0%	0	0.0%		0	0.0%	6.7%	0	0.0%	20.8%	0	0.0%	10.5%	0	0.0%	30.5%
		$250,001 - $500,000	1	12.5%	8.5%	350	59.8%	56.5%		0	0.0%	0	0.0%		0	0.0%	5.7%	0	0.0%	42.5%	0	0.0%	5.8%	0	0.0%	40.2%
		Total	*8*	*100%*	*100%*	*585*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	5	100.0%		45	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*5*	*100%*		*45*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Decatur

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	3	3.8%	2.8%	350	2.4%	1.7%	3.3%	2	2.5%	299	1.7%	0.7%	0	0.0%	0.5%	0	0.0%	0.2%	2	5.7%	1.0%	299	4.0%	0.4%
	Moderate	11	14.1%	8.4%	1,600	10.9%	5.6%	7.0%	11	13.8%	1,619	9.3%	10.4%	6	13.3%	11.5%	877	8.8%	8.0%	5	14.3%	10.7%	742	10.0%	7.9%
	Middle	33	42.3%	56.5%	6,463	44.1%	54.0%	62.4%	45	56.3%	9,633	55.5%	64.5%	25	55.6%	64.4%	5,761	58.1%	64.6%	20	57.1%	66.7%	3,872	52.0%	67.5%
	Upper	31	39.7%	32.4%	6,239	42.6%	38.7%	27.3%	22	27.5%	5,803	33.4%	24.3%	14	31.1%	23.6%	3,272	33.0%	27.2%	8	22.9%	21.5%	2,531	34.0%	24.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*78*	*100%*	*100%*	*14,652*	*100%*	*100%*	*100%*	*80*	*100%*	*17,354*	*100%*	*100%*	*45*	*100%*	*100%*	*9,910*	*100%*	*100%*	*35*	*100%*	*100%*	*7,444*	*100%*	*100%*
REFINANCE	Low	8	4.6%	2.1%	437	2.2%	1.0%	3.3%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.3%
	Moderate	5	2.9%	5.1%	169	0.8%	2.8%	7.0%	18	13.5%	1,495	11.2%	10.4%	13	14.4%	9.8%	953	10.2%	6.7%	5	11.6%	9.2%	542	13.5%	6.2%
	Middle	106	60.9%	53.2%	11,528	56.9%	52.3%	62.4%	87	65.4%	8,606	64.4%	64.5%	56	62.2%	65.3%	6,064	64.9%	66.7%	31	72.1%	68.1%	2,542	63.3%	68.7%
	Upper	55	31.6%	39.6%	8,111	40.1%	44.0%	27.3%	28	21.1%	3,252	24.4%	24.3%	21	23.3%	24.7%	2,323	24.9%	26.6%	7	16.3%	22.1%	929	23.1%	24.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*174*	*100%*	*100%*	*20,245*	*100%*	*100%*	*100%*	*133*	*100%*	*13,353*	*100%*	*100%*	*90*	*100%*	*100%*	*9,340*	*100%*	*100%*	*43*	*100%*	*100%*	*4,013*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.4%	0	0.0%	0.4%	3.3%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%
	Moderate	2	4.2%	6.2%	62	1.7%	4.3%	7.0%	12	10.4%	787	10.3%	10.4%	11	15.1%	7.4%	685	14.5%	6.5%	1	2.4%	8.1%	102	3.5%	5.2%
	Middle	33	68.8%	57.6%	2,238	62.5%	56.9%	62.4%	76	66.1%	5,050	66.1%	64.5%	47	64.4%	66.3%	2,937	62.3%	67.7%	29	69.0%	64.6%	2,113	72.2%	64.9%
	Upper	13	27.1%	34.8%	1,280	35.8%	38.4%	27.3%	27	23.5%	1,806	23.6%	24.3%	15	20.5%	26.0%	1,096	23.2%	25.7%	12	28.6%	27.0%	710	24.3%	29.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*48*	*100%*	*100%*	*3,580*	*100%*	*100%*	*100%*	*115*	*100%*	*7,643*	*100%*	*100%*	*73*	*100%*	*100%*	*4,718*	*100%*	*100%*	*42*	*100%*	*100%*	*2,925*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	27.8%	0	0.0%	32.6%	25.9%	0	0.0%	0	0.0%	32.7%	0	0.0%	36.4%	0	0.0%	63.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	61.1%	0	0.0%	48.7%	49.2%	0	0.0%	0	0.0%	56.3%	0	0.0%	50.0%	0	0.0%	34.4%	0	0.0%	75.0%	0	0.0%	59.8%
	Upper	0	0.0%	11.1%	0	0.0%	18.6%	8.5%	0	0.0%	0	0.0%	8.9%	0	0.0%	13.6%	0	0.0%	2.6%	0	0.0%	25.0%	0	0.0%	40.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.7%	0	0.0%	0.8%	3.3%	1	2.3%	50	1.9%	0.7%	1	4.5%	0.6%	50	3.2%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	7.4%	3.3%	185	8.5%	3.1%	7.0%	5	11.6%	171	6.6%	10.4%	3	13.6%	8.2%	125	7.9%	4.7%	2	9.5%	6.3%	46	4.5%	5.4%
	Middle	19	70.4%	58.7%	1,449	66.7%	55.6%	62.4%	30	69.8%	2,048	78.8%	64.5%	15	68.2%	58.5%	1,263	80.0%	65.6%	15	71.4%	59.7%	785	77.0%	55.9%
	Upper	6	22.2%	36.4%	539	24.8%	40.4%	27.3%	7	16.3%	329	12.7%	24.3%	3	13.6%	32.7%	140	8.9%	29.4%	4	19.0%	34.0%	189	18.5%	38.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*27*	*100%*	*100%*	*2,173*	*100%*	*100%*	*100%*	*43*	*100%*	*2,598*	*100%*	*100%*	*22*	*100%*	*100%*	*1,578*	*100%*	*100%*	*21*	*100%*	*100%*	*1,020*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Decatur

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.6%	0	0.0%	1.5%	3.3%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	7.7%	0	0.0%	3.0%	7.0%	2	7.1%	223	13.8%	10.4%	1	5.9%	11.4%	121	13.3%	10.1%	1	9.1%	7.2%	102	14.5%	6.3%
	Middle	3	75.0%	51.3%	169	86.7%	38.1%	62.4%	14	50.0%	874	54.2%	64.5%	7	41.2%	58.6%	427	47.1%	62.1%	7	63.6%	69.9%	447	63.4%	72.9%
	Upper	1	25.0%	38.5%	26	13.3%	57.5%	27.3%	12	42.9%	515	31.9%	24.3%	9	52.9%	30.0%	359	39.6%	27.8%	3	27.3%	22.9%	156	22.1%	20.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*195*	*100%*	*100%*	*100%*	*28*	*100%*	*1,612*	*100%*	*100%*	*17*	*100%*	*100%*	*907*	*100%*	*100%*	*11*	*100%*	*100%*	*705*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.8%	0	0.0%	2.3%	3.3%	0	0.0%	0	0.0%	0.7%	0	0.0%	2.7%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	11.3%	0	0.0%	6.7%	7.0%	0	0.0%	0	0.0%	10.4%	0	0.0%	18.9%	0	0.0%	13.9%	0	0.0%	15.4%	0	0.0%	18.8%
	Middle	0	0.0%	56.5%	0	0.0%	57.0%	62.4%	0	0.0%	0	0.0%	64.5%	0	0.0%	62.2%	0	0.0%	64.4%	0	0.0%	76.9%	0	0.0%	63.2%
	Upper	0	0.0%	27.4%	0	0.0%	34.0%	27.3%	0	0.0%	0	0.0%	24.3%	0	0.0%	16.2%	0	0.0%	19.4%	0	0.0%	7.7%	0	0.0%	18.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	11	3.3%	2.4%	787	1.9%	1.3%	3.3%	3	0.8%	349	0.8%	0.7%	1	0.4%	0.4%	50	0.2%	0.2%	2	1.3%	0.8%	299	1.9%	0.4%
	Moderate	20	6.0%	6.7%	2,016	4.9%	4.5%	7.0%	48	12.0%	4,295	10.1%	10.4%	34	13.8%	10.8%	2,761	10.4%	10.3%	14	9.2%	9.8%	1,534	9.5%	7.4%
	Middle	194	58.6%	55.0%	21,847	53.5%	53.2%	62.4%	252	63.2%	26,211	61.6%	64.5%	150	60.7%	64.4%	16,452	62.2%	63.7%	102	67.1%	66.6%	9,759	60.6%	67.4%
	Upper	106	32.0%	35.9%	16,195	39.6%	41.0%	27.3%	96	24.1%	11,705	27.5%	24.3%	62	25.1%	24.5%	7,190	27.2%	25.8%	34	22.4%	22.7%	4,515	28.0%	24.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*331*	*100%*	*100%*	*40,845*	*100%*	*100%*	*100%*	*399*	*100%*	*42,560*	*100%*	*100%*	*247*	*100%*	*100%*	*26,453*	*100%*	*100%*	*152*	*100%*	*100%*	*16,107*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Decatur

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	3.8%	6.0%	375	2.6%	3.3%	21.7%	12	15.0%	1,219	7.0%	22.0%	7	15.6%	5.5%	763	7.7%	2.9%	5	14.3%	8.3%	456	6.1%	4.2%
	Moderate	29	37.2%	20.9%	4,576	31.2%	15.8%	17.5%	21	26.3%	3,288	18.9%	16.6%	10	22.2%	19.5%	1,548	15.6%	13.8%	11	31.4%	21.7%	1,740	23.4%	16.4%
	Middle	18	23.1%	21.3%	3,197	21.8%	20.5%	19.7%	18	22.5%	3,952	22.8%	21.2%	11	24.4%	21.7%	2,270	22.9%	19.7%	7	20.0%	23.6%	1,682	22.6%	22.8%
	Upper	28	35.9%	32.0%	6,504	44.4%	40.8%	41.0%	29	36.3%	8,895	51.3%	40.1%	17	37.8%	33.0%	5,329	53.8%	42.5%	12	34.3%	25.1%	3,566	47.9%	34.5%
	Unknown	0	0.0%	19.7%	0	0.0%	19.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.3%	0	0.0%	21.1%	0	0.0%	21.4%	0	0.0%	22.1%
	Total	*78*	*100%*	*100%*	*14,652*	*100%*	*100%*	*100%*	*80*	*100%*	*17,354*	*100%*	*100%*	*45*	*100%*	*100%*	*9,910*	*100%*	*100%*	*35*	*100%*	*100%*	*7,444*	*100%*	*100%*
REFINANCE	Low	27	15.5%	5.4%	1,778	8.8%	2.9%	21.7%	23	17.3%	1,380	10.3%	22.0%	15	16.7%	9.9%	870	9.3%	4.8%	8	18.6%	12.9%	510	12.7%	7.3%
	Moderate	33	19.0%	13.5%	2,794	13.8%	9.4%	17.5%	36	27.1%	3,291	24.6%	16.6%	20	22.2%	18.5%	2,021	21.6%	14.1%	16	37.2%	20.5%	1,270	31.6%	14.7%
	Middle	37	21.3%	17.9%	3,812	18.8%	15.4%	19.7%	29	21.8%	3,007	22.5%	21.2%	21	23.3%	22.1%	2,242	24.0%	20.4%	8	18.6%	19.8%	765	19.1%	19.3%
	Upper	77	44.3%	38.4%	11,861	58.6%	45.4%	41.0%	45	33.8%	5,675	42.5%	40.1%	34	37.8%	35.8%	4,207	45.0%	44.5%	11	25.6%	31.4%	1,468	36.6%	39.0%
	Unknown	0	0.0%	24.7%	0	0.0%	26.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.7%	0	0.0%	16.3%	0	0.0%	15.4%	0	0.0%	19.6%
	Total	*174*	*100%*	*100%*	*20,245*	*100%*	*100%*	*100%*	*133*	*100%*	*13,353*	*100%*	*100%*	*90*	*100%*	*100%*	*9,340*	*100%*	*100%*	*43*	*100%*	*100%*	*4,013*	*100%*	*100%*
HOME IMPROVEMENT	Low	9	18.8%	8.1%	409	11.4%	4.7%	21.7%	12	10.4%	391	5.1%	22.0%	10	13.7%	7.1%	316	6.7%	3.8%	2	4.8%	8.4%	75	2.6%	3.9%
	Moderate	7	14.6%	15.7%	376	10.5%	10.6%	17.5%	23	20.0%	1,259	16.5%	16.6%	12	16.4%	12.4%	579	12.3%	11.1%	11	26.2%	16.1%	680	23.2%	12.1%
	Middle	11	22.9%	18.6%	526	14.7%	13.4%	19.7%	29	25.2%	2,022	26.5%	21.2%	19	26.0%	24.1%	1,327	28.1%	21.5%	10	23.8%	25.6%	695	23.8%	20.4%
	Upper	21	43.8%	52.9%	2,269	63.4%	65.0%	41.0%	51	44.3%	3,971	52.0%	40.1%	32	43.8%	52.9%	2,496	52.9%	60.8%	19	45.2%	47.4%	1,475	50.4%	60.2%
	Unknown	0	0.0%	4.8%	0	0.0%	6.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	2.9%	0	0.0%	2.5%	0	0.0%	3.4%
	Total	*48*	*100%*	*100%*	*3,580*	*100%*	*100%*	*100%*	*115*	*100%*	*7,643*	*100%*	*100%*	*73*	*100%*	*100%*	*4,718*	*100%*	*100%*	*42*	*100%*	*100%*	*2,925*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.7%	0	0.0%	0	0.0%	22.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.5%	0	0.0%	0	0.0%	16.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.7%	0	0.0%	0	0.0%	21.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	3.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.0%	0	0.0%	0	0.0%	40.1%	0	0.0%	4.5%	0	0.0%	0.6%	0	0.0%	12.5%	0	0.0%	5.3%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.5%	0	0.0%	99.4%	0	0.0%	75.0%	0	0.0%	90.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	4	14.8%	5.8%	120	5.5%	2.1%	21.7%	6	14.0%	120	4.6%	22.0%	0	0.0%	1.2%	0	0.0%	1.2%	6	28.6%	7.9%	120	11.8%	3.3%
	Moderate	4	14.8%	12.4%	260	12.0%	7.1%	17.5%	10	23.3%	482	18.6%	16.6%	5	22.7%	12.9%	277	17.6%	8.1%	5	23.8%	18.3%	205	20.1%	12.8%
	Middle	4	14.8%	12.4%	576	26.5%	14.1%	19.7%	7	16.3%	547	21.1%	21.2%	4	18.2%	23.4%	404	25.6%	17.8%	3	14.3%	29.3%	143	14.0%	26.4%
	Upper	15	55.6%	66.9%	1,217	56.0%	75.9%	41.0%	20	46.5%	1,449	55.8%	40.1%	13	59.1%	59.1%	897	56.8%	71.0%	7	33.3%	42.9%	552	54.1%	55.4%
	Unknown	0	0.0%	2.5%	0	0.0%	0.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.5%	0	0.0%	1.9%	0	0.0%	1.6%	0	0.0%	2.1%
	Total	*27*	*100%*	*100%*	*2,173*	*100%*	*100%*	*100%*	*43*	*100%*	*2,598*	*100%*	*100%*	*22*	*100%*	*100%*	*1,578*	*100%*	*100%*	*21*	*100%*	*100%*	*1,020*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Decatur

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	12.8%	0	0.0%	5.9%	21.7%	3	10.7%	156	9.7%	22.0%	1	5.9%	5.7%	19	2.1%	2.7%	2	18.2%	14.5%	137	19.4%	14.4%
	Moderate	2	50.0%	20.5%	41	21.0%	12.6%	17.5%	9	32.1%	341	21.2%	16.6%	7	41.2%	18.6%	273	30.1%	10.3%	2	18.2%	21.7%	68	9.6%	16.2%
	Middle	0	0.0%	17.9%	0	0.0%	20.2%	19.7%	10	35.7%	732	45.4%	21.2%	5	29.4%	30.0%	363	40.0%	30.7%	5	45.5%	27.7%	369	52.3%	32.2%
	Upper	2	50.0%	43.6%	154	79.0%	58.0%	41.0%	6	21.4%	383	23.8%	40.1%	4	23.5%	37.1%	252	27.8%	49.7%	2	18.2%	31.3%	131	18.6%	33.9%
	Unknown	0	0.0%	5.1%	0	0.0%	3.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.6%	0	0.0%	6.5%	0	0.0%	4.8%	0	0.0%	3.3%
	Total	*4*	*100%*	*100%*	*195*	*100%*	*100%*	*100%*	*28*	*100%*	*1,612*	*100%*	*100%*	*17*	*100%*	*100%*	*907*	*100%*	*100%*	*11*	*100%*	*100%*	*705*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.7%	0	0.0%	0	0.0%	22.0%	0	0.0%	5.4%	0	0.0%	2.4%	0	0.0%	7.7%	0	0.0%	1.0%
	Moderate	0	0.0%	1.6%	0	0.0%	1.4%	17.5%	0	0.0%	0	0.0%	16.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.7%	0	0.0%	0	0.0%	21.2%	0	0.0%	5.4%	0	0.0%	6.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.0%	0	0.0%	0	0.0%	40.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.4%	0	0.0%	98.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	89.2%	0	0.0%	91.1%	0	0.0%	92.3%	0	0.0%	99.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	43	13.0%	5.7%	2,682	6.6%	3.1%	21.7%	56	14.0%	3,266	7.7%	22.0%	33	13.4%	6.8%	1,968	7.4%	3.3%	23	15.1%	9.5%	1,298	8.1%	4.9%
	Moderate	75	22.7%	16.8%	8,047	19.7%	12.4%	17.5%	99	24.8%	8,661	20.4%	16.6%	54	21.9%	18.2%	4,698	17.8%	13.0%	45	29.6%	20.7%	3,963	24.6%	15.7%
	Middle	70	21.1%	19.1%	8,111	19.9%	17.6%	19.7%	93	23.3%	10,260	24.1%	21.2%	60	24.3%	22.0%	6,606	25.0%	18.9%	33	21.7%	23.2%	3,654	22.7%	22.1%
	Upper	143	43.2%	36.1%	22,005	53.9%	43.0%	41.0%	151	37.8%	20,373	47.9%	40.1%	100	40.5%	35.9%	13,181	49.8%	41.7%	51	33.6%	29.3%	7,192	44.7%	36.6%
	Unknown	0	0.0%	22.2%	0	0.0%	23.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.2%	0	0.0%	23.1%	0	0.0%	17.4%	0	0.0%	20.7%
	Total	*331*	*100%*	*100%*	*40,845*	*100%*	*100%*	*100%*	*399*	*100%*	*42,560*	*100%*	*100%*	*247*	*100%*	*100%*	*26,453*	*100%*	*100%*	*152*	*100%*	*100%*	*16,107*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Decatur

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	5	6.3%	5.8%	262	2.5%	11.3%	4.9%	0	0.0%	0	0.0%	1.0%	0	0.0%	1.3%	0	0.0%	3.3%	0	0.0%	0.9%	0	0.0%	3.8%
	Moderate	11	13.8%	9.6%	3,889	37.3%	12.4%	11.5%	5	11.1%	661	11.4%	16.9%	0	0.0%	14.1%	0	0.0%	14.5%	5	19.2%	14.4%	661	21.4%	12.9%
	Middle	49	61.3%	60.0%	2,867	27.5%	49.4%	60.8%	33	73.3%	4,688	80.5%	65.4%	16	84.2%	66.4%	2,467	90.3%	70.9%	17	65.4%	66.9%	2,221	71.9%	70.8%
	Upper	15	18.8%	23.3%	3,409	32.7%	26.6%	22.7%	7	15.6%	473	8.1%	16.7%	3	15.8%	16.6%	264	9.7%	10.8%	4	15.4%	17.2%	209	6.8%	12.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.3%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.6%	0	0.0%	0.5%	0	0.0%	0.7%	0	0.0%	0.2%
	Total	*80*	*100%*	*100%*	*10,427*	*100%*	*100%*	*100%*	*45*	*100%*	*5,822*	*100%*	*100%*	*19*	*100%*	*100%*	*2,731*	*100%*	*100%*	*26*	*100%*	*100%*	*3,091*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	1.5%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	0.5%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	2	50.0%	350	71.9%	6.4%	1	33.3%	12.8%	200	59.3%	38.9%	1	100.0%	6.6%	150	100.0%	10.4%
	Middle	11	100.0%	91.2%	404	100.0%	95.4%	85.1%	1	25.0%	135	27.7%	72.8%	1	33.3%	73.4%	135	40.1%	54.6%	0	0.0%	83.5%	0	0.0%	85.0%
	Upper	0	0.0%	7.3%	0	0.0%	4.5%	13.9%	1	25.0%	2	0.4%	20.3%	1	33.3%	13.8%	2	0.6%	6.5%	0	0.0%	7.7%	0	0.0%	3.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	0.2%
	Total	*11*	*100%*	*100%*	*404*	*100%*	*100%*	*100%*	*4*	*100%*	*487*	*100%*	*100%*	*3*	*100%*	*100%*	*337*	*100%*	*100%*	*1*	*100%*	*100%*	*150*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Decatur

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	57	71.3%	51.8%	1,451	13.9%	34.7%	90.5%	23	51.1%	1,276	21.9%	90.8%	9	47.4%	55.6%	630	23.1%	39.1%	14	53.8%	53.1%	646	20.9%	34.2%
		Over $1 Million	16	20.0%		7,300	70.0%		8.2%	21	46.7%	4,416	75.9%	7.8%	9	47.4%		1,971	72.2%		12	46.2%		2,445	79.1%	
		Total Rev. available	73	91.3%		8,751	83.9%		98.8%	44	97.8%	5,692	97.8%	98.6%	18	94.7%		2,601	95.2%		26	100.0%		3,091	100.0%	
		Rev. Not Known	7	8.8%		1,676	16.1%		1.2%	1	2.2%	130	2.2%	1.4%	1	5.3%		130	4.8%		0	0.0%		0	0.0%	
		Total	*80*	*100%*		*10,427*	*100%*		*100.0%*	*45*	*100%*	*5,822*	*100%*	*100%*	*19*	*100%*		*2,731*	*100%*		*26*	*100%*		*3,091*	*100%*	
	Loan Size	$100,000 or Less	60	75.0%	89.3%	1,015	9.7%	30.7%		31	68.9%	1,176	20.2%		12	63.2%	89.0%	500	18.3%	28.2%	19	73.1%	90.9%	676	21.9%	31.4%
		$100,001 - $250,000	9	11.3%	5.9%	1,442	13.8%	19.4%		8	17.8%	1,593	27.4%		4	21.1%	5.8%	743	27.2%	19.2%	4	15.4%	4.7%	850	27.5%	17.9%
		$250,001 - $1 Million	11	13.8%	4.7%	7,970	76.4%	50.0%		6	13.3%	3,053	52.4%		3	15.8%	5.2%	1,488	54.5%	52.6%	3	11.5%	4.4%	1,565	50.6%	50.7%
		Total	*80*	*100%*	*100.0%*	*10,427*	*100%*	*100.0%*		*45*	*100%*	*5,822*	*100%*		*19*	*100%*	*100%*	*2,731*	*100%*	*100%*	*26*	*100%*	*100%*	*3,091*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	52	91.2%		752	51.8%			20	87.0%	528	41.4%		8	88.9%		257	40.8%		12	85.7%		271	42.0%	
		$100,001 - $250,000	5	8.8%		699	48.2%			2	8.7%	375	29.4%		0	0.0%		0	0.0%		2	14.3%		375	58.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	4.3%	373	29.2%		1	11.1%		373	59.2%		0	0.0%		0	0.0%	
		Total	*57*	*100%*		*1,451*	*100%*			*23*	*100%*	*1,276*	*100%*		*9*	*100%*		*630*	*100%*		*14*	*100%*		*646*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	9	81.8%	35.8%	283	70.0%	60.1%	97.0%	2	50.0%	350	71.9%	97.0%	1	33%	33.0%	200	59%	29.7%	1	100%	47.3%	150	100%	71.1%
		Over $1 Million	1	9.1%		21	5.2%		3.0%	2	50.0%	137	28.1%	2.5%	2	66.7%		137	40.7%		0	0.0%		0	0.0%	
		Total Rev. available	10	90.9%		304	75.2%		100.0%	4	100.0%	487	100.0%	99.5%	3	100.0%		337	100.0%		1	100.0%		150	100.0%	
		Not Known	1	9.1%		100	24.8%		0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*11*	*100%*		*404*	*100%*		*100%*	*4*	*100%*	*487*	*100%*	*100%*	*3*	*100%*		*337*	*100%*		*1*	*100%*		*150*	*100%*	
	Loan Size	$100,000 or Less	10	90.9%	92.7%	204	50.5%	50.0%		1	25.0%	2	0.4%		1	33.3%	85.3%	2	0.6%	34.3%	0	0.0%	83.5%	0	0.0%	27.5%
		$100,001 - $250,000	1	9.1%	6.6%	200	49.5%	42.1%		3	75.0%	485	99.6%		2	66.7%	9.2%	335	99.4%	27.7%	1	100.0%	13.2%	150	100.0%	45.9%
		$250,001 - $500,000	0	0.0%	0.7%	0	0.0%	7.9%		0	0.0%	0	0.0%		0	0.0%	5.5%	0	0.0%	38.0%	0	0.0%	3.3%	0	0.0%	26.6%
		Total	*11*	*100%*	*100%*	*404*	*100%*	*100%*		*4*	*100%*	*487*	*100%*		*3*	*100%*	*100%*	*337*	*100%*	*100%*	*1*	*100%*	*100%*	*150*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	8	88.9%		83	29.3%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	1	11.1%		200	70.7%			2	100.0%	350	100.0%		1	100.0%		200	100.0%		1	100.0%		150	100.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*9*	*100%*		*283*	*100%*			*2*	*100%*	*350*	*100%*		*1*	*100%*		*200*	*100%*		*1*	*100%*		*150*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.0%	0	0.0%	0.5%	1.9%	1	1.6%	70	0.5%	1.6%	1	2.4%	1.0%	70	0.9%	0.4%	0	0.0%	1.5%	0	0.0%	0.8%
	Moderate	5	9.3%	10.3%	680	6.4%	7.0%	15.9%	9	14.1%	773	5.9%	16.3%	6	14.6%	12.4%	526	6.5%	8.3%	3	13.0%	13.3%	247	4.9%	7.6%
	Middle	29	53.7%	53.8%	5,453	51.7%	50.1%	54.9%	27	42.2%	6,282	47.7%	42.7%	17	41.5%	37.8%	4,001	49.3%	34.4%	10	43.5%	37.2%	2,281	45.0%	35.9%
	Upper	20	37.0%	35.0%	4,422	41.9%	42.4%	27.3%	27	42.2%	6,058	46.0%	39.5%	17	41.5%	48.9%	3,514	43.3%	57.0%	10	43.5%	48.0%	2,544	50.2%	55.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*54*	*100%*	*100%*	*10,555*	*100%*	*100%*	*100%*	*64*	*100%*	*13,183*	*100%*	*100%*	*41*	*100%*	*100%*	*8,111*	*100%*	*100%*	*23*	*100%*	*100%*	*5,072*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.7%	0	0.0%	0.4%	1.9%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.2%
	Moderate	14	18.4%	10.0%	935	9.7%	6.9%	15.9%	13	20.0%	855	14.2%	16.3%	9	20.9%	13.4%	519	12.1%	7.5%	4	18.2%	12.0%	336	19.4%	7.4%
	Middle	38	50.0%	49.9%	4,386	45.4%	45.5%	54.9%	24	36.9%	2,141	35.6%	42.7%	18	41.9%	39.0%	1,850	43.1%	37.7%	6	27.3%	44.1%	291	16.8%	45.6%
	Upper	24	31.6%	39.3%	4,341	44.9%	47.3%	27.3%	28	43.1%	3,024	50.2%	39.5%	16	37.2%	46.7%	1,923	44.8%	54.5%	12	54.5%	43.4%	1,101	63.7%	46.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*76*	*100%*	*100%*	*9,662*	*100%*	*100%*	*100%*	*65*	*100%*	*6,020*	*100%*	*100%*	*43*	*100%*	*100%*	*4,292*	*100%*	*100%*	*22*	*100%*	*100%*	*1,728*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.9%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	1.2%	0	0.0%	0.4%
	Moderate	1	3.3%	7.9%	15	0.9%	3.1%	15.9%	11	21.2%	358	13.6%	16.3%	8	24.2%	14.9%	290	14.7%	9.2%	3	15.8%	14.0%	68	10.3%	9.0%
	Middle	16	53.3%	55.3%	873	55.1%	63.4%	54.9%	21	40.4%	884	33.6%	42.7%	12	36.4%	37.5%	479	24.2%	36.5%	9	47.4%	38.4%	405	61.6%	37.4%
	Upper	13	43.3%	36.8%	697	44.0%	33.6%	27.3%	20	38.5%	1,392	52.8%	39.5%	13	39.4%	47.0%	1,207	61.1%	54.0%	7	36.8%	46.5%	185	28.1%	53.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*30*	*100%*	*100%*	*1,585*	*100%*	*100%*	*100%*	*52*	*100%*	*2,634*	*100%*	*100%*	*33*	*100%*	*100%*	*1,976*	*100%*	*100%*	*19*	*100%*	*100%*	*658*	*100%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	10.8%	0	0.0%	0	0.0%	10.7%	0	0.0%	15.0%	0	0.0%	12.4%	0	0.0%	15.8%	0	0.0%	11.9%
	Moderate	0	0.0%	18.8%	0	0.0%	2.8%	19.8%	0	0.0%	0	0.0%	30.6%	0	0.0%	20.0%	0	0.0%	10.8%	0	0.0%	15.8%	0	0.0%	2.8%
	Middle	0	0.0%	62.5%	0	0.0%	26.5%	31.0%	0	0.0%	0	0.0%	23.6%	0	0.0%	35.0%	0	0.0%	35.3%	0	0.0%	26.3%	0	0.0%	7.9%
	Upper	0	0.0%	18.8%	0	0.0%	70.7%	38.5%	0	0.0%	0	0.0%	35.1%	0	0.0%	30.0%	0	0.0%	41.5%	0	0.0%	42.1%	0	0.0%	77.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.9%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	4.2%	0	0.0%	3.2%	15.9%	3	14.3%	192	10.9%	16.3%	2	13.3%	14.5%	167	13.1%	10.0%	1	16.7%	7.7%	25	5.2%	6.0%
	Middle	5	71.4%	41.7%	485	81.2%	34.1%	54.9%	10	47.6%	629	35.8%	42.7%	8	53.3%	44.2%	544	42.8%	34.5%	2	33.3%	39.1%	85	17.5%	34.2%
	Upper	2	28.6%	54.2%	112	18.8%	62.7%	27.3%	8	38.1%	934	53.2%	39.5%	5	33.3%	41.3%	559	44.0%	55.5%	3	50.0%	53.3%	375	77.3%	59.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*597*	*100%*	*100%*	*100%*	*21*	*100%*	*1,755*	*100%*	*100%*	*15*	*100%*	*100%*	*1,270*	*100%*	*100%*	*6*	*100%*	*100%*	*485*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.9%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	0.3%
	Moderate	0	0.0%	3.6%	0	0.0%	0.8%	15.9%	0	0.0%	0	0.0%	16.3%	0	0.0%	12.0%	0	0.0%	15.4%	0	0.0%	11.1%	0	0.0%	8.5%
	Middle	3	75.0%	60.7%	171	87.2%	44.9%	54.9%	2	20.0%	54	6.6%	42.7%	0	0.0%	56.0%	0	0.0%	50.2%	2	20.0%	41.7%	54	6.6%	34.8%
	Upper	1	25.0%	35.7%	25	12.8%	54.2%	27.3%	8	80.0%	760	93.4%	39.5%	0	0.0%	32.0%	0	0.0%	34.4%	8	80.0%	45.8%	760	93.4%	56.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*196*	*100%*	*100%*	*100%*	*10*	*100%*	*814*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*10*	*100%*	*100%*	*814*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.1%	0	0.0%	0.8%	1.9%	0	0.0%	0	0.0%	1.6%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	9.5%	0	0.0%	3.6%
	Moderate	0	0.0%	12.8%	0	0.0%	7.5%	15.9%	0	0.0%	0	0.0%	16.3%	0	0.0%	24.5%	0	0.0%	12.6%	0	0.0%	14.3%	0	0.0%	4.0%
	Middle	0	0.0%	57.4%	0	0.0%	45.0%	54.9%	0	0.0%	0	0.0%	42.7%	0	0.0%	44.9%	0	0.0%	54.5%	0	0.0%	38.1%	0	0.0%	45.0%
	Upper	0	0.0%	27.7%	0	0.0%	46.7%	27.3%	0	0.0%	0	0.0%	39.5%	0	0.0%	28.6%	0	0.0%	32.9%	0	0.0%	38.1%	0	0.0%	47.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.8%	0	0.0%	0.4%	1.9%	1	0.5%	70	0.3%	1.6%	1	0.8%	1.0%	70	0.4%	1.5%	0	0.0%	1.4%	0	0.0%	1.3%
	Moderate	20	11.7%	10.1%	1,630	7.2%	6.7%	15.9%	36	17.0%	2,178	8.9%	16.3%	25	18.9%	13.1%	1,502	9.6%	8.5%	11	13.8%	12.7%	676	7.7%	7.3%
	Middle	91	53.2%	52.0%	11,368	50.3%	47.4%	54.9%	84	39.6%	9,990	40.9%	42.7%	55	41.7%	38.8%	6,874	43.9%	35.4%	29	36.3%	38.6%	3,116	35.6%	35.7%
	Upper	60	35.1%	37.0%	9,597	42.5%	45.4%	27.3%	91	42.9%	12,168	49.9%	39.5%	51	38.6%	47.1%	7,203	46.0%	54.6%	40	50.0%	47.3%	4,965	56.7%	55.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*171*	*100%*	*100%*	*22,595*	*100%*	*100%*	*100%*	*212*	*100%*	*24,406*	*100%*	*100%*	*132*	*100%*	*100%*	*15,649*	*100%*	*100%*	*80*	*100%*	*100%*	*8,757*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Dothan

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	5	9.3%	6.0%	552	5.2%	3.4%	21.6%	8	12.5%	842	6.4%	21.3%	5	12.2%	7.0%	454	5.6%	3.4%	3	13.0%	4.8%	388	7.6%	2.2%
	Moderate	11	20.4%	18.0%	1,460	13.8%	12.9%	16.8%	15	23.4%	2,254	17.1%	17.3%	10	24.4%	17.3%	1,686	20.8%	12.8%	5	21.7%	12.6%	568	11.2%	8.0%
	Middle	14	25.9%	19.5%	2,625	24.9%	17.6%	18.9%	13	20.3%	2,339	17.7%	18.4%	9	22.0%	22.1%	1,479	18.2%	20.7%	4	17.4%	20.8%	860	17.0%	18.4%
	Upper	24	44.4%	34.5%	5,918	56.1%	45.5%	42.7%	28	43.8%	7,748	58.8%	43.1%	17	41.5%	32.6%	4,492	55.4%	43.0%	11	47.8%	37.7%	3,256	64.2%	49.0%
	Unknown	0	0.0%	21.9%	0	0.0%	20.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.0%	0	0.0%	20.1%	0	0.0%	24.1%	0	0.0%	22.4%
	Total	*54*	*100%*	*100%*	*10,555*	*100%*	*100%*	*100%*	*64*	*100%*	*13,183*	*100%*	*100%*	*41*	*100%*	*100%*	*8,111*	*100%*	*100%*	*23*	*100%*	*100%*	*5,072*	*100%*	*100%*
REFINANCE	Low	10	13.2%	4.6%	600	6.2%	2.3%	21.6%	11	16.9%	539	9.0%	21.3%	7	16.3%	9.4%	372	8.7%	4.4%	4	18.2%	7.8%	167	9.7%	3.8%
	Moderate	18	23.7%	10.2%	1,332	13.8%	6.8%	16.8%	23	35.4%	1,949	32.4%	17.3%	17	39.5%	16.6%	1,448	33.7%	11.8%	6	27.3%	13.4%	501	29.0%	10.0%
	Middle	16	21.1%	14.7%	1,822	18.9%	12.5%	18.9%	13	20.0%	1,026	17.0%	18.4%	6	14.0%	18.0%	373	8.7%	16.3%	7	31.8%	22.4%	653	37.8%	19.3%
	Upper	32	42.1%	33.4%	5,908	61.1%	41.3%	42.7%	18	27.7%	2,506	41.6%	43.1%	13	30.2%	39.9%	2,099	48.9%	51.6%	5	22.7%	39.0%	407	23.6%	50.4%
	Unknown	0	0.0%	37.1%	0	0.0%	37.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.0%	0	0.0%	15.8%	0	0.0%	17.3%	0	0.0%	16.5%
	Total	*76*	*100%*	*100%*	*9,662*	*100%*	*100%*	*100%*	*65*	*100%*	*6,020*	*100%*	*100%*	*43*	*100%*	*100%*	*4,292*	*100%*	*100%*	*22*	*100%*	*100%*	*1,728*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	20.0%	13.2%	161	10.2%	6.7%	21.6%	10	19.2%	729	27.7%	21.3%	9	27.3%	16.7%	714	36.1%	12.6%	1	5.3%	6.4%	15	2.3%	4.3%
	Moderate	7	23.3%	15.8%	312	19.7%	11.1%	16.8%	11	21.2%	592	22.5%	17.3%	10	30.3%	14.9%	542	27.4%	13.6%	1	5.3%	11.0%	50	7.6%	7.5%
	Middle	5	16.7%	14.5%	223	14.1%	10.3%	18.9%	12	23.1%	423	16.1%	18.4%	5	15.2%	22.0%	235	11.9%	18.9%	7	36.8%	19.8%	188	28.6%	14.1%
	Upper	12	40.0%	44.7%	889	56.1%	56.9%	42.7%	18	34.6%	865	32.8%	43.1%	9	27.3%	44.6%	485	24.5%	52.2%	9	47.4%	57.6%	380	57.8%	70.0%
	Unknown	0	0.0%	11.8%	0	0.0%	15.0%	0.0%	1	1.9%	25	0.9%	0.0%	0	0.0%	1.8%	0	0.0%	2.7%	1	5.3%	5.2%	25	3.8%	4.1%
	Total	*30*	*100%*	*100%*	*1,585*	*100%*	*100%*	*100%*	*52*	*100%*	*2,634*	*100%*	*100%*	*33*	*100%*	*100%*	*1,976*	*100%*	*100%*	*19*	*100%*	*100%*	*658*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.6%	0	0.0%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.8%	0	0.0%	0	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.9%	0	0.0%	0	0.0%	18.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	12.5%	0	0.0%	4.5%	42.7%	0	0.0%	0	0.0%	43.1%	0	0.0%	10.0%	0	0.0%	1.5%	0	0.0%	10.5%	0	0.0%	4.4%
	Unknown	0	0.0%	87.5%	0	0.0%	95.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	90.0%	0	0.0%	98.5%	0	0.0%	89.5%	0	0.0%	95.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	4.2%	0	0.0%	3.2%	21.6%	1	4.8%	73	4.2%	21.3%	1	6.7%	10.1%	73	5.7%	8.9%	0	0.0%	1.2%	0	0.0%	1.0%
	Moderate	1	14.3%	12.5%	45	7.5%	6.7%	16.8%	6	28.6%	336	19.1%	17.3%	4	26.7%	20.3%	271	21.3%	11.0%	2	33.3%	9.5%	65	13.4%	5.1%
	Middle	1	14.3%	12.5%	65	10.9%	4.8%	18.9%	3	14.3%	71	4.0%	18.4%	2	13.3%	19.6%	46	3.6%	11.4%	1	16.7%	19.5%	25	5.2%	12.6%
	Upper	5	71.4%	66.7%	487	81.6%	78.8%	42.7%	11	52.4%	1,275	72.6%	43.1%	8	53.3%	47.1%	880	69.3%	67.5%	3	50.0%	62.7%	395	81.4%	72.6%
	Unknown	0	0.0%	4.2%	0	0.0%	6.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	1.1%	0	0.0%	7.1%	0	0.0%	8.7%
	Total	*7*	*100%*	*100%*	*597*	*100%*	*100%*	*100%*	*21*	*100%*	*1,755*	*100%*	*100%*	*15*	*100%*	*100%*	*1,270*	*100%*	*100%*	*6*	*100%*	*100%*	*485*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Dothan

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	25.0%	14.3%	25	12.8%	10.3%	21.6%	0	0.0%	0	0.0%	21.3%	0	0.0%	4.0%	0	0.0%	1.5%	0	0.0%	8.3%	0	0.0%	7.2%
	Moderate	1	25.0%	10.7%	70	35.7%	8.4%	16.8%	2	20.0%	70	8.6%	17.3%	0	0.0%	22.0%	0	0.0%	18.3%	2	20.0%	16.7%	70	8.6%	9.4%
	Middle	1	25.0%	32.1%	11	5.6%	18.7%	18.9%	4	40.0%	160	19.7%	18.4%	0	0.0%	26.0%	0	0.0%	24.1%	4	40.0%	23.6%	160	19.7%	16.5%
	Upper	1	25.0%	42.9%	90	45.9%	62.6%	42.7%	4	40.0%	584	71.7%	43.1%	0	0.0%	36.0%	0	0.0%	39.3%	4	40.0%	37.5%	584	71.7%	50.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.0%	0	0.0%	16.8%	0	0.0%	13.9%	0	0.0%	16.7%
	Total	*4*	*100%*	*100%*	*196*	*100%*	*100%*	*100%*	*10*	*100%*	*814*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*10*	*100%*	*100%*	*814*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.1%	0	0.0%	1.3%	21.6%	0	0.0%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.8%	0	0.0%	0	0.0%	17.3%	0	0.0%	2.0%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	2.1%	0	0.0%	1.9%	18.9%	0	0.0%	0	0.0%	18.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.1%	0	0.0%	1.6%	42.7%	0	0.0%	0	0.0%	43.1%	0	0.0%	2.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.6%	0	0.0%	95.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.9%	0	0.0%	96.2%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	22	12.9%	5.5%	1,338	5.9%	2.8%	21.6%	30	14.2%	2,183	8.9%	21.3%	22	16.7%	8.1%	1,613	10.3%	3.6%	8	10.0%	5.2%	570	6.5%	2.4%
	Moderate	38	22.2%	14.1%	3,219	14.2%	9.7%	16.8%	57	26.9%	5,201	21.3%	17.3%	41	31.1%	16.8%	3,947	25.2%	11.3%	16	20.0%	12.3%	1,254	14.3%	7.7%
	Middle	37	21.6%	17.0%	4,746	21.0%	14.7%	18.9%	45	21.2%	4,019	16.5%	18.4%	22	16.7%	20.5%	2,133	13.6%	17.4%	23	28.8%	20.7%	1,886	21.5%	17.2%
	Upper	74	43.3%	34.0%	13,292	58.8%	42.3%	42.7%	79	37.3%	12,978	53.2%	43.1%	47	35.6%	35.2%	7,956	50.8%	41.3%	32	40.0%	40.6%	5,022	57.3%	47.6%
	Unknown	0	0.0%	29.5%	0	0.0%	30.4%	0.0%	1	0.5%	25	0.1%	0.0%	0	0.0%	19.4%	0	0.0%	26.4%	1	1.3%	21.3%	25	0.3%	25.2%
	Total	*171*	*100%*	*100%*	*22,595*	*100%*	*100%*	*100%*	*212*	*100%*	*24,406*	*100%*	*100%*	*132*	*100%*	*100%*	*15,649*	*100%*	*100%*	*80*	*100%*	*100%*	*8,757*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	16	23.9%	10.2%	530	7.6%	9.7%	10.9%	2	4.1%	28	0.3%	12.3%	1	3.6%	10.3%	17	0.3%	11.8%	1	4.8%	12.6%	11	0.4%	9.6%
	Moderate	15	22.4%	16.9%	2,317	33.4%	18.5%	19.2%	10	20.4%	1,825	20.1%	21.6%	6	21.4%	20.3%	919	15.5%	19.4%	4	19.0%	19.3%	906	29.1%	28.3%
	Middle	23	34.3%	39.4%	1,813	26.1%	37.4%	37.8%	24	49.0%	2,325	25.7%	27.9%	12	42.9%	30.1%	1,504	25.3%	26.8%	12	57.1%	28.3%	821	26.3%	19.6%
	Upper	13	19.4%	32.5%	2,285	32.9%	34.3%	32.1%	13	26.5%	4,880	53.9%	38.2%	9	32.1%	38.5%	3,501	58.9%	41.8%	4	19.0%	39.3%	1,379	44.2%	42.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.0%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*67*	*100%*	*100%*	*6,945*	*100%*	*100%*	*100%*	*49*	*100%*	*9,058*	*100%*	*100%*	*28*	*100%*	*100%*	*5,941*	*100%*	*100%*	*21*	*100%*	*100%*	*3,117*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.9%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.0%
	Moderate	0	0.0%	9.6%	0	0.0%	6.9%	8.6%	0	0.0%	0	0.0%	5.0%	0	0.0%	2.7%	0	0.0%	0.2%	0	0.0%	3.7%	0	0.0%	0.2%
	Middle	0	0.0%	63.5%	0	0.0%	59.6%	66.4%	1	100.0%	150	100.0%	62.8%	1	100.0%	74.0%	150	100.0%	61.6%	0	0.0%	71.3%	0	0.0%	71.2%
	Upper	0	0.0%	26.1%	0	0.0%	33.5%	25.0%	0	0.0%	0	0.0%	31.4%	0	0.0%	23.3%	0	0.0%	38.2%	0	0.0%	24.1%	0	0.0%	28.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*150*	*100%*	*100%*	*1*	*100%*	*100%*	*150*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Dothan

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	50	74.6%	39.3%	2,046	29.5%	28.6%	89.5%	23	46.9%	1,908	21.1%	90.3%	16	57.1%	43.4%	1,733	29.2%	33.3%	7	33.3%	41.6%	175	5.6%	26.9%
		Over $1 Million	15	22.4%		4,393	63.3%		9.6%	20	40.8%	5,879	64.9%	8.8%	8	28.6%		3,138	52.8%		12	57.1%		2,741	87.9%	
		Total Rev. available	65	97.0%		6,439	92.7%		99.0%	43	87.8%	7,787	86.0%	99.1%	24	85.7%		4,871	82.0%		19	90.5%		2,916	93.6%	
		Rev. Not Known	2	3.0%		506	7.3%		1.0%	6	12.2%	1,271	14.0%	0.9%	4	14.3%		1,070	18.0%		2	9.5%		201	6.4%	
		Total	*67*	*100%*		*6,945*	*100%*		*100.0%*	*49*	*100%*	*9,058*	*100%*	*100%*	*28*	*100%*		*5,941*	*100%*		*21*	*100%*		*3,117*	*100%*	
	Loan Size	$100,000 or Less	48	71.6%	86.2%	920	13.2%	24.6%		26	53.1%	820	9.1%		12	42.9%	88.4%	322	5.4%	26.4%	14	66.7%	89.1%	498	16.0%	28.9%
		$100,001 - $250,000	9	13.4%	7.5%	1,405	20.2%	21.1%		8	16.3%	1,275	14.1%		6	21.4%	6.0%	871	14.7%	18.0%	2	9.5%	5.9%	404	13.0%	19.4%
		$250,001 - $1 Million	10	14.9%	6.3%	4,620	66.5%	54.3%		15	30.6%	6,963	76.9%		10	35.7%	5.6%	4,748	79.9%	55.6%	5	23.8%	5.0%	2,215	71.1%	51.6%
		Total	*67*	*100%*	*100.0%*	*6,945*	*100%*	*100.0%*		*49*	*100%*	*9,058*	*100%*		*28*	*100%*	*100%*	*5,941*	*100%*	*100%*	*21*	*100%*	*100%*	*3,117*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	43	86.0%		713	34.8%			19	82.6%	497	26.0%		12	75.0%		322	18.6%		7	100.0%		175	100.0%	
		$100,001 - $250,000	5	10.0%		754	36.9%			1	4.3%	140	7.3%		1	6.3%		140	8.1%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	2	4.0%		579	28.3%			3	13.0%	1,271	66.6%		3	18.8%		1,271	73.3%		0	0.0%		0	0.0%	
		Total	*50*	*100%*		*2,046*	*100%*			*23*	*100%*	*1,908*	*100%*		*16*	*100%*		*1,733*	*100%*		*7*	*100%*		*175*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	0	0.0%	41.7%	0	0.0%	40.4%	98.3%	1	100.0%	150	100.0%	98.3%	1	100%	41.1%	150	100%	56.3%	0	0.0%	51.9%	0	0.0%	65.7%
		Over $1 Million	0	0.0%		0	0.0%		1.7%	0	0.0%	0	0.0%	1.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	1	100.0%	150	100.0%	100.0%	1	100.0%		150	100.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*1*	*100%*	*150*	*100%*	*100%*	*1*	*100%*		*150*	*100%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	72.2%	0	0.0%	23.8%		0	0.0%	0	0.0%		0	0.0%	78.1%	0	0.0%	26.5%	0	0.0%	72.2%	0	0.0%	24.6%
		$100,001 - $250,000	0	0.0%	16.5%	0	0.0%	29.6%		1	100.0%	150	100.0%		1	100.0%	15.1%	150	100.0%	39.5%	0	0.0%	15.7%	0	0.0%	28.8%
		$250,001 - $500,000	0	0.0%	11.3%	0	0.0%	46.6%		0	0.0%	0	0.0%		0	0.0%	6.8%	0	0.0%	34.0%	0	0.0%	12.0%	0	0.0%	46.7%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*1*	*100%*	*150*	*100%*		*1*	*100%*	*100%*	*150*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	100.0%	150	100.0%		1	100.0%		150	100.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*1*	*100%*	*150*	*100%*		*1*	*100%*		*150*	*100%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Florence

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.4%	0	0.0%	0.3%	1.5%	2	1.8%	299	1.2%	2.0%	2	3.1%	0.8%	299	2.1%	0.3%	0	0.0%	1.4%	0	0.0%	0.7%
	Moderate	14	14.6%	12.4%	1,263	7.0%	7.9%	11.7%	22	19.8%	3,555	14.3%	14.7%	11	16.9%	18.3%	1,846	12.8%	14.4%	11	23.9%	18.0%	1,709	16.4%	13.7%
	Middle	64	66.7%	64.8%	12,090	67.3%	63.7%	66.6%	61	55.0%	11,793	47.5%	59.2%	36	55.4%	60.7%	6,456	44.9%	61.1%	25	54.3%	59.5%	5,337	51.2%	62.1%
	Upper	18	18.8%	22.3%	4,612	25.7%	28.1%	20.2%	26	23.4%	9,165	36.9%	23.7%	16	24.6%	19.9%	5,789	40.2%	24.1%	10	21.7%	20.7%	3,376	32.4%	23.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.2%
	Total	*96*	*100%*	*100%*	*17,965*	*100%*	*100%*	*100%*	*111*	*100%*	*24,812*	*100%*	*100%*	*65*	*100%*	*100%*	*14,390*	*100%*	*100%*	*46*	*100%*	*100%*	*10,422*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.5%	0	0.0%	0.2%	1.5%	0	0.0%	0	0.0%	2.0%	0	0.0%	1.9%	0	0.0%	0.7%	0	0.0%	1.2%	0	0.0%	1.3%
	Moderate	15	8.8%	8.3%	1,558	7.0%	5.4%	11.7%	21	15.1%	2,183	13.7%	14.7%	13	16.0%	14.4%	1,328	14.2%	12.0%	8	13.8%	15.3%	855	13.0%	12.7%
	Middle	110	64.3%	63.6%	12,358	55.5%	59.3%	66.6%	84	60.4%	10,017	62.9%	59.2%	50	61.7%	60.6%	6,015	64.3%	60.8%	34	58.6%	60.7%	4,002	60.9%	62.4%
	Upper	46	26.9%	27.5%	8,354	37.5%	35.1%	20.2%	34	24.5%	3,720	23.4%	23.7%	18	22.2%	22.8%	2,008	21.5%	26.2%	16	27.6%	22.6%	1,712	26.1%	23.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*171*	*100%*	*100%*	*22,270*	*100%*	*100%*	*100%*	*139*	*100%*	*15,920*	*100%*	*100%*	*81*	*100%*	*100%*	*9,351*	*100%*	*100%*	*58*	*100%*	*100%*	*6,569*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.5%	0	0.0%	0	0.0%	2.0%	0	0.0%	0.9%	0	0.0%	0.9%	0	0.0%	1.8%	0	0.0%	1.2%
	Moderate	2	5.0%	7.6%	130	5.0%	6.7%	11.7%	18	13.1%	847	8.4%	14.7%	11	14.3%	16.3%	520	10.0%	14.2%	7	11.7%	15.6%	327	6.7%	12.2%
	Middle	26	65.0%	69.5%	1,813	69.3%	68.4%	66.6%	92	67.2%	7,665	76.0%	59.2%	50	64.9%	65.2%	3,644	70.2%	65.9%	42	70.0%	61.5%	4,021	82.1%	66.6%
	Upper	12	30.0%	22.9%	672	25.7%	24.9%	20.2%	27	19.7%	1,577	15.6%	23.7%	16	20.8%	17.2%	1,028	19.8%	18.4%	11	18.3%	20.2%	549	11.2%	19.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.6%	0	0.0%	0.9%	0	0.0%	0.9%
	Total	*40*	*100%*	*100%*	*2,615*	*100%*	*100%*	*100%*	*137*	*100%*	*10,089*	*100%*	*100%*	*77*	*100%*	*100%*	*5,192*	*100%*	*100%*	*60*	*100%*	*100%*	*4,897*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	6.7%	0	0.0%	4.7%	3.7%	0	0.0%	0	0.0%	5.2%	0	0.0%	10.2%	0	0.0%	6.0%	0	0.0%	9.1%	0	0.0%	14.7%
	Moderate	0	0.0%	22.2%	0	0.0%	7.8%	29.2%	0	0.0%	0	0.0%	32.1%	0	0.0%	32.7%	0	0.0%	37.1%	0	0.0%	31.8%	0	0.0%	41.2%
	Middle	0	0.0%	55.6%	0	0.0%	83.0%	54.6%	0	0.0%	0	0.0%	50.4%	0	0.0%	44.9%	0	0.0%	49.9%	0	0.0%	54.5%	0	0.0%	37.3%
	Upper	0	0.0%	15.6%	0	0.0%	4.5%	12.6%	0	0.0%	0	0.0%	11.8%	0	0.0%	12.2%	0	0.0%	7.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.5%	0	0.0%	6.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.5%	0	0.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.4%
	Moderate	2	5.6%	7.0%	40	1.1%	6.1%	11.7%	4	8.5%	183	4.8%	14.7%	3	12.0%	13.3%	161	7.0%	10.7%	1	4.5%	11.9%	22	1.4%	5.9%
	Middle	18	50.0%	59.7%	1,299	36.6%	53.9%	66.6%	33	70.2%	2,577	67.7%	59.2%	17	68.0%	61.3%	1,314	57.4%	51.6%	16	72.7%	65.0%	1,263	83.1%	67.0%
	Upper	16	44.4%	33.3%	2,209	62.3%	39.9%	20.2%	10	21.3%	1,047	27.5%	23.7%	5	20.0%	25.4%	813	35.5%	37.7%	5	22.7%	22.4%	234	15.4%	26.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*36*	*100%*	*100%*	*3,548*	*100%*	*100%*	*100%*	*47*	*100%*	*3,807*	*100%*	*100%*	*25*	*100%*	*100%*	*2,288*	*100%*	*100%*	*22*	*100%*	*100%*	*1,519*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Florence

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.8%	0	0.0%	0.4%	1.5%	0	0.0%	0	0.0%	2.0%	0	0.0%	1.4%	0	0.0%	0.4%	0	0.0%	1.0%	0	0.0%	0.7%
	Moderate	0	0.0%	7.3%	0	0.0%	3.4%	11.7%	4	15.4%	177	8.7%	14.7%	1	10.0%	12.5%	29	2.8%	11.5%	3	18.8%	15.3%	148	14.7%	8.9%
	Middle	5	62.5%	65.5%	423	60.9%	60.7%	66.6%	19	73.1%	1,608	79.1%	59.2%	8	80.0%	58.3%	820	79.7%	52.0%	11	68.8%	61.2%	788	78.5%	67.7%
	Upper	3	37.5%	25.5%	272	39.1%	35.5%	20.2%	3	11.5%	248	12.2%	23.7%	1	10.0%	27.8%	180	17.5%	36.2%	2	12.5%	22.4%	68	6.8%	22.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*100%*	*695*	*100%*	*100%*	*100%*	*26*	*100%*	*2,033*	*100%*	*100%*	*10*	*100%*	*100%*	*1,029*	*100%*	*100%*	*16*	*100%*	*100%*	*1,004*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.5%	0	0.0%	0	0.0%	2.0%	0	0.0%	7.1%	0	0.0%	4.0%	0	0.0%	16.7%	0	0.0%	15.9%
	Moderate	0	0.0%	17.5%	0	0.0%	12.3%	11.7%	0	0.0%	0	0.0%	14.7%	0	0.0%	35.7%	0	0.0%	30.7%	0	0.0%	16.7%	0	0.0%	14.8%
	Middle	0	0.0%	67.5%	0	0.0%	66.2%	66.6%	0	0.0%	0	0.0%	59.2%	0	0.0%	50.0%	0	0.0%	53.5%	0	0.0%	50.0%	0	0.0%	53.1%
	Upper	0	0.0%	15.0%	0	0.0%	21.5%	20.2%	0	0.0%	0	0.0%	23.7%	0	0.0%	7.1%	0	0.0%	11.8%	0	0.0%	16.7%	0	0.0%	16.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.5%	0	0.0%	0.4%	1.5%	2	0.4%	299	0.5%	2.0%	2	0.8%	1.3%	299	0.9%	0.7%	0	0.0%	1.4%	0	0.0%	1.3%
	Moderate	33	9.4%	10.3%	2,991	6.4%	6.7%	11.7%	69	15.0%	6,945	12.3%	14.7%	39	15.1%	16.8%	3,884	12.0%	14.4%	30	14.9%	16.9%	3,061	12.5%	14.1%
	Middle	223	63.5%	64.2%	27,983	59.4%	62.4%	66.6%	289	62.8%	33,660	59.4%	59.2%	161	62.4%	60.7%	18,249	56.6%	60.4%	128	63.4%	60.2%	15,411	63.1%	61.6%
	Upper	95	27.1%	25.0%	16,119	34.2%	30.5%	20.2%	100	21.7%	15,757	27.8%	23.7%	56	21.7%	21.0%	9,818	30.4%	24.4%	44	21.8%	21.2%	5,939	24.3%	22.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.4%
	Total	*351*	*100%*	*100%*	*47,093*	*100%*	*100%*	*100%*	*460*	*100%*	*56,661*	*100%*	*100%*	*258*	*100%*	*100%*	*32,250*	*100%*	*100%*	*202*	*100%*	*100%*	*24,411*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Florence

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	17	17.7%	8.1%	1,853	10.3%	4.5%	21.4%	12	10.8%	1,139	4.6%	20.6%	8	12.3%	5.9%	752	5.2%	2.8%	4	8.7%	5.8%	387	3.7%	2.7%
	Moderate	27	28.1%	20.1%	3,381	18.8%	14.4%	17.4%	32	28.8%	4,859	19.6%	18.6%	22	33.8%	18.2%	3,165	22.0%	12.8%	10	21.7%	18.2%	1,694	16.3%	12.2%
	Middle	22	22.9%	19.9%	4,248	23.6%	18.6%	20.8%	19	17.1%	2,847	11.5%	21.4%	10	15.4%	19.6%	1,849	12.8%	17.7%	9	19.6%	20.6%	998	9.6%	17.8%
	Upper	30	31.3%	30.2%	8,483	47.2%	41.6%	40.4%	48	43.2%	15,967	64.4%	39.3%	25	38.5%	35.4%	8,624	59.9%	47.8%	23	50.0%	34.6%	7,343	70.5%	45.4%
	Unknown	0	0.0%	21.7%	0	0.0%	20.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.0%	0	0.0%	18.9%	0	0.0%	20.8%	0	0.0%	22.0%
	Total	*96*	*100%*	*100%*	*17,965*	*100%*	*100%*	*100%*	*111*	*100%*	*24,812*	*100%*	*100%*	*65*	*100%*	*100%*	*14,390*	*100%*	*100%*	*46*	*100%*	*100%*	*10,422*	*100%*	*100%*
REFINANCE	Low	21	12.3%	6.7%	1,433	6.4%	3.2%	21.4%	21	15.1%	1,053	6.6%	20.6%	9	11.1%	8.6%	469	5.0%	4.0%	12	20.7%	9.6%	584	8.9%	4.3%
	Moderate	41	24.0%	14.0%	3,575	16.1%	9.4%	17.4%	32	23.0%	3,078	19.3%	18.6%	22	27.2%	15.9%	2,167	23.2%	10.1%	10	17.2%	15.7%	911	13.9%	10.7%
	Middle	36	21.1%	19.0%	4,207	18.9%	15.9%	20.8%	43	30.9%	5,693	35.8%	21.4%	27	33.3%	21.6%	3,604	38.5%	17.4%	16	27.6%	22.2%	2,089	31.8%	19.1%
	Upper	73	42.7%	36.8%	13,055	58.6%	45.7%	40.4%	43	30.9%	6,096	38.3%	39.3%	23	28.4%	36.4%	3,111	33.3%	45.3%	20	34.5%	40.1%	2,985	45.4%	49.4%
	Unknown	0	0.0%	23.5%	0	0.0%	25.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.5%	0	0.0%	23.2%	0	0.0%	12.4%	0	0.0%	16.5%
	Total	*171*	*100%*	*100%*	*22,270*	*100%*	*100%*	*100%*	*139*	*100%*	*15,920*	*100%*	*100%*	*81*	*100%*	*100%*	*9,351*	*100%*	*100%*	*58*	*100%*	*100%*	*6,569*	*100%*	*100%*
HOME IMPROVEMENT	Low	5	12.5%	11.5%	227	8.7%	7.0%	21.4%	13	9.5%	556	5.5%	20.6%	9	11.7%	9.0%	336	6.5%	6.3%	4	6.7%	8.7%	220	4.5%	5.8%
	Moderate	15	37.5%	20.6%	706	27.0%	14.8%	17.4%	23	16.8%	1,406	13.9%	18.6%	12	15.6%	12.4%	711	13.7%	10.0%	11	18.3%	16.1%	695	14.2%	11.6%
	Middle	9	22.5%	22.9%	603	23.1%	26.9%	20.8%	41	29.9%	2,499	24.8%	21.4%	23	29.9%	24.5%	1,440	27.7%	24.2%	18	30.0%	21.6%	1,059	21.6%	17.1%
	Upper	11	27.5%	41.2%	1,079	41.3%	45.1%	40.4%	60	43.8%	5,628	55.8%	39.3%	33	42.9%	51.5%	2,705	52.1%	54.9%	27	45.0%	46.8%	2,923	59.7%	58.5%
	Unknown	0	0.0%	3.8%	0	0.0%	6.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	4.6%	0	0.0%	6.9%	0	0.0%	7.0%
	Total	*40*	*100%*	*100%*	*2,615*	*100%*	*100%*	*100%*	*137*	*100%*	*10,089*	*100%*	*100%*	*77*	*100%*	*100%*	*5,192*	*100%*	*100%*	*60*	*100%*	*100%*	*4,897*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.4%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.5%	0	0.0%	0.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.4%	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	8.9%	0	0.0%	3.4%	40.4%	0	0.0%	0	0.0%	39.3%	0	0.0%	6.1%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.1%	0	0.0%	96.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.9%	0	0.0%	98.5%	0	0.0%	95.5%	0	0.0%	99.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	6	16.7%	8.5%	97	2.7%	3.6%	21.4%	5	10.6%	85	2.2%	20.6%	3	12.0%	5.2%	45	2.0%	2.8%	2	9.1%	6.3%	40	2.6%	2.3%
	Moderate	5	13.9%	10.9%	235	6.6%	6.8%	17.4%	12	25.5%	789	20.7%	18.6%	7	28.0%	13.3%	507	22.2%	8.5%	5	22.7%	16.8%	282	18.6%	9.2%
	Middle	7	19.4%	22.5%	446	12.6%	20.8%	20.8%	11	23.4%	598	15.7%	21.4%	6	24.0%	18.5%	314	13.7%	12.6%	5	22.7%	21.0%	284	18.7%	13.3%
	Upper	18	50.0%	55.0%	2,770	78.1%	65.9%	40.4%	19	40.4%	2,335	61.3%	39.3%	9	36.0%	61.8%	1,422	62.2%	74.1%	10	45.5%	49.7%	913	60.1%	70.3%
	Unknown	0	0.0%	3.1%	0	0.0%	2.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	2.0%	0	0.0%	6.3%	0	0.0%	4.9%
	Total	*36*	*100%*	*100%*	*3,548*	*100%*	*100%*	*100%*	*47*	*100%*	*3,807*	*100%*	*100%*	*25*	*100%*	*100%*	*2,288*	*100%*	*100%*	*22*	*100%*	*100%*	*1,519*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Florence

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	12.5%	9.1%	23	3.3%	3.1%	21.4%	3	11.5%	124	6.1%	20.6%	2	20.0%	12.5%	58	5.6%	3.1%	1	6.3%	6.1%	66	6.6%	5.3%
	Moderate	3	37.5%	20.0%	120	17.3%	13.9%	17.4%	7	26.9%	344	16.9%	18.6%	2	20.0%	20.8%	124	12.1%	11.7%	5	31.3%	17.3%	220	21.9%	13.9%
	Middle	1	12.5%	20.0%	57	8.2%	11.0%	20.8%	7	26.9%	708	34.8%	21.4%	3	30.0%	23.6%	370	36.0%	23.1%	4	25.0%	25.5%	338	33.7%	18.7%
	Upper	3	37.5%	36.4%	495	71.2%	54.8%	40.4%	9	34.6%	857	42.2%	39.3%	3	30.0%	34.7%	477	46.4%	55.0%	6	37.5%	42.9%	380	37.8%	52.1%
	Unknown	0	0.0%	14.5%	0	0.0%	17.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.3%	0	0.0%	7.1%	0	0.0%	8.2%	0	0.0%	10.0%
	Total	*8*	*100%*	*100%*	*695*	*100%*	*100%*	*100%*	*26*	*100%*	*2,033*	*100%*	*100%*	*10*	*100%*	*100%*	*1,029*	*100%*	*100%*	*16*	*100%*	*100%*	*1,004*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.5%	0	0.0%	2.8%	21.4%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	21.7%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.4%	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.5%	0	0.0%	2.6%	40.4%	0	0.0%	0	0.0%	39.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.0%	0	0.0%	94.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	83.3%	0	0.0%	78.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	50	14.2%	7.5%	3,633	7.7%	3.7%	21.4%	54	11.7%	2,957	5.2%	20.6%	31	12.0%	7.0%	1,660	5.1%	3.1%	23	11.4%	7.1%	1,297	5.3%	3.1%
	Moderate	91	25.9%	16.7%	8,017	17.0%	11.4%	17.4%	106	23.0%	10,476	18.5%	18.6%	65	25.2%	16.7%	6,674	20.7%	11.3%	41	20.3%	17.2%	3,802	15.6%	11.4%
	Middle	75	21.4%	19.3%	9,561	20.3%	16.7%	20.8%	121	26.3%	12,345	21.8%	21.4%	69	26.7%	20.3%	7,577	23.5%	17.0%	52	25.7%	21.1%	4,768	19.5%	17.4%
	Upper	135	38.5%	33.8%	25,882	55.0%	42.2%	40.4%	179	38.9%	30,883	54.5%	39.3%	93	36.0%	37.0%	16,339	50.7%	45.9%	86	42.6%	37.4%	14,544	59.6%	45.7%
	Unknown	0	0.0%	22.7%	0	0.0%	25.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.9%	0	0.0%	22.7%	0	0.0%	17.3%	0	0.0%	22.3%
	Total	*351*	*100%*	*100%*	*47,093*	*100%*	*100%*	*100%*	*460*	*100%*	*56,661*	*100%*	*100%*	*258*	*100%*	*100%*	*32,250*	*100%*	*100%*	*202*	*100%*	*100%*	*24,411*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Florence

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	13	17.3%	7.3%	1,587	25.3%	8.7%	9.9%	6	19.4%	2,143	26.0%	11.2%	3	23.1%	8.6%	1,350	37.0%	12.4%	3	16.7%	8.8%	793	17.3%	10.9%
	Moderate	14	18.7%	11.6%	527	8.4%	13.0%	15.3%	5	16.1%	584	7.1%	17.0%	4	30.8%	14.3%	231	6.3%	12.6%	1	5.6%	14.5%	353	7.7%	15.6%
	Middle	29	38.7%	55.2%	2,364	37.6%	47.4%	54.7%	13	41.9%	2,180	26.5%	54.3%	3	23.1%	57.6%	790	21.6%	56.6%	10	55.6%	55.9%	1,390	30.3%	52.5%
	Upper	19	25.3%	25.4%	1,804	28.7%	30.9%	20.1%	7	22.6%	3,323	40.4%	17.0%	3	23.1%	18.7%	1,278	35.0%	17.5%	4	22.2%	19.9%	2,045	44.6%	20.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	0.3%
	Total	*75*	*100%*	*100%*	*6,282*	*100%*	*100%*	*100%*	*31*	*100%*	*8,230*	*100%*	*100%*	*13*	*100%*	*100%*	*3,649*	*100%*	*100%*	*18*	*100%*	*100%*	*4,581*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	1.1%	0	0.0%	0.8%	3.4%	0	0.0%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.2%
	Moderate	0	0.0%	8.5%	0	0.0%	8.6%	4.8%	0	0.0%	0	0.0%	8.3%	0	0.0%	5.9%	0	0.0%	15.8%	0	0.0%	2.6%	0	0.0%	5.4%
	Middle	6	100.0%	66.0%	390	100.0%	59.6%	77.4%	4	80.0%	383	74.7%	66.7%	2	100.0%	81.2%	146	100.0%	76.7%	2	66.7%	73.7%	237	64.6%	82.5%
	Upper	0	0.0%	24.5%	0	0.0%	31.0%	14.4%	1	20.0%	130	25.3%	23.6%	0	0.0%	12.9%	0	0.0%	7.5%	1	33.3%	21.1%	130	35.4%	11.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.1%
	Total	*6*	*100%*	*100%*	*390*	*100%*	*100%*	*100%*	*5*	*100%*	*513*	*100%*	*100%*	*2*	*100%*	*100%*	*146*	*100%*	*100%*	*3*	*100%*	*100%*	*367*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Florence

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	57	76.0%	57.0%	2,371	37.7%	45.2%	90.6%	14	45.2%	1,185	14.4%	91.0%	5	38.5%	53.3%	224	6.1%	34.8%	9	50.0%	54.1%	961	21.0%	34.4%
		Over $1 Million	17	22.7%		3,891	61.9%		8.2%	15	48.4%	6,462	78.5%	7.8%	8	61.5%		3,425	93.9%		7	38.9%		3,037	66.3%	
		Total Rev. available	74	98.7%		6,262	99.7%		98.8%	29	93.5%	7,647	92.9%	98.8%	13	100.0%		3,649	100.0%		16	88.9%		3,998	87.3%	
		Rev. Not Known	1	1.3%		20	0.3%		1.2%	2	6.5%	583	7.1%	1.2%	0	0.0%		0	0.0%		2	11.1%		583	12.7%	
		Total	*75*	*100%*		*6,282*	*100%*		*100.0%*	*31*	*100%*	*8,230*	*100%*	*100%*	*13*	*100%*		*3,649*	*100%*		*18*	*100%*		*4,581*	*100%*	
	Loan Size	$100,000 or Less	57	76.0%	89.4%	1,391	22.1%	30.4%		14	45.2%	375	4.6%		6	46.2%	87.4%	126	3.5%	25.5%	8	44.4%	88.6%	249	5.4%	29.9%
		$100,001 - $250,000	14	18.7%	6.2%	2,279	36.3%	22.3%		6	19.4%	962	11.7%		2	15.4%	7.4%	251	6.9%	25.1%	4	22.2%	6.7%	711	15.5%	24.2%
		$250,001 - $1 Million	4	5.3%	4.4%	2,612	41.6%	47.3%		11	35.5%	6,893	83.8%		5	38.5%	5.2%	3,272	89.7%	49.4%	6	33.3%	4.7%	3,621	79.0%	46.0%
		Total	*75*	*100%*	*100.0%*	*6,282*	*100%*	*100.0%*		*31*	*100%*	*8,230*	*100%*		*13*	*100%*	*100%*	*3,649*	*100%*	*100%*	*18*	*100%*	*100%*	*4,581*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	51	89.5%		1,138	48.0%			10	71.4%	223	18.8%		4	80.0%		101	45.1%		6	66.7%		122	12.7%	
		$100,001 - $250,000	5	8.8%		896	37.8%			3	21.4%	454	38.3%		1	20.0%		123	54.9%		2	22.2%		331	34.4%	
		$250,001 - $1 Million	1	1.8%		337	14.2%			1	7.1%	508	42.9%		0	0.0%		0	0.0%		1	11.1%		508	52.9%	
		Total	*57*	*100%*		*2,371*	*100%*			*14*	*100%*	*1,185*	*100%*		*5*	*100%*		*224*	*100%*		*9*	*100%*		*961*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	4	66.7%	38.3%	203	52.1%	38.3%	96.6%	2	40.0%	151	29.4%	96.5%	1	50%	34.1%	21	14%	40.7%	1	33%	35.5%	130	35%	44.1%
		Over $1 Million	2	33.3%		187	47.9%		3.4%	1	20.0%	112	21.8%	3.5%	0	0.0%		0	0.0%		1	33.3%		112	30.5%	
		Total Rev. available	6	100.0%		390	100.0%		100.0%	3	60.0%	263	51.3%	100.0%	1	50.0%		21	14.4%		2	66.7%		242	65.9%	
		Not Known	0	0.0%		0	0.0%		0.0%	2	40.0%	250	48.7%	0.0%	1	50.0%		125	85.6%		1	33.3%		125	34.1%	
		Total	*6*	*100%*		*390*	*100%*		*100%*	*5*	*100%*	*513*	*100%*	*100%*	*2*	*100%*		*146*	*100%*		*3*	*100%*		*367*	*100%*	
	Loan Size	$100,000 or Less	4	66.7%	91.5%	144	36.9%	56.0%		1	20.0%	21	4.1%		1	50.0%	87.1%	21	14.4%	35.7%	0	0.0%	86.8%	0	0.0%	35.7%
		$100,001 - $250,000	2	33.3%	6.4%	246	63.1%	25.7%		4	80.0%	492	95.9%		1	50.0%	4.7%	125	85.6%	12.7%	3	100.0%	10.5%	367	100.0%	45.2%
		$250,001 - $500,000	0	0.0%	2.1%	0	0.0%	18.3%		0	0.0%	0	0.0%		0	0.0%	8.2%	0	0.0%	51.7%	0	0.0%	2.6%	0	0.0%	19.2%
		Total	*6*	*100%*	*100%*	*390*	*100%*	*100%*		*5*	*100%*	*513*	*100%*		*2*	*100%*	*100%*	*146*	*100%*	*100%*	*3*	*100%*	*100%*	*367*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	75.0%		78	38.4%			1	50.0%	21	13.9%		1	100.0%		21	100.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	1	25.0%		125	61.6%			1	50.0%	130	86.1%		0	0.0%		0	0.0%		1	100.0%		130	100.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*203*	*100%*			*2*	*100%*	*151*	*100%*		*1*	*100%*		*21*	*100%*		*1*	*100%*		*130*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Gadsden

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.8%	0	0.0%	0.4%	4.0%	2	3.7%	581	6.4%	2.9%	1	2.6%	1.7%	272	4.3%	1.4%	1	6.7%	1.5%	309	11.3%	1.0%
	Moderate	5	12.5%	11.3%	261	3.7%	7.5%	19.7%	2	3.7%	121	1.3%	13.5%	2	5.1%	10.6%	121	1.9%	7.2%	0	0.0%	8.5%	0	0.0%	5.7%
	Middle	9	22.5%	38.6%	1,371	19.4%	34.1%	43.5%	19	35.2%	2,650	29.0%	45.6%	11	28.2%	40.5%	1,549	24.2%	37.5%	8	53.3%	41.3%	1,101	40.1%	37.7%
	Upper	26	65.0%	49.3%	5,441	76.9%	58.1%	32.9%	29	53.7%	5,581	61.1%	37.2%	24	61.5%	46.3%	4,311	67.5%	53.2%	5	33.3%	48.0%	1,270	46.3%	55.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	3.7%	199	2.2%	0.8%	1	2.6%	0.9%	135	2.1%	0.7%	1	6.7%	0.7%	64	2.3%	0.5%
	Total	*40*	*100%*	*100%*	*7,073*	*100%*	*100%*	*100%*	*54*	*100%*	*9,132*	*100%*	*100%*	*39*	*100%*	*100%*	*6,388*	*100%*	*100%*	*15*	*100%*	*100%*	*2,744*	*100%*	*100%*
REFINANCE	Low	2	2.4%	1.0%	95	1.0%	0.5%	4.0%	2	2.3%	83	1.0%	2.9%	1	1.8%	1.5%	41	0.7%	0.7%	1	3.0%	3.4%	42	1.7%	0.5%
	Moderate	7	8.4%	7.5%	434	4.5%	4.9%	19.7%	9	10.2%	789	9.4%	13.5%	6	10.9%	7.2%	537	9.0%	5.7%	3	9.1%	8.2%	252	10.3%	2.3%
	Middle	29	34.9%	38.1%	2,634	27.3%	34.6%	43.5%	25	28.4%	2,723	32.5%	45.6%	15	27.3%	43.4%	1,867	31.5%	40.3%	10	30.3%	44.1%	856	34.8%	14.3%
	Upper	45	54.2%	53.4%	6,484	67.2%	60.0%	32.9%	49	55.7%	4,626	55.1%	37.2%	31	56.4%	46.5%	3,394	57.2%	52.7%	18	54.5%	43.8%	1,232	50.1%	82.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	3.4%	170	2.0%	0.8%	2	3.6%	1.5%	95	1.6%	0.6%	1	3.0%	0.5%	75	3.1%	0.1%
	Total	*83*	*100%*	*100%*	*9,647*	*100%*	*100%*	*100%*	*88*	*100%*	*8,391*	*100%*	*100%*	*55*	*100%*	*100%*	*5,934*	*100%*	*100%*	*33*	*100%*	*100%*	*2,457*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.0%	0	0.0%	0.9%	4.0%	2	2.6%	69	1.8%	2.9%	2	4.9%	3.9%	69	3.2%	1.3%	0	0.0%	1.6%	0	0.0%	1.0%
	Moderate	3	8.3%	9.4%	105	5.8%	7.3%	19.7%	5	6.6%	272	6.9%	13.5%	1	2.4%	2.9%	90	4.2%	2.5%	4	11.4%	7.0%	182	10.2%	5.2%
	Middle	12	33.3%	36.5%	548	30.5%	35.3%	43.5%	28	36.8%	1,350	34.3%	45.6%	16	39.0%	42.2%	809	37.6%	45.3%	12	34.3%	44.2%	541	30.3%	39.7%
	Upper	21	58.3%	53.1%	1,143	63.6%	56.4%	32.9%	40	52.6%	2,197	55.8%	37.2%	22	53.7%	50.0%	1,186	55.1%	50.1%	18	51.4%	46.5%	1,011	56.7%	53.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.3%	50	1.3%	0.8%	0	0.0%	1.0%	0	0.0%	0.9%	1	2.9%	0.8%	50	2.8%	0.6%
	Total	*36*	*100%*	*100%*	*1,796*	*100%*	*100%*	*100%*	*76*	*100%*	*3,938*	*100%*	*100%*	*41*	*100%*	*100%*	*2,154*	*100%*	*100%*	*35*	*100%*	*100%*	*1,784*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	11.1%	0	0.0%	0	0.0%	21.3%	0	0.0%	15.4%	0	0.0%	24.0%	0	0.0%	20.0%	0	0.0%	10.2%
	Moderate	0	0.0%	29.4%	0	0.0%	28.7%	36.5%	0	0.0%	0	0.0%	29.0%	0	0.0%	46.2%	0	0.0%	66.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	70.6%	0	0.0%	71.3%	44.2%	0	0.0%	0	0.0%	29.9%	0	0.0%	30.8%	0	0.0%	7.8%	0	0.0%	20.0%	0	0.0%	14.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	8.2%	0	0.0%	0	0.0%	11.9%	0	0.0%	7.7%	0	0.0%	2.0%	0	0.0%	40.0%	0	0.0%	72.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	7.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	3.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	3.1%	0	0.0%	2.9%	4.0%	1	2.3%	25	1.3%	2.9%	0	0.0%	1.2%	0	0.0%	0.7%	1	3.2%	1.3%	25	1.9%	1.0%
	Moderate	0	0.0%	3.1%	0	0.0%	1.5%	19.7%	2	4.5%	50	2.6%	13.5%	1	7.7%	8.7%	25	3.7%	7.8%	1	3.2%	7.6%	25	1.9%	5.1%
	Middle	4	40.0%	43.8%	116	15.0%	26.9%	43.5%	15	34.1%	670	34.2%	45.6%	4	30.8%	32.6%	185	27.6%	30.0%	11	35.5%	37.7%	485	37.7%	37.4%
	Upper	6	60.0%	50.0%	656	85.0%	68.7%	32.9%	24	54.5%	1,109	56.6%	37.2%	7	53.8%	56.4%	442	65.9%	61.2%	17	54.8%	52.0%	667	51.8%	55.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	4.5%	104	5.3%	0.8%	1	7.7%	1.2%	19	2.8%	0.4%	1	3.2%	1.3%	85	6.6%	1.4%
	Total	*10*	*100%*	*100%*	*772*	*100%*	*100%*	*100%*	*44*	*100%*	*1,958*	*100%*	*100%*	*13*	*100%*	*100%*	*671*	*100%*	*100%*	*31*	*100%*	*100%*	*1,287*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Gadsden

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
									Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	16.7%	7.3%	188	13.9%	3.8%	4.0%	0	0.0%	0	0.0%	2.9%	0	0.0%	2.3%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	5.6%	14.5%	32	2.4%	4.8%	19.7%	3	10.0%	105	5.3%	13.5%	2	11.8%	7.0%	72	6.1%	5.5%	1	7.7%	6.0%	33	4.1%	4.2%
	Middle	4	22.2%	16.4%	504	37.2%	14.9%	43.5%	14	46.7%	1,038	52.3%	45.6%	7	41.2%	44.2%	505	43.0%	42.6%	7	53.8%	54.0%	533	65.9%	52.5%
	Upper	10	55.6%	61.8%	631	46.6%	76.5%	32.9%	13	43.3%	840	42.4%	37.2%	8	47.1%	46.5%	597	50.9%	50.3%	5	38.5%	38.0%	243	30.0%	43.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	0.2%
	Total	*18*	*100%*	*100%*	*1,355*	*100%*	*100%*	*100%*	*30*	*100%*	*1,983*	*100%*	*100%*	*17*	*100%*	*100%*	*1,174*	*100%*	*100%*	*13*	*100%*	*100%*	*809*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.0%	0	0.0%	0	0.0%	2.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	27.6%	0	0.0%	17.7%	19.7%	0	0.0%	0	0.0%	13.5%	0	0.0%	10.0%	0	0.0%	10.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	37.9%	0	0.0%	35.6%	43.5%	0	0.0%	0	0.0%	45.6%	0	0.0%	52.5%	0	0.0%	48.6%	0	0.0%	33.3%	0	0.0%	36.2%
	Upper	0	0.0%	34.5%	0	0.0%	46.7%	32.9%	0	0.0%	0	0.0%	37.2%	0	0.0%	37.5%	0	0.0%	41.4%	0	0.0%	66.7%	0	0.0%	63.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	5	2.7%	1.0%	283	1.4%	0.4%	4.0%	7	2.4%	758	3.0%	2.9%	4	2.4%	1.7%	382	2.3%	3.6%	3	2.4%	1.9%	376	4.1%	0.9%
	Moderate	16	8.6%	9.7%	832	4.0%	7.4%	19.7%	21	7.2%	1,337	5.3%	13.5%	12	7.3%	9.3%	845	5.2%	13.2%	9	7.1%	8.1%	492	5.4%	4.2%
	Middle	58	31.0%	38.2%	5,173	25.1%	35.9%	43.5%	101	34.6%	8,431	33.2%	45.6%	53	32.1%	41.1%	4,915	30.1%	35.1%	48	37.8%	41.9%	3,516	38.7%	28.0%
	Upper	108	57.8%	51.1%	14,355	69.5%	56.2%	32.9%	155	53.1%	14,353	56.5%	37.2%	92	55.8%	46.8%	9,930	60.8%	47.5%	63	49.6%	47.3%	4,423	48.7%	66.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	8	2.7%	523	2.1%	0.8%	4	2.4%	1.0%	249	1.5%	0.6%	4	3.1%	0.8%	274	3.0%	0.4%
	Total	*187*	*100%*	*100%*	*20,643*	*100%*	*100%*	*100%*	*292*	*100%*	*25,402*	*100%*	*100%*	*165*	*100%*	*100%*	*16,321*	*100%*	*100%*	*127*	*100%*	*100%*	*9,081*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Gadsden

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	17.5%	10.4%	532	7.5%	5.7%	24.6%	5	9.3%	458	5.0%	21.3%	4	10.3%	5.2%	327	5.1%	2.7%	1	6.7%	4.8%	131	4.8%	2.2%
	Moderate	8	20.0%	20.8%	897	12.7%	15.9%	16.1%	20	37.0%	2,420	26.5%	18.0%	12	30.8%	17.2%	1,335	20.9%	11.8%	8	53.3%	17.2%	1,085	39.5%	10.7%
	Middle	5	12.5%	24.8%	899	12.7%	24.3%	19.2%	11	20.4%	1,935	21.2%	19.3%	8	20.5%	22.8%	1,323	20.7%	20.5%	3	20.0%	23.5%	612	22.3%	20.5%
	Upper	20	50.0%	26.3%	4,745	67.1%	36.1%	40.1%	18	33.3%	4,319	47.3%	41.4%	15	38.5%	35.7%	3,403	53.3%	45.6%	3	20.0%	33.0%	916	33.4%	44.1%
	Unknown	0	0.0%	17.7%	0	0.0%	18.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.1%	0	0.0%	19.4%	0	0.0%	21.5%	0	0.0%	22.5%
	Total	*40*	*100%*	*100%*	*7,073*	*100%*	*100%*	*100%*	*54*	*100%*	*9,132*	*100%*	*100%*	*39*	*100%*	*100%*	*6,388*	*100%*	*100%*	*15*	*100%*	*100%*	*2,744*	*100%*	*100%*
REFINANCE	Low	11	13.3%	6.4%	832	8.6%	3.8%	24.6%	11	12.5%	670	8.0%	21.3%	9	16.4%	7.2%	552	9.3%	3.7%	2	6.1%	6.7%	118	4.8%	1.0%
	Moderate	18	21.7%	16.7%	1,684	17.5%	12.4%	16.1%	19	21.6%	1,260	15.0%	18.0%	11	20.0%	15.0%	825	13.9%	10.2%	8	24.2%	18.0%	435	17.7%	4.0%
	Middle	31	37.3%	22.6%	3,106	32.2%	20.2%	19.2%	20	22.7%	1,839	21.9%	19.3%	11	20.0%	23.4%	1,173	19.8%	20.3%	9	27.3%	22.4%	666	27.1%	6.4%
	Upper	23	27.7%	31.6%	4,025	41.7%	39.3%	40.1%	38	43.2%	4,622	55.1%	41.4%	24	43.6%	40.8%	3,384	57.0%	51.3%	14	42.4%	38.4%	1,238	50.4%	15.0%
	Unknown	0	0.0%	22.8%	0	0.0%	24.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.5%	0	0.0%	14.5%	0	0.0%	14.4%	0	0.0%	73.6%
	Total	*83*	*100%*	*100%*	*9,647*	*100%*	*100%*	*100%*	*88*	*100%*	*8,391*	*100%*	*100%*	*55*	*100%*	*100%*	*5,934*	*100%*	*100%*	*33*	*100%*	*100%*	*2,457*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	16.7%	12.5%	223	12.4%	5.7%	24.6%	7	9.2%	222	5.6%	21.3%	5	12.2%	7.8%	140	6.5%	2.7%	2	5.7%	7.8%	82	4.6%	4.2%
	Moderate	2	5.6%	9.4%	45	2.5%	6.3%	16.1%	13	17.1%	710	18.0%	18.0%	8	19.5%	17.6%	475	22.1%	13.2%	5	14.3%	16.3%	235	13.2%	10.3%
	Middle	10	27.8%	28.1%	519	28.9%	28.3%	19.2%	18	23.7%	708	18.0%	19.3%	11	26.8%	22.5%	423	19.6%	14.6%	7	20.0%	20.9%	285	16.0%	17.5%
	Upper	18	50.0%	46.9%	1,009	56.2%	58.1%	40.1%	38	50.0%	2,298	58.4%	41.4%	17	41.5%	48.0%	1,116	51.8%	59.5%	21	60.0%	51.9%	1,182	66.3%	62.6%
	Unknown	0	0.0%	3.1%	0	0.0%	1.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.9%	0	0.0%	10.0%	0	0.0%	3.1%	0	0.0%	5.3%
	Total	*36*	*100%*	*100%*	*1,796*	*100%*	*100%*	*100%*	*76*	*100%*	*3,938*	*100%*	*100%*	*41*	*100%*	*100%*	*2,154*	*100%*	*100%*	*35*	*100%*	*100%*	*1,784*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.6%	0	0.0%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.1%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	11.8%	0	0.0%	1.1%	19.2%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.1%	0	0.0%	0	0.0%	41.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	88.2%	0	0.0%	98.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.6%	7	15.9%	174	8.9%	21.3%	1	7.7%	5.8%	10	1.5%	3.5%	6	19.4%	13.0%	164	12.7%	8.2%
	Moderate	1	10.0%	18.8%	41	5.3%	13.3%	16.1%	7	15.9%	342	17.5%	18.0%	2	15.4%	14.5%	202	30.1%	11.6%	5	16.1%	13.9%	140	10.9%	9.3%
	Middle	5	50.0%	34.4%	275	35.6%	34.1%	19.2%	11	25.0%	408	20.8%	19.3%	4	30.8%	18.6%	100	14.9%	14.3%	7	22.6%	17.9%	308	23.9%	17.9%
	Upper	4	40.0%	43.8%	456	59.1%	51.4%	40.1%	19	43.2%	1,034	52.8%	41.4%	6	46.2%	59.3%	359	53.5%	68.9%	13	41.9%	51.6%	675	52.4%	60.0%
	Unknown	0	0.0%	3.1%	0	0.0%	1.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	1.6%	0	0.0%	3.6%	0	0.0%	4.6%
	Total	*10*	*100%*	*100%*	*772*	*100%*	*100%*	*100%*	*44*	*100%*	*1,958*	*100%*	*100%*	*13*	*100%*	*100%*	*671*	*100%*	*100%*	*31*	*100%*	*100%*	*1,287*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Gadsden

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	5	27.8%	18.2%	252	18.6%	7.6%	24.6%	2	6.7%	47	2.4%	21.3%	2	11.8%	9.3%	47	4.0%	4.1%	0	0.0%	14.0%	0	0.0%	11.0%
	Moderate	7	38.9%	25.5%	608	44.9%	18.4%	16.1%	6	20.0%	453	22.8%	18.0%	3	17.6%	14.0%	263	22.4%	13.5%	3	23.1%	12.0%	190	23.5%	10.3%
	Middle	2	11.1%	21.8%	152	11.2%	16.5%	19.2%	11	36.7%	552	27.8%	19.3%	4	23.5%	16.3%	273	23.3%	15.3%	7	53.8%	30.0%	279	34.5%	18.2%
	Upper	4	22.2%	30.9%	343	25.3%	56.1%	40.1%	11	36.7%	931	46.9%	41.4%	8	47.1%	53.5%	591	50.3%	60.6%	3	23.1%	44.0%	340	42.0%	60.4%
	Unknown	0	0.0%	3.6%	0	0.0%	1.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.0%	0	0.0%	6.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*18*	*100%*	*100%*	*1,355*	*100%*	*100%*	*100%*	*30*	*100%*	*1,983*	*100%*	*100%*	*17*	*100%*	*100%*	*1,174*	*100%*	*100%*	*13*	*100%*	*100%*	*809*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.4%	0	0.0%	1.4%	24.6%	0	0.0%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.1%	0	0.0%	0	0.0%	18.0%	0	0.0%	2.5%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	3.4%	0	0.0%	8.1%	19.2%	0	0.0%	0	0.0%	19.3%	0	0.0%	2.5%	0	0.0%	3.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	3.4%	0	0.0%	3.6%	40.1%	0	0.0%	0	0.0%	41.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	89.7%	0	0.0%	86.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.0%	0	0.0%	94.9%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	29	15.5%	8.6%	1,839	8.9%	4.6%	24.6%	32	11.0%	1,571	6.2%	21.3%	21	12.7%	5.9%	1,076	6.6%	2.7%	11	8.7%	6.4%	495	5.5%	1.9%
	Moderate	36	19.3%	18.4%	3,275	15.9%	13.5%	16.1%	65	22.3%	5,185	20.4%	18.0%	36	21.8%	16.1%	3,100	19.0%	10.1%	29	22.8%	16.7%	2,085	23.0%	7.8%
	Middle	53	28.3%	23.7%	4,951	24.0%	21.4%	19.2%	71	24.3%	5,442	21.4%	19.3%	38	23.0%	22.1%	3,292	20.2%	17.8%	33	26.0%	22.5%	2,150	23.7%	14.3%
	Upper	69	36.9%	29.1%	10,578	51.2%	36.0%	40.1%	124	42.5%	13,204	52.0%	41.4%	70	42.4%	38.8%	8,853	54.2%	42.6%	54	42.5%	37.3%	4,351	47.9%	32.4%
	Unknown	0	0.0%	20.1%	0	0.0%	24.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.1%	0	0.0%	26.8%	0	0.0%	17.0%	0	0.0%	43.6%
	Total	*187*	*100%*	*100%*	*20,643*	*100%*	*100%*	*100%*	*292*	*100%*	*25,402*	*100%*	*100%*	*165*	*100%*	*100%*	*16,321*	*100%*	*100%*	*127*	*100%*	*100%*	*9,081*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Gadsden

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	9	8.7%	3.4%	1,330	14.1%	6.4%	4.8%	3	7.3%	193	5.5%	5.8%	3	15.0%	4.5%	193	8.2%	5.2%	0	0.0%	4.3%	0	0.0%	6.7%
	Moderate	25	24.3%	18.8%	1,933	20.5%	21.6%	19.8%	8	19.5%	421	12.1%	14.8%	1	5.0%	14.7%	10	0.4%	11.1%	7	33.3%	15.2%	411	36.2%	10.8%
	Middle	43	41.7%	47.4%	5,100	54.1%	44.0%	47.3%	17	41.5%	1,579	45.3%	45.2%	8	40.0%	40.6%	1,106	47.1%	46.6%	9	42.9%	40.8%	473	41.7%	52.0%
	Upper	26	25.2%	29.6%	1,064	11.3%	27.9%	28.0%	13	31.7%	1,289	37.0%	32.3%	8	40.0%	36.7%	1,038	44.2%	33.2%	5	23.8%	36.7%	251	22.1%	27.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	2.8%	0	0.0%	3.6%	0	0.0%	1.9%	0	0.0%	2.9%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	1.0%	0	0.0%	0.4%
	Total	*103*	*100%*	*100%*	*9,427*	*100%*	*100%*	*100%*	*41*	*100%*	*3,482*	*100%*	*100%*	*20*	*100%*	*100%*	*2,347*	*100%*	*100%*	*21*	*100%*	*100%*	*1,135*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	5.4%	0	0.0%	0.5%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	16.2%	0	0.0%	2.2%	17.8%	0	0.0%	0	0.0%	5.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	2	100.0%	70.3%	413	100.0%	89.9%	63.0%	2	100.0%	58	100.0%	80.0%	0	0.0%	84.2%	0	0.0%	96.8%	2	100.0%	87.8%	58	100.0%	91.0%
	Upper	0	0.0%	8.1%	0	0.0%	7.4%	17.8%	0	0.0%	0	0.0%	14.7%	0	0.0%	15.8%	0	0.0%	3.2%	0	0.0%	12.2%	0	0.0%	9.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*413*	*100%*	*100%*	*100%*	*2*	*100%*	*58*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*58*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Gadsden

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	73	70.9%	36.7%	1,756	18.6%	16.9%	90.4%	29	70.7%	1,479	42.5%	90.7%	13	65.0%	53.5%	799	34.0%	40.6%	16	76.2%	53.2%	680	59.9%	38.4%
		Over $1 Million	25	24.3%		7,575	80.4%		8.3%	11	26.8%	1,703	48.9%	8.0%	6	30.0%		1,248	53.2%		5	23.8%		455	40.1%	
		Total Rev. available	98	95.1%		9,331	99.0%		98.7%	40	97.6%	3,182	91.4%	98.7%	19	95.0%		2,047	87.2%		21	100.0%		1,135	100.0%	
		Rev. Not Known	5	4.9%		96	1.0%		1.3%	1	2.4%	300	8.6%	1.3%	1	5.0%		300	12.8%		0	0.0%		0	0.0%	
		Total	*103*	*100%*		*9,427*	*100%*		*100.0%*	*41*	*100%*	*3,482*	*100%*	*100%*	*20*	*100%*		*2,347*	*100%*		*21*	*100%*		*1,135*	*100%*	
	Loan Size	$100,000 or Less	84	81.6%	92.2%	2,058	21.8%	37.8%		30	73.2%	991	28.5%		12	60.0%	94.3%	424	18.1%	39.3%	18	85.7%	93.6%	567	50.0%	37.7%
		$100,001 - $250,000	9	8.7%	4.6%	1,586	16.8%	18.8%		9	22.0%	1,741	50.0%		6	30.0%	3.6%	1,173	50.0%	19.4%	3	14.3%	3.5%	568	50.0%	17.1%
		$250,001 - $1 Million	10	9.7%	3.2%	5,783	61.3%	43.5%		2	4.9%	750	21.5%		2	10.0%	2.1%	750	32.0%	41.2%	0	0.0%	2.8%	0	0.0%	45.1%
		Total	*103*	*100%*	*100.0%*	*9,427*	*100%*	*100.0%*		*41*	*100%*	*3,482*	*100%*		*20*	*100%*	*100%*	*2,347*	*100%*	*100%*	*21*	*100%*	*100%*	*1,135*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	72	98.6%		1,636	93.2%			24	82.8%	536	36.2%		10	76.9%		224	28.0%		14	87.5%		312	45.9%	
		$100,001 - $250,000	1	1.4%		120	6.8%			5	17.2%	943	63.8%		3	23.1%		575	72.0%		2	12.5%		368	54.1%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*73*	*100%*		*1,756*	*100%*			*29*	*100%*	*1,479*	*100%*		*13*	*100%*		*799*	*100%*		*16*	*100%*		*680*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	1	50.0%	16.2%	400	96.9%	37.1%	97.3%	0	0.0%	0	0.0%	97.3%	0	0.0%	31.6%	0	0.0%	41.0%	0	0%	24.5%	0	0%	35.1%
		Over $1 Million	1	50.0%		13	3.1%		1.4%	2	100.0%	58	100.0%	1.3%	0	0.0%		0	0.0%		2	100.0%		58	100.0%	
		Total Rev. available	2	100.0%		413	100.0%		98.6%	2	100.0%	58	100.0%	98.7%	0	0.0%		0	0.0%		2	100.0%		58	100.0%	
		Not Known	0	0.0%		0	0.0%		1.4%	0	0.0%	0	0.0%	1.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*413*	*100%*		*100%*	*2*	*100%*	*58*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*2*	*100%*		*58*	*100%*	
	Loan Size	$100,000 or Less	1	50.0%	91.9%	13	3.1%	43.3%		2	100.0%	58	100.0%		0	0.0%	92.1%	0	0.0%	57.5%	2	100.0%	100.0%	58	100.0%	100.0%
		$100,001 - $250,000	0	0.0%	5.4%	0	0.0%	25.4%		0	0.0%	0	0.0%		0	0.0%	7.9%	0	0.0%	42.5%	0	0.0%	0.0%	0	0.0%	0.0%
		$250,001 - $500,000	1	50.0%	2.7%	400	96.9%	31.3%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*2*	*100%*	*100%*	*413*	*100%*	*100%*		*2*	*100%*	*58*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*58*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	1	100.0%		400	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*400*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	9	3.5%	3.1%	959	1.6%	1.8%	4.0%	13	3.6%	2,075	1.9%	6.1%	5	2.3%	4.6%	548	0.9%	2.6%	8	5.6%	4.8%	1,527	3.4%	3.0%
	Moderate	55	21.2%	16.9%	9,876	16.0%	13.3%	24.5%	53	14.7%	13,045	12.0%	17.4%	39	17.9%	15.7%	9,716	15.2%	12.8%	14	9.9%	16.0%	3,329	7.5%	13.2%
	Middle	102	39.2%	39.4%	24,850	40.2%	37.9%	33.8%	138	38.3%	40,289	37.2%	35.0%	86	39.4%	39.9%	25,088	39.3%	39.1%	52	36.6%	38.7%	15,201	34.2%	37.3%
	Upper	94	36.2%	40.6%	26,157	42.3%	47.0%	37.7%	155	43.1%	52,595	48.6%	41.4%	87	39.9%	39.8%	28,188	44.2%	45.5%	68	47.9%	40.4%	24,407	54.9%	46.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.3%	260	0.2%	0.1%	1	0.5%	0.1%	260	0.4%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%
	Total	*260*	*100%*	*100%*	*61,842*	*100%*	*100%*	*100%*	*360*	*100%*	*108,264*	*100%*	*100%*	*218*	*100%*	*100%*	*63,800*	*100%*	*100%*	*142*	*100%*	*100%*	*44,464*	*100%*	*100%*
REFINANCE	Low	7	1.5%	1.4%	516	0.7%	1.1%	4.0%	17	5.7%	1,219	3.1%	6.1%	8	4.3%	5.2%	520	2.0%	2.8%	9	7.8%	5.9%	699	5.2%	3.5%
	Moderate	89	19.4%	14.9%	9,789	13.0%	11.6%	24.5%	59	19.7%	5,379	13.7%	17.4%	36	19.5%	15.8%	3,550	13.8%	12.5%	23	20.0%	18.0%	1,829	13.7%	14.9%
	Middle	161	35.2%	34.7%	24,881	33.1%	32.2%	33.8%	109	36.3%	14,526	37.1%	35.0%	69	37.3%	37.5%	9,339	36.2%	36.6%	40	34.8%	37.2%	5,187	38.9%	35.1%
	Upper	201	43.9%	49.1%	40,075	53.2%	55.2%	37.7%	115	38.3%	18,031	46.1%	41.4%	72	38.9%	41.6%	12,398	48.0%	48.1%	43	37.4%	38.9%	5,633	42.2%	46.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*458*	*100%*	*100%*	*75,261*	*100%*	*100%*	*100%*	*300*	*100%*	*39,155*	*100%*	*100%*	*185*	*100%*	*100%*	*25,807*	*100%*	*100%*	*115*	*100%*	*100%*	*13,348*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	2.9%	2.3%	184	1.7%	1.6%	4.0%	16	4.7%	642	2.4%	6.1%	10	5.5%	3.4%	420	2.8%	2.5%	6	3.8%	5.1%	222	1.8%	4.2%
	Moderate	25	18.2%	16.5%	2,044	18.7%	14.1%	24.5%	46	13.6%	3,343	12.4%	17.4%	28	15.5%	13.5%	2,294	15.5%	11.6%	18	11.4%	15.1%	1,049	8.6%	13.2%
	Middle	33	24.1%	33.4%	2,053	18.8%	31.8%	33.8%	129	38.1%	9,266	34.4%	35.0%	73	40.3%	36.1%	5,430	36.6%	34.1%	56	35.4%	36.3%	3,836	31.6%	32.9%
	Upper	75	54.7%	47.8%	6,628	60.8%	52.5%	37.7%	148	43.7%	13,712	50.9%	41.4%	70	38.7%	46.9%	6,672	45.0%	51.8%	78	49.4%	43.4%	7,040	58.0%	49.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*137*	*100%*	*100%*	*10,909*	*100%*	*100%*	*100%*	*339*	*100%*	*26,963*	*100%*	*100%*	*181*	*100%*	*100%*	*14,816*	*100%*	*100%*	*158*	*100%*	*100%*	*12,147*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	31.0%	0	0.0%	27.4%	24.3%	0	0.0%	0	0.0%	28.1%	0	0.0%	36.6%	0	0.0%	9.4%	0	0.0%	36.0%	0	0.0%	14.4%
	Moderate	0	0.0%	35.6%	0	0.0%	32.5%	31.8%	0	0.0%	0	0.0%	26.7%	0	0.0%	24.7%	0	0.0%	14.6%	0	0.0%	24.0%	0	0.0%	21.5%
	Middle	1	100.0%	24.1%	4,500	100.0%	26.7%	31.7%	0	0.0%	0	0.0%	22.9%	0	0.0%	22.6%	0	0.0%	40.0%	0	0.0%	20.0%	0	0.0%	12.4%
	Upper	0	0.0%	9.2%	0	0.0%	13.5%	12.2%	0	0.0%	0	0.0%	18.7%	0	0.0%	14.0%	0	0.0%	27.2%	0	0.0%	20.0%	0	0.0%	51.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.6%	0	0.0%	2.2%	0	0.0%	8.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*4,500*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.8%	0	0.0%	0.3%	4.0%	2	1.1%	119	0.7%	6.1%	0	0.0%	2.5%	0	0.0%	1.5%	2	2.2%	2.0%	119	1.5%	1.3%
	Moderate	13	19.7%	14.7%	594	12.1%	11.1%	24.5%	16	8.7%	1,130	6.7%	17.4%	10	10.9%	9.3%	672	7.7%	6.7%	6	6.6%	11.6%	458	5.6%	8.8%
	Middle	25	37.9%	34.7%	1,913	39.1%	30.8%	33.8%	70	38.3%	6,215	36.9%	35.0%	38	41.3%	37.1%	3,442	39.7%	32.3%	32	35.2%	35.2%	2,773	34.1%	31.5%
	Upper	28	42.4%	49.8%	2,385	48.8%	57.9%	37.7%	94	51.4%	9,207	54.7%	41.4%	43	46.7%	51.0%	4,415	50.9%	59.4%	51	56.0%	51.0%	4,792	58.9%	58.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.5%	150	0.9%	0.1%	1	1.1%	0.1%	150	1.7%	0.2%	0	0.0%	0.2%	0	0.0%	0.3%
	Total	*66*	*100%*	*100%*	*4,892*	*100%*	*100%*	*100%*	*183*	*100%*	*16,821*	*100%*	*100%*	*92*	*100%*	*100%*	*8,679*	*100%*	*100%*	*91*	*100%*	*100%*	*8,142*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.4%	0	0.0%	2.4%	4.0%	2	2.5%	72	0.9%	6.1%	1	3.2%	4.4%	50	1.6%	3.5%	1	2.1%	3.7%	22	0.5%	2.8%
	Moderate	6	18.8%	17.2%	580	13.6%	10.7%	24.5%	10	12.7%	444	5.8%	17.4%	4	12.9%	16.3%	192	6.3%	11.3%	6	12.5%	15.2%	252	5.6%	11.2%
	Middle	14	43.8%	38.5%	1,271	29.9%	36.7%	33.8%	34	43.0%	2,991	39.4%	35.0%	11	35.5%	33.5%	877	28.6%	26.5%	23	47.9%	38.0%	2,114	46.6%	36.0%
	Upper	12	37.5%	40.8%	2,404	56.5%	50.1%	37.7%	32	40.5%	4,010	52.8%	41.4%	15	48.4%	45.8%	1,945	63.5%	58.6%	17	35.4%	42.4%	2,065	45.6%	49.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.3%	80	1.1%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	1	2.1%	0.7%	80	1.8%	0.8%
	Total	*32*	*100%*	*100%*	*4,255*	*100%*	*100%*	*100%*	*79*	*100%*	*7,597*	*100%*	*100%*	*31*	*100%*	*100%*	*3,064*	*100%*	*100%*	*48*	*100%*	*100%*	*4,533*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.2%	0	0.0%	1.2%	4.0%	0	0.0%	0	0.0%	6.1%	0	0.0%	11.3%	0	0.0%	3.7%	0	0.0%	2.0%	0	0.0%	0.9%
	Moderate	0	0.0%	27.6%	0	0.0%	17.9%	24.5%	0	0.0%	0	0.0%	17.4%	0	0.0%	33.9%	0	0.0%	16.5%	0	0.0%	24.0%	0	0.0%	25.4%
	Middle	0	0.0%	39.0%	0	0.0%	43.7%	33.8%	0	0.0%	0	0.0%	35.0%	0	0.0%	32.2%	0	0.0%	26.9%	0	0.0%	48.0%	0	0.0%	44.4%
	Upper	0	0.0%	31.1%	0	0.0%	37.2%	37.7%	0	0.0%	0	0.0%	41.4%	0	0.0%	22.6%	0	0.0%	52.9%	0	0.0%	26.0%	0	0.0%	29.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	20	2.1%	2.2%	1,659	1.0%	2.6%	4.0%	50	4.0%	4,127	2.1%	6.1%	24	3.4%	4.7%	1,538	1.3%	3.4%	26	4.7%	4.9%	2,589	3.1%	4.1%
	Moderate	188	19.7%	16.0%	22,883	14.2%	13.3%	24.5%	184	14.6%	23,341	11.7%	17.4%	117	16.5%	15.4%	16,424	14.1%	12.8%	67	12.1%	16.0%	6,917	8.4%	14.1%
	Middle	336	35.2%	36.7%	59,468	36.8%	34.8%	33.8%	480	38.1%	73,287	36.9%	35.0%	277	39.2%	38.6%	44,176	38.0%	38.3%	203	36.6%	38.0%	29,111	35.2%	34.5%
	Upper	410	43.0%	45.0%	77,649	48.0%	49.3%	37.7%	544	43.1%	97,555	49.1%	41.4%	287	40.6%	41.2%	53,618	46.2%	44.4%	257	46.4%	41.0%	43,937	53.2%	47.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	0.2%	490	0.2%	0.1%	2	0.3%	0.1%	410	0.4%	1.1%	1	0.2%	0.1%	80	0.1%	0.1%
	Total	*954*	*100%*	*100%*	*161,659*	*100%*	*100%*	*100%*	*1,261*	*100%*	*198,800*	*100%*	*100%*	*707*	*100%*	*100%*	*116,166*	*100%*	*100%*	*554*	*100%*	*100%*	*82,634*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Huntsville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	27	10.4%	6.1%	3,466	5.6%	3.4%	23.8%	46	12.8%	6,832	6.3%	23.1%	23	10.6%	5.7%	3,115	4.9%	2.9%	23	16.2%	7.4%	3,717	8.4%	3.9%
	Moderate	80	30.8%	16.2%	15,864	25.7%	12.6%	16.9%	88	24.4%	20,445	18.9%	16.3%	55	25.2%	16.4%	12,683	19.9%	12.3%	33	23.2%	19.6%	7,762	17.5%	15.3%
	Middle	61	23.5%	20.9%	13,671	22.1%	19.7%	17.3%	88	24.4%	25,553	23.6%	19.5%	56	25.7%	23.1%	16,045	25.1%	21.9%	32	22.5%	21.7%	9,508	21.4%	21.2%
	Upper	92	35.4%	36.7%	28,841	46.6%	44.3%	41.9%	138	38.3%	55,434	51.2%	41.1%	84	38.5%	35.5%	31,957	50.1%	43.2%	54	38.0%	27.0%	23,477	52.8%	35.7%
	Unknown	0	0.0%	20.1%	0	0.0%	20.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.3%	0	0.0%	19.8%	0	0.0%	24.2%	0	0.0%	23.9%
	Total	*260*	*100%*	*100%*	*61,842*	*100%*	*100%*	*100%*	*360*	*100%*	*108,264*	*100%*	*100%*	*218*	*100%*	*100%*	*63,800*	*100%*	*100%*	*142*	*100%*	*100%*	*44,464*	*100%*	*100%*
REFINANCE	Low	81	17.7%	6.6%	7,426	9.9%	3.5%	23.8%	82	27.3%	7,039	18.0%	23.1%	45	24.3%	11.3%	4,325	16.8%	6.3%	37	32.2%	15.3%	2,714	20.3%	9.0%
	Moderate	92	20.1%	13.0%	11,584	15.4%	9.1%	16.9%	78	26.0%	9,646	24.6%	16.3%	50	27.0%	19.6%	6,223	24.1%	14.9%	28	24.3%	18.8%	3,423	25.6%	15.0%
	Middle	112	24.5%	16.2%	18,795	25.0%	13.8%	17.3%	66	22.0%	9,534	24.3%	19.5%	43	23.2%	20.5%	6,390	24.8%	19.1%	23	20.0%	20.2%	3,144	23.6%	18.7%
	Upper	173	37.8%	35.0%	37,456	49.8%	41.5%	41.9%	74	24.7%	12,936	33.0%	41.1%	47	25.4%	33.7%	8,869	34.4%	43.2%	27	23.5%	30.6%	4,067	30.5%	39.7%
	Unknown	0	0.0%	29.2%	0	0.0%	32.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.0%	0	0.0%	16.6%	0	0.0%	15.1%	0	0.0%	17.7%
	Total	*458*	*100%*	*100%*	*75,261*	*100%*	*100%*	*100%*	*300*	*100%*	*39,155*	*100%*	*100%*	*185*	*100%*	*100%*	*25,807*	*100%*	*100%*	*115*	*100%*	*100%*	*13,348*	*100%*	*100%*
HOME IMPROVEMENT	Low	16	11.7%	6.5%	877	8.0%	3.4%	23.8%	51	15.0%	2,381	8.8%	23.1%	31	17.1%	7.2%	1,670	11.3%	5.6%	20	12.7%	10.9%	711	5.9%	6.3%
	Moderate	24	17.5%	14.8%	1,620	14.9%	10.7%	16.9%	83	24.5%	5,216	19.3%	16.3%	51	28.2%	17.2%	3,284	22.2%	12.4%	32	20.3%	18.4%	1,932	15.9%	12.9%
	Middle	27	19.7%	19.9%	2,016	18.5%	16.0%	17.3%	87	25.7%	6,488	24.1%	19.5%	42	23.2%	22.0%	2,922	19.7%	18.7%	45	28.5%	24.3%	3,566	29.4%	20.6%
	Upper	70	51.1%	54.1%	6,396	58.6%	63.8%	41.9%	118	34.8%	12,878	47.8%	41.1%	57	31.5%	49.3%	6,940	46.8%	57.5%	61	38.6%	42.0%	5,938	48.9%	55.1%
	Unknown	0	0.0%	4.7%	0	0.0%	6.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	5.9%	0	0.0%	4.4%	0	0.0%	5.0%
	Total	*137*	*100%*	*100%*	*10,909*	*100%*	*100%*	*100%*	*339*	*100%*	*26,963*	*100%*	*100%*	*181*	*100%*	*100%*	*14,816*	*100%*	*100%*	*158*	*100%*	*100%*	*12,147*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.8%	0	0.0%	0	0.0%	23.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.1%	0	0.0%	0.1%	16.9%	0	0.0%	0	0.0%	16.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.3%	0	0.0%	0	0.0%	19.5%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	4.6%	0	0.0%	0.5%	41.9%	0	0.0%	0	0.0%	41.1%	0	0.0%	2.2%	0	0.0%	0.1%	0	0.0%	4.0%	0	0.0%	0.4%
	Unknown	1	100.0%	94.3%	4,500	100.0%	99.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.8%	0	0.0%	99.9%	0	0.0%	96.0%	0	0.0%	99.6%
	Total	*1*	*100%*	*100%*	*4,500*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	9	13.6%	5.0%	225	4.6%	2.2%	23.8%	26	14.2%	1,176	7.0%	23.1%	13	14.1%	6.1%	680	7.8%	3.0%	13	14.3%	9.1%	496	6.1%	5.1%
	Moderate	17	25.8%	13.5%	1,095	22.4%	7.6%	16.9%	40	21.9%	2,703	16.1%	16.3%	26	28.3%	15.3%	1,969	22.7%	9.6%	14	15.4%	18.6%	734	9.0%	10.6%
	Middle	14	21.2%	17.1%	999	20.4%	11.5%	17.3%	44	24.0%	3,719	22.1%	19.5%	17	18.5%	19.8%	1,259	14.5%	14.4%	27	29.7%	25.9%	2,460	30.2%	22.8%
	Upper	26	39.4%	59.8%	2,573	52.6%	75.4%	41.9%	73	39.9%	9,223	54.8%	41.1%	36	39.1%	55.0%	4,771	55.0%	69.0%	37	40.7%	43.0%	4,452	54.7%	57.8%
	Unknown	0	0.0%	4.5%	0	0.0%	3.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	4.0%	0	0.0%	3.4%	0	0.0%	3.7%
	Total	*66*	*100%*	*100%*	*4,892*	*100%*	*100%*	*100%*	*183*	*100%*	*16,821*	*100%*	*100%*	*92*	*100%*	*100%*	*8,679*	*100%*	*100%*	*91*	*100%*	*100%*	*8,142*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Huntsville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	8	25.0%	8.6%	766	18.0%	4.5%	23.8%	14	17.7%	847	11.1%	23.1%	5	16.1%	8.8%	181	5.9%	4.9%	9	18.8%	14.5%	666	14.7%	11.5%
	Moderate	7	21.9%	15.5%	762	17.9%	10.4%	16.9%	16	20.3%	1,084	14.3%	16.3%	7	22.6%	13.7%	715	23.3%	9.3%	9	18.8%	23.6%	369	8.1%	18.1%
	Middle	6	18.8%	14.9%	622	14.6%	14.0%	17.3%	22	27.8%	1,961	25.8%	19.5%	8	25.8%	20.7%	644	21.0%	18.0%	14	29.2%	19.9%	1,317	29.1%	19.3%
	Upper	11	34.4%	51.7%	2,105	49.5%	58.8%	41.9%	27	34.2%	3,705	48.8%	41.1%	11	35.5%	44.1%	1,524	49.7%	49.1%	16	33.3%	35.4%	2,181	48.1%	44.9%
	Unknown	0	0.0%	9.2%	0	0.0%	12.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.8%	0	0.0%	18.8%	0	0.0%	6.7%	0	0.0%	6.1%
	Total	*32*	*100%*	*100%*	*4,255*	*100%*	*100%*	*100%*	*79*	*100%*	*7,597*	*100%*	*100%*	*31*	*100%*	*100%*	*3,064*	*100%*	*100%*	*48*	*100%*	*100%*	*4,533*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.9%	0	0.0%	0.7%	23.8%	0	0.0%	0	0.0%	23.1%	0	0.0%	0.9%	0	0.0%	0.3%	0	0.0%	6.0%	0	0.0%	3.5%
	Moderate	0	0.0%	0.9%	0	0.0%	0.7%	16.9%	0	0.0%	0	0.0%	16.3%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	4.0%	0	0.0%	7.5%
	Middle	0	0.0%	0.4%	0	0.0%	0.5%	17.3%	0	0.0%	0	0.0%	19.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.4%	0	0.0%	0.2%	41.9%	0	0.0%	0	0.0%	41.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	7.9%
	Unknown	0	0.0%	97.4%	0	0.0%	97.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.3%	0	0.0%	99.3%	0	0.0%	86.0%	0	0.0%	81.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	141	14.8%	6.3%	12,760	7.9%	3.3%	23.8%	219	17.4%	18,275	9.2%	23.1%	117	16.5%	7.4%	9,971	8.6%	3.4%	102	18.4%	9.3%	8,304	10.0%	4.3%
	Moderate	220	23.1%	14.4%	30,925	19.1%	10.4%	16.9%	305	24.2%	39,094	19.7%	16.3%	189	26.7%	17.1%	24,874	21.4%	11.3%	116	20.9%	19.3%	14,220	17.2%	13.7%
	Middle	220	23.1%	18.3%	36,103	22.3%	16.1%	17.3%	307	24.3%	47,255	23.8%	19.5%	166	23.5%	21.9%	27,260	23.5%	18.5%	141	25.5%	21.8%	19,995	24.2%	18.9%
	Upper	372	39.0%	36.7%	77,371	47.9%	41.5%	41.9%	430	34.1%	94,176	47.4%	41.1%	235	33.2%	36.7%	54,061	46.5%	38.8%	195	35.2%	29.8%	40,115	48.5%	33.9%
	Unknown	1	0.1%	24.3%	4,500	2.8%	28.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.9%	0	0.0%	28.0%	0	0.0%	19.8%	0	0.0%	29.2%
	Total	*954*	*100%*	*100%*	*161,659*	*100%*	*100%*	*100%*	*1,261*	*100%*	*198,800*	*100%*	*100%*	*707*	*100%*	*100%*	*116,166*	*100%*	*100%*	*554*	*100%*	*100%*	*82,634*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	55	13.9%	11.8%	4,041	11.4%	15.2%	11.1%	28	18.3%	5,172	17.1%	14.3%	11	15.7%	12.8%	3,327	19.0%	19.0%	17	20.5%	12.3%	1,845	14.4%	17.3%
	Moderate	82	20.7%	21.9%	6,471	18.3%	22.4%	24.4%	29	19.0%	7,960	26.3%	17.6%	9	12.9%	15.8%	3,225	18.4%	14.9%	20	24.1%	15.1%	4,735	36.9%	15.5%
	Middle	122	30.8%	30.5%	9,301	26.3%	27.7%	29.8%	33	21.6%	4,873	16.1%	27.2%	15	21.4%	27.2%	4,074	23.3%	21.1%	18	21.7%	26.9%	799	6.2%	20.4%
	Upper	137	34.6%	35.3%	15,486	43.9%	34.7%	34.7%	60	39.2%	11,668	38.5%	38.2%	32	45.7%	41.8%	6,232	35.6%	42.0%	28	33.7%	43.7%	5,436	42.4%	42.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	2.0%	643	2.1%	2.6%	3	4.3%	2.0%	643	3.7%	2.9%	0	0.0%	1.7%	0	0.0%	3.9%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*396*	*100%*	*100%*	*35,299*	*100%*	*100%*	*100%*	*153*	*100%*	*30,316*	*100%*	*100%*	*70*	*100%*	*100%*	*17,501*	*100%*	*100%*	*83*	*100%*	*100%*	*12,815*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	2.1%	0	0.0%	0.7%	0.9%	0	0.0%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	0.2%
	Moderate	14	53.8%	47.1%	1,354	62.5%	47.0%	38.7%	3	15.8%	670	17.1%	20.3%	2	22.2%	20.8%	662	35.5%	22.0%	1	10.0%	24.5%	8	0.4%	14.2%
	Middle	9	34.6%	37.7%	708	32.7%	40.7%	39.0%	9	47.4%	2,399	61.2%	48.4%	3	33.3%	60.4%	763	41.0%	58.2%	6	60.0%	60.3%	1,636	79.5%	74.7%
	Upper	3	11.5%	12.6%	103	4.8%	11.5%	21.5%	7	36.8%	851	21.7%	28.4%	4	44.4%	18.8%	438	23.5%	19.8%	3	30.0%	13.2%	413	20.1%	10.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*26*	*100%*	*100%*	*2,165*	*100%*	*100%*	*100%*	*19*	*100%*	*3,920*	*100%*	*100%*	*9*	*100%*	*100%*	*1,863*	*100%*	*100%*	*10*	*100%*	*100%*	*2,057*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Huntsville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	290	73.2%	45.7%	10,942	31.0%	36.7%	92.4%	83	54.2%	5,276	17.4%	92.9%	29	41.4%	46.9%	3,270	18.7%	35.0%	54	65.1%	49.9%	2,006	15.7%	31.9%
		Over $1 Million	71	17.9%		20,552	58.2%		6.9%	57	37.3%	18,597	61.3%	6.4%	33	47.1%		10,663	60.9%		24	28.9%		7,934	61.9%	
		Total Rev. available	361	91.2%		31,494	89.2%		99.2%	140	91.5%	23,873	78.7%	99.2%	62	88.6%		13,933	79.6%		78	94.0%		9,940	77.6%	
		Rev. Not Known	35	8.8%		3,805	10.8%		0.8%	13	8.5%	6,443	21.3%	0.8%	8	11.4%		3,568	20.4%		5	6.0%		2,875	22.4%	
		Total	*396*	*100%*		*35,299*	*100%*		*100.0%*	*153*	*100%*	*30,316*	*100%*	*100%*	*70*	*100%*		*17,501*	*100%*		*83*	*100%*		*12,815*	*100%*	
	Loan Size	$100,000 or Less	323	81.6%	87.7%	6,991	19.8%	25.8%		94	61.4%	2,425	8.0%		34	48.6%	89.3%	888	5.1%	26.0%	60	72.3%	91.1%	1,537	12.0%	29.9%
		$100,001 - $250,000	38	9.6%	6.3%	5,781	16.4%	18.5%		21	13.7%	3,698	12.2%		13	18.6%	5.1%	2,322	13.3%	16.8%	8	9.6%	4.2%	1,376	10.7%	15.4%
		$250,001 - $1 Million	35	8.8%	6.1%	22,527	63.8%	55.7%		38	24.8%	24,193	79.8%		23	32.9%	5.6%	14,291	81.7%	57.2%	15	18.1%	4.7%	9,902	77.3%	54.7%
		Total	*396*	*100%*	*100.0%*	*35,299*	*100%*	*100.0%*		*153*	*100%*	*30,316*	*100%*		*70*	*100%*	*100%*	*17,501*	*100%*	*100%*	*83*	*100%*	*100%*	*12,815*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	273	94.1%		5,374	49.1%			66	79.5%	1,377	26.1%		17	58.6%		310	9.5%		49	90.7%		1,067	53.2%	
		$100,001 - $250,000	10	3.4%		1,489	13.6%			12	14.5%	2,093	39.7%		8	27.6%		1,414	43.2%		4	7.4%		679	33.8%	
		$250,001 - $1 Million	7	2.4%		4,079	37.3%			5	6.0%	1,806	34.2%		4	13.8%		1,546	47.3%		1	1.9%		260	13.0%	
		Total	*290*	*100%*		*10,942*	*100%*			*83*	*100%*	*5,276*	*100%*		*29*	*100%*		*3,270*	*100%*		*54*	*100%*		*2,006*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	17	65.4%	43.5%	1,805	83.4%	61.6%	96.6%	10	52.6%	949	24.2%	96.1%	4	44%	38.3%	313	17%	46.8%	6	60%	39.7%	636	31%	53.5%
		Over $1 Million	6	23.1%		250	11.5%		3.4%	4	21.1%	1,309	33.4%	3.9%	1	11.1%		288	15.5%		3	30.0%		1,021	49.6%	
		Total Rev. available	23	88.5%		2,055	94.9%		100.0%	14	73.7%	2,258	57.6%	100.0%	5	55.6%		601	32.3%		9	90.0%		1,657	80.6%	
		Not Known	3	11.5%		110	5.1%		0.0%	5	26.3%	1,662	42.4%	0.0%	4	44.4%		1,262	67.7%		1	10.0%		400	19.4%	
		Total	*26*	*100%*		*2,165*	*100%*		*100%*	*19*	*100%*	*3,920*	*100%*	*100%*	*9*	*100%*		*1,863*	*100%*		*10*	*100%*		*2,057*	*100%*	
	Loan Size	$100,000 or Less	19	73.1%	83.8%	438	20.2%	30.3%		5	26.3%	73	1.9%		2	22.2%	79.2%	20	1.1%	22.2%	3	30.0%	84.8%	53	2.6%	27.4%
		$100,001 - $250,000	5	19.2%	8.9%	827	38.2%	24.8%		6	31.6%	988	25.2%		3	33.3%	12.1%	455	24.4%	29.9%	3	30.0%	8.6%	533	25.9%	29.3%
		$250,001 - $500,000	2	7.7%	7.3%	900	41.6%	44.9%		8	42.1%	2,859	72.9%		4	44.4%	8.7%	1,388	74.5%	47.8%	4	40.0%	6.6%	1,471	71.5%	43.3%
		Total	*26*	*100%*	*100%*	*2,165*	*100%*	*100%*		*19*	*100%*	*3,920*	*100%*		*9*	*100%*	*100%*	*1,863*	*100%*	*100%*	*10*	*100%*	*100%*	*2,057*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	11	64.7%		188	10.4%			5	50.0%	73	7.7%		2	50.0%		20	6.4%		3	50.0%		53	8.3%	
		$100,001 - $250,000	4	23.5%		717	39.7%			4	40.0%	586	61.7%		2	50.0%		293	93.6%		2	33.3%		293	46.1%	
		$250,001 - $500,000	2	11.8%		900	49.9%			1	10.0%	290	30.6%		0	0.0%		0	0.0%		1	16.7%		290	45.6%	
		Total	*17*	*100%*		*1,805*	*100%*			*10*	*100%*	*949*	*100%*		*4*	*100%*		*313*	*100%*		*6*	*100%*		*636*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	0.5%	0.7%	27	0.1%	0.3%	6.1%	2	1.0%	79	0.2%	4.3%	2	1.6%	0.8%	79	0.3%	0.3%	0	0.0%	1.4%	0	0.0%	0.5%
	Moderate	24	11.3%	10.3%	3,047	6.2%	5.8%	16.9%	28	13.5%	4,569	8.8%	20.4%	21	16.5%	15.6%	3,751	12.4%	9.7%	7	8.6%	16.9%	818	3.8%	10.8%
	Middle	66	31.1%	34.8%	11,855	24.2%	29.2%	38.5%	93	44.7%	19,439	37.4%	43.8%	55	43.3%	39.4%	11,227	37.1%	32.8%	38	46.9%	39.9%	8,212	37.8%	34.1%
	Upper	121	57.1%	54.1%	34,087	69.5%	64.7%	38.5%	85	40.9%	27,906	53.7%	31.2%	49	38.6%	44.1%	15,202	50.2%	57.2%	36	44.4%	41.6%	12,704	58.5%	54.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*212*	*100%*	*100%*	*49,016*	*100%*	*100%*	*100%*	*208*	*100%*	*51,993*	*100%*	*100%*	*127*	*100%*	*100%*	*30,259*	*100%*	*100%*	*81*	*100%*	*100%*	*21,734*	*100%*	*100%*
REFINANCE	Low	8	3.1%	0.6%	307	0.8%	0.2%	6.1%	6	2.5%	490	2.0%	4.3%	5	3.8%	1.0%	459	3.0%	0.7%	1	1.0%	1.6%	31	0.3%	0.6%
	Moderate	22	8.5%	7.4%	1,909	5.2%	4.8%	16.9%	68	28.8%	4,246	17.4%	20.4%	28	21.4%	14.1%	1,820	12.0%	9.2%	40	38.1%	17.5%	2,426	26.2%	10.8%
	Middle	104	40.3%	34.3%	13,844	37.6%	29.7%	38.5%	92	39.0%	9,926	40.6%	43.8%	58	44.3%	45.0%	7,421	48.8%	38.8%	34	32.4%	44.2%	2,505	27.1%	41.0%
	Upper	124	48.1%	57.7%	20,739	56.4%	65.2%	38.5%	68	28.8%	9,627	39.3%	31.2%	38	29.0%	39.8%	5,340	35.1%	51.2%	30	28.6%	36.6%	4,287	46.4%	47.5%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	2	0.8%	181	0.7%	0.2%	2	1.5%	0.1%	181	1.2%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%
	Total	*258*	*100%*	*100%*	*36,799*	*100%*	*100%*	*100%*	*236*	*100%*	*24,470*	*100%*	*100%*	*131*	*100%*	*100%*	*15,221*	*100%*	*100%*	*105*	*100%*	*100%*	*9,249*	*100%*	*100%*
HOME IMPROVEMENT	Low	5	7.5%	3.8%	206	4.4%	1.9%	6.1%	4	2.2%	92	0.9%	4.3%	2	2.0%	1.9%	51	0.8%	0.6%	2	2.5%	0.7%	41	0.9%	0.2%
	Moderate	9	13.4%	14.1%	308	6.6%	7.6%	16.9%	31	17.1%	1,483	13.8%	20.4%	13	12.7%	12.4%	837	13.0%	9.6%	18	22.8%	14.9%	646	14.9%	11.5%
	Middle	22	32.8%	35.3%	1,413	30.3%	33.2%	38.5%	77	42.5%	4,365	40.6%	43.8%	47	46.1%	37.8%	2,535	39.4%	26.5%	30	38.0%	39.9%	1,830	42.3%	34.0%
	Upper	31	46.3%	46.8%	2,739	58.7%	57.3%	38.5%	69	38.1%	4,823	44.8%	31.2%	40	39.2%	48.0%	3,013	46.8%	63.3%	29	36.7%	44.4%	1,810	41.8%	54.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*67*	*100%*	*100%*	*4,666*	*100%*	*100%*	*100%*	*181*	*100%*	*10,763*	*100%*	*100%*	*102*	*100%*	*100%*	*6,436*	*100%*	*100%*	*79*	*100%*	*100%*	*4,327*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	12.2%	0	0.0%	5.7%	8.8%	0	0.0%	0	0.0%	7.9%	0	0.0%	5.7%	0	0.0%	0.9%	0	0.0%	24.1%	0	0.0%	4.8%
	Moderate	0	0.0%	29.3%	0	0.0%	41.1%	30.9%	0	0.0%	0	0.0%	39.2%	0	0.0%	41.5%	0	0.0%	64.8%	0	0.0%	31.0%	0	0.0%	30.7%
	Middle	0	0.0%	41.5%	0	0.0%	34.6%	38.1%	1	100.0%	4,225	100.0%	28.4%	0	0.0%	34.0%	0	0.0%	13.7%	1	100.0%	31.0%	4,225	100.0%	55.2%
	Upper	0	0.0%	17.1%	0	0.0%	18.6%	21.2%	0	0.0%	0	0.0%	21.3%	0	0.0%	17.0%	0	0.0%	19.9%	0	0.0%	13.8%	0	0.0%	9.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.9%	0	0.0%	0	0.0%	3.3%	0	0.0%	1.9%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*4,225*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*4,225*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.8%	0	0.0%	0.8%	6.1%	1	1.9%	10	0.3%	4.3%	1	4.2%	0.4%	10	0.7%	0.0%	0	0.0%	0.4%	0	0.0%	0.2%
	Moderate	3	14.3%	6.6%	86	4.3%	5.2%	16.9%	11	21.2%	376	13.1%	20.4%	4	16.7%	7.7%	82	5.9%	4.5%	7	25.0%	10.9%	294	19.8%	5.9%
	Middle	7	33.3%	33.1%	393	19.4%	21.8%	38.5%	19	36.5%	1,092	38.1%	43.8%	9	37.5%	33.1%	395	28.6%	25.0%	10	35.7%	34.5%	697	47.0%	29.1%
	Upper	11	52.4%	59.5%	1,542	76.3%	72.3%	38.5%	21	40.4%	1,388	48.4%	31.2%	10	41.7%	58.8%	895	64.8%	70.5%	11	39.3%	54.2%	493	33.2%	64.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*21*	*100%*	*100%*	*2,021*	*100%*	*100%*	*100%*	*52*	*100%*	*2,866*	*100%*	*100%*	*24*	*100%*	*100%*	*1,382*	*100%*	*100%*	*28*	*100%*	*100%*	*1,484*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.1%	0	0.0%	0.3%	6.1%	1	1.8%	27	0.8%	4.3%	0	0.0%	2.4%	0	0.0%	0.7%	1	2.9%	1.9%	27	1.3%	5.4%
	Moderate	5	33.3%	15.4%	171	18.8%	5.2%	16.9%	5	9.1%	147	4.1%	20.4%	2	9.5%	20.2%	43	3.0%	15.4%	3	8.8%	14.9%	104	4.9%	11.5%
	Middle	6	40.0%	33.8%	317	34.9%	16.9%	38.5%	28	50.9%	1,676	46.6%	43.8%	13	61.9%	44.0%	735	50.5%	32.9%	15	44.1%	41.6%	941	44.0%	31.4%
	Upper	4	26.7%	47.7%	420	46.3%	77.6%	38.5%	20	36.4%	1,675	46.6%	31.2%	5	23.8%	32.1%	607	41.7%	50.3%	15	44.1%	41.6%	1,068	49.9%	51.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.8%	70	1.9%	0.2%	1	4.8%	1.2%	70	4.8%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*15*	*100%*	*100%*	*908*	*100%*	*100%*	*100%*	*55*	*100%*	*3,595*	*100%*	*100%*	*21*	*100%*	*100%*	*1,455*	*100%*	*100%*	*34*	*100%*	*100%*	*2,140*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.3%	0	0.0%	2.7%	6.1%	0	0.0%	0	0.0%	4.3%	0	0.0%	4.9%	0	0.0%	1.3%	0	0.0%	3.9%	0	0.0%	1.8%
	Moderate	0	0.0%	17.2%	0	0.0%	10.7%	16.9%	0	0.0%	0	0.0%	20.4%	0	0.0%	24.6%	0	0.0%	15.9%	0	0.0%	29.4%	0	0.0%	21.1%
	Middle	0	0.0%	44.4%	0	0.0%	40.8%	38.5%	0	0.0%	0	0.0%	43.8%	0	0.0%	41.0%	0	0.0%	40.3%	0	0.0%	41.2%	0	0.0%	41.1%
	Upper	0	0.0%	35.0%	0	0.0%	45.8%	38.5%	0	0.0%	0	0.0%	31.2%	0	0.0%	29.5%	0	0.0%	42.5%	0	0.0%	25.5%	0	0.0%	36.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	14	2.4%	0.7%	540	0.6%	0.6%	6.1%	14	1.9%	698	0.7%	4.3%	10	2.5%	0.9%	599	1.1%	0.4%	4	1.2%	1.5%	99	0.2%	0.8%
	Moderate	63	11.0%	9.1%	5,521	5.9%	7.6%	16.9%	143	19.5%	10,821	11.1%	20.4%	68	16.8%	15.2%	6,533	11.9%	15.6%	75	22.9%	16.9%	4,288	9.9%	11.8%
	Middle	205	35.8%	34.7%	27,822	29.8%	29.7%	38.5%	310	42.3%	40,723	41.6%	43.8%	182	44.9%	40.7%	22,313	40.8%	31.9%	128	39.0%	40.6%	18,410	42.7%	36.3%
	Upper	291	50.8%	55.4%	59,527	63.7%	61.9%	38.5%	263	35.9%	45,419	46.4%	31.2%	142	35.1%	43.1%	25,057	45.8%	52.0%	121	36.9%	40.9%	20,362	47.2%	51.0%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	3	0.4%	251	0.3%	0.2%	3	0.7%	0.1%	251	0.5%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*573*	*100%*	*100%*	*93,410*	*100%*	*100%*	*100%*	*733*	*100%*	*97,912*	*100%*	*100%*	*405*	*100%*	*100%*	*54,753*	*100%*	*100%*	*328*	*100%*	*100%*	*43,159*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Montgomery

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	23	10.8%	7.1%	2,480	5.1%	3.6%	24.0%	15	7.2%	1,725	3.3%	23.2%	12	9.4%	7.1%	1,411	4.7%	3.2%	3	3.7%	4.6%	314	1.4%	2.1%
	Moderate	73	34.4%	21.2%	11,787	24.0%	15.4%	16.0%	55	26.4%	8,215	15.8%	16.3%	38	29.9%	21.6%	6,175	20.4%	15.0%	17	21.0%	16.9%	2,040	9.4%	10.9%
	Middle	49	23.1%	21.5%	10,056	20.5%	20.5%	18.2%	44	21.2%	9,697	18.7%	18.7%	29	22.8%	22.0%	5,928	19.6%	20.8%	15	18.5%	22.5%	3,769	17.3%	19.8%
	Upper	67	31.6%	35.2%	24,693	50.4%	46.0%	41.7%	94	45.2%	32,356	62.2%	41.8%	48	37.8%	35.3%	16,745	55.3%	46.9%	46	56.8%	40.7%	15,611	71.8%	52.4%
	Unknown	0	0.0%	15.0%	0	0.0%	14.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.1%	0	0.0%	14.1%	0	0.0%	15.3%	0	0.0%	14.9%
	Total	*212*	*100%*	*100%*	*49,016*	*100%*	*100%*	*100%*	*208*	*100%*	*51,993*	*100%*	*100%*	*127*	*100%*	*100%*	*30,259*	*100%*	*100%*	*81*	*100%*	*100%*	*21,734*	*100%*	*100%*
REFINANCE	Low	30	11.6%	3.9%	2,235	6.1%	1.9%	24.0%	47	19.9%	2,727	11.1%	23.2%	27	20.6%	8.2%	1,740	11.4%	4.4%	20	19.0%	7.1%	987	10.7%	3.4%
	Moderate	69	26.7%	12.2%	7,205	19.6%	8.0%	16.0%	53	22.5%	4,332	17.7%	16.3%	28	21.4%	18.1%	2,544	16.7%	12.9%	25	23.8%	15.7%	1,788	19.3%	9.7%
	Middle	53	20.5%	16.9%	6,880	18.7%	13.9%	18.2%	71	30.1%	7,066	28.9%	18.7%	40	30.5%	22.9%	4,827	31.7%	20.8%	31	29.5%	23.5%	2,239	24.2%	19.3%
	Upper	106	41.1%	35.7%	20,479	55.7%	43.5%	41.7%	65	27.5%	10,345	42.3%	41.8%	36	27.5%	37.2%	6,110	40.1%	47.2%	29	27.6%	38.8%	4,235	45.8%	49.6%
	Unknown	0	0.0%	31.3%	0	0.0%	32.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.5%	0	0.0%	14.7%	0	0.0%	14.8%	0	0.0%	18.0%
	Total	*258*	*100%*	*100%*	*36,799*	*100%*	*100%*	*100%*	*236*	*100%*	*24,470*	*100%*	*100%*	*131*	*100%*	*100%*	*15,221*	*100%*	*100%*	*105*	*100%*	*100%*	*9,249*	*100%*	*100%*
HOME IMPROVEMENT	Low	7	10.4%	7.1%	331	7.1%	5.0%	24.0%	20	11.0%	621	5.8%	23.2%	12	11.8%	8.4%	424	6.6%	3.9%	8	10.1%	4.5%	197	4.6%	3.6%
	Moderate	16	23.9%	22.4%	724	15.5%	14.3%	16.0%	34	18.8%	1,470	13.7%	16.3%	26	25.5%	16.1%	1,051	16.3%	8.5%	8	10.1%	11.6%	419	9.7%	8.7%
	Middle	13	19.4%	21.2%	645	13.8%	20.2%	18.2%	45	24.9%	2,475	23.0%	18.7%	19	18.6%	21.4%	1,246	19.4%	17.2%	26	32.9%	27.2%	1,229	28.4%	19.8%
	Upper	31	46.3%	46.8%	2,966	63.6%	56.8%	41.7%	81	44.8%	6,157	57.2%	41.8%	45	44.1%	50.8%	3,715	57.7%	63.8%	36	45.6%	50.0%	2,442	56.4%	60.7%
	Unknown	0	0.0%	2.6%	0	0.0%	3.7%	0.0%	1	0.6%	40	0.4%	0.0%	0	0.0%	3.4%	0	0.0%	6.6%	1	1.3%	6.7%	40	0.9%	7.2%
	Total	*67*	*100%*	*100%*	*4,666*	*100%*	*100%*	*100%*	*181*	*100%*	*10,763*	*100%*	*100%*	*102*	*100%*	*100%*	*6,436*	*100%*	*100%*	*79*	*100%*	*100%*	*4,327*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.0%	0	0.0%	0	0.0%	23.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	0.4%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	16.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	0.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.2%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	7.3%	0	0.0%	0.7%	41.7%	0	0.0%	0	0.0%	41.8%	0	0.0%	3.8%	0	0.0%	0.1%	0	0.0%	3.4%	0	0.0%	0.2%
	Unknown	0	0.0%	92.7%	0	0.0%	99.3%	0.0%	1	100.0%	4,225	100.0%	0.0%	0	0.0%	96.2%	0	0.0%	99.9%	1	100.0%	89.7%	4,225	100.0%	99.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*4,225*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*4,225*	*100%*	*100%*
OTHER PURPOSE LOC	Low	3	14.3%	5.8%	53	2.6%	2.1%	24.0%	9	17.3%	210	7.3%	23.2%	6	25.0%	6.3%	161	11.6%	2.9%	3	10.7%	4.6%	49	3.3%	3.1%
	Moderate	3	14.3%	13.2%	138	6.8%	8.2%	16.0%	7	13.5%	288	10.0%	16.3%	1	4.2%	8.8%	10	0.7%	3.9%	6	21.4%	13.4%	278	18.7%	8.5%
	Middle	4	19.0%	14.0%	265	13.1%	8.9%	18.2%	20	38.5%	1,123	39.2%	18.7%	10	41.7%	24.6%	579	41.9%	15.9%	10	35.7%	20.8%	544	36.7%	14.4%
	Upper	11	52.4%	63.6%	1,565	77.4%	75.4%	41.7%	16	30.8%	1,245	43.4%	41.8%	7	29.2%	55.5%	632	45.7%	73.8%	9	32.1%	57.0%	613	41.3%	70.2%
	Unknown	0	0.0%	3.3%	0	0.0%	5.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	3.5%	0	0.0%	4.2%	0	0.0%	3.8%
	Total	*21*	*100%*	*100%*	*2,021*	*100%*	*100%*	*100%*	*52*	*100%*	*2,866*	*100%*	*100%*	*24*	*100%*	*100%*	*1,382*	*100%*	*100%*	*28*	*100%*	*100%*	*1,484*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Montgomery

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	5	33.3%	15.4%	139	15.3%	3.7%	24.0%	6	10.9%	245	6.8%	23.2%	4	19.0%	14.3%	168	11.5%	8.0%	2	5.9%	9.9%	77	3.6%	7.2%
	Moderate	1	6.7%	10.8%	140	15.4%	6.3%	16.0%	13	23.6%	980	27.3%	16.3%	10	47.6%	25.0%	717	49.3%	15.8%	3	8.8%	10.6%	263	12.3%	8.5%
	Middle	2	13.3%	15.4%	110	12.1%	7.8%	18.2%	16	29.1%	829	23.1%	18.7%	3	14.3%	20.2%	132	9.1%	19.7%	13	38.2%	22.4%	697	32.6%	15.5%
	Upper	7	46.7%	46.2%	519	57.2%	65.5%	41.7%	20	36.4%	1,541	42.9%	41.8%	4	19.0%	29.8%	438	30.1%	47.8%	16	47.1%	48.4%	1,103	51.5%	55.6%
	Unknown	0	0.0%	12.3%	0	0.0%	16.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.7%	0	0.0%	8.7%	0	0.0%	8.7%	0	0.0%	13.2%
	Total	*15*	*100%*	*100%*	*908*	*100%*	*100%*	*100%*	*55*	*100%*	*3,595*	*100%*	*100%*	*21*	*100%*	*100%*	*1,455*	*100%*	*100%*	*34*	*100%*	*100%*	*2,140*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.1%	0	0.0%	0.9%	24.0%	0	0.0%	0	0.0%	23.2%	0	0.0%	1.6%	0	0.0%	0.7%	0	0.0%	5.9%	0	0.0%	5.1%
	Moderate	0	0.0%	1.7%	0	0.0%	1.4%	16.0%	0	0.0%	0	0.0%	16.3%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	2.0%	0	0.0%	2.2%
	Middle	0	0.0%	1.7%	0	0.0%	1.6%	18.2%	0	0.0%	0	0.0%	18.7%	0	0.0%	1.6%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.1%	0	0.0%	2.7%	41.7%	0	0.0%	0	0.0%	41.8%	0	0.0%	0.8%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	94.4%	0	0.0%	93.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.1%	0	0.0%	97.2%	0	0.0%	92.2%	0	0.0%	92.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	68	11.9%	5.5%	5,238	5.6%	2.6%	24.0%	97	13.2%	5,528	5.6%	23.2%	61	15.1%	7.4%	3,904	7.1%	3.1%	36	11.0%	5.3%	1,624	3.8%	2.3%
	Moderate	162	28.3%	16.7%	19,994	21.4%	11.2%	16.0%	162	22.1%	15,285	15.6%	16.3%	103	25.4%	19.8%	10,497	19.2%	12.7%	59	18.0%	16.0%	4,788	11.1%	10.0%
	Middle	121	21.1%	19.0%	17,956	19.2%	16.2%	18.2%	196	26.7%	21,190	21.6%	18.7%	101	24.9%	21.9%	12,712	23.2%	18.3%	95	29.0%	22.6%	8,478	19.6%	18.5%
	Upper	222	38.7%	35.3%	50,222	53.8%	42.1%	41.7%	276	37.7%	51,644	52.7%	41.8%	140	34.6%	36.2%	27,640	50.5%	42.1%	136	41.5%	41.0%	24,004	55.6%	49.5%
	Unknown	0	0.0%	23.4%	0	0.0%	27.9%	0.0%	2	0.3%	4,265	4.4%	0.0%	0	0.0%	14.7%	0	0.0%	23.8%	2	0.6%	15.1%	4,265	9.9%	19.8%
	Total	*573*	*100%*	*100%*	*93,410*	*100%*	*100%*	*100%*	*733*	*100%*	*97,912*	*100%*	*100%*	*405*	*100%*	*100%*	*54,753*	*100%*	*100%*	*328*	*100%*	*100%*	*43,159*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Count			Dollar				Count		Dollar					Count			Dollar				Count			Dollar			
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses			Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%			#	%	%	$(000s)	$ %	$ %		#	%	%	$(000s)	$ %	$ %	
SMALL BUSINESSES	Low	26	8.6%	6.3%	1,375	8.0%	8.2%	6.8%	19	14.3%	1,916	10.4%	6.1%			8	14.3%	5.1%	950	10.0%	7.7%		11	14.3%	5.6%	966	10.8%	8.6%	
	Moderate	53	17.5%	14.7%	3,942	22.9%	15.8%	16.7%	27	20.3%	5,151	28.0%	23.5%			12	21.4%	20.3%	2,961	31.3%	19.5%		15	19.5%	19.1%	2,190	24.4%	18.9%	
	Middle	104	34.3%	34.4%	3,888	22.6%	30.3%	37.8%	43	32.3%	7,250	39.3%	37.6%			18	32.1%	36.5%	3,745	39.6%	35.0%		25	32.5%	35.9%	3,505	39.1%	35.2%	
	Upper	115	38.0%	40.5%	7,394	43.0%	40.0%	34.9%	37	27.8%	2,487	13.5%	28.7%			15	26.8%	33.6%	1,003	10.6%	32.7%		22	28.6%	35.7%	1,484	16.6%	31.7%	
	Unknown	5	1.7%	3.5%	592	3.4%	5.6%	3.8%	7	5.3%	1,622	8.8%	4.1%			3	5.4%	3.7%	801	8.5%	5.0%		4	5.2%	3.3%	821	9.2%	5.5%	
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.1%		0	0.0%	0	0.0%				0	0.0%	0.8%	0	0.0%	0.2%		0	0.0%	0.5%	0	0.0%	0.1%	
	Total	*303*	*100%*	*100%*	*17,191*	*100%*	*100%*	*100%*	*133*	*100%*	*18,426*	*100%*	*100%*			*56*	*100%*	*100%*	*9,460*	*100%*	*100%*		*77*	*100%*	*100%*	*8,966*	*100%*	*100%*	
SMALL FARM								Total Farms					Total Farms																
	Low	0	0.0%	0.7%	0	0.0%	0.4%	1.9%	0	0.0%	0	0.0%	0.9%			0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	
	Moderate	1	20.0%	19.1%	24	19.8%	25.6%	18.4%	1	100.0%	102	100.0%	14.1%			0	0.0%	6.7%	0	0.0%	3.3%		1	100.0%	9.6%	102	100.0%	21.3%	
	Middle	1	20.0%	48.7%	54	44.6%	43.5%	48.1%	0	0.0%	0	0.0%	57.3%			0	0.0%	63.0%	0	0.0%	56.2%		0	0.0%	64.0%	0	0.0%	47.8%	
	Upper	3	60.0%	28.9%	43	35.5%	30.1%	30.2%	0	0.0%	0	0.0%	26.8%			0	0.0%	28.1%	0	0.0%	40.2%		0	0.0%	26.4%	0	0.0%	31.0%	
	Unknown	0	0.0%	0.7%	0	0.0%	0.1%	1.4%	0	0.0%	0	0.0%	0.9%			0	0.0%	1.5%	0	0.0%	0.1%		0	0.0%	0.0%	0	0.0%	0.0%	
	Tr Unknown	0	0.0%	2.0%	0	0.0%	0.4%		0	0.0%	0	0.0%				0	0.0%	0.7%	0	0.0%	0.2%		0	0.0%	0.0%	0	0.0%	0.0%	
	Total	*5*	*100%*	*100%*	*121*	*100%*	*100%*	*100%*	*1*	*100%*	*102*	*100%*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*1*	*100%*	*100%*	*102*	*100%*	*100%*	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Montgomery

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
			Count			Dollar				Count		Dollar					Count			Dollar				Count			Dollar			
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses			Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%			#	%	%	$ (000s)	$ %	$ %		#	%	%	$ (000s)	$ %	$ %	
SMALL BUSINESS	Revenue	$1 Million or Less	257	84.8%	37.5%	9,726	56.6%	25.6%	90.6%	73	54.9%	5,322	28.9%	91.4%			30	53.6%	47.0%	2,501	26.4%	33.9%		43	55.8%	47.4%	2,821	31.5%	30.0%	
		Over $1 Million	34	11.2%		6,861	39.9%		8.0%	58	43.6%	12,739	69.1%	7.3%			25	44.6%		6,794	71.8%			33	42.9%		5,945	66.3%		
		Total Rev. available	291	96.0%		16,587	96.5%		98.5%	131	98.5%	18,061	98.0%	98.6%			55	98.2%		9,295	98.3%			76	98.7%		8,766	97.8%		
		Rev. Not Known	12	4.0%		604	3.5%		1.5%	2	1.5%	365	2.0%	1.4%			1	1.8%		165	1.7%			1	1.3%		200	2.2%		
		Total	*303*	*100%*		*17,191*	*100%*		*100.0%*	*133*	*100%*	*18,426*	*100%*	*100%*			*56*	*100%*		*9,460*	*100%*			*77*	*100%*		*8,966*	*100%*		
	Loan Size	$100,000 or Less	265	87.5%	88.1%	5,363	31.2%	29.5%		84	63.2%	2,442	13.3%				29	51.8%	90.8%	788	8.3%	30.3%		55	71.4%	90.3%	1,654	18.4%	29.9%	
		$100,001 - $250,000	22	7.3%	6.4%	3,605	21.0%	19.9%		27	20.3%	4,683	25.4%				14	25.0%	4.7%	2,570	27.2%	17.9%		13	16.9%	5.2%	2,113	23.6%	18.7%	
		$250,001 - $1 Million	16	5.3%	5.4%	8,223	47.8%	50.6%		22	16.5%	11,301	61.3%				13	23.2%	4.4%	6,102	64.5%	51.8%		9	11.7%	4.5%	5,199	58.0%	51.4%	
		Total	*303*	*100%*	*100.0%*	*17,191*	*100%*	*100.0%*		*133*	*100%*	*18,426*	*100%*				*56*	*100%*	*100%*	*9,460*	*100%*	*100%*		*77*	*100%*	*100%*	*8,966*	*100%*	*100%*	
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	240	93.4%		4,588	47.2%			57	78.1%	1,230	23.1%				22	73.3%		470	18.8%			35	81.4%		760	26.9%		
		$100,001 - $250,000	11	4.3%		1,806	18.6%			11	15.1%	2,005	37.7%				5	16.7%		989	39.5%			6	14.0%		1,016	36.0%		
		$250,001 - $1 Million	6	2.3%		3,332	34.3%			5	6.8%	2,087	39.2%				3	10.0%		1,042	41.7%			2	4.7%		1,045	37.0%		
		Total	*257*	*100%*		*9,726*	*100%*			*73*	*100%*	*5,322*	*100%*				*30*	*100%*		*2,501*	*100%*			*43*	*100%*		*2,821*	*100%*		
SMALL FARM									Total Farms					Total Farms																
	Revenue	$1 Million or Less	3	60.0%	35.5%	81	66.9%	51.4%	94.8%	1	100.0%	102	100.0%	94.8%			0	0.0%	60.0%	0	0.0%	75.2%		1	100%	54.4%	102	100%	64.0%	
		Over $1 Million	0	0.0%		0	0.0%		5.2%	0	0.0%	0	0.0%	5.2%			0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total Rev. available	3	60.0%		81	66.9%		100.0%	1	100.0%	102	100.0%	100.0%			0	0.0%		0	0.0%			1	100.0%		102	100.0%		
		Not Known	2	40.0%		40	33.1%		0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total	*5*	*100%*		*121*	*100%*		*100%*	*1*	*100%*	*102*	*100%*	*100%*			*0*	*0.0%*		*0*	*0.0%*			*1*	*100%*		*102*	*100%*		
	Loan Size	$100,000 or Less	5	100.0%	85.5%	121	100.0%	29.0%		0	0.0%	0	0.0%				0	0.0%	87.4%	0	0.0%	35.5%		0	0.0%	80.8%	0	0.0%	28.0%	
		$100,001 - $250,000	0	0.0%	7.2%	0	0.0%	22.8%		1	100.0%	102	100.0%				0	0.0%	7.4%	0	0.0%	25.8%		1	100.0%	12.0%	102	100.0%	33.3%	
		$250,001 - $500,000	0	0.0%	7.2%	0	0.0%	48.1%		0	0.0%	0	0.0%				0	0.0%	5.2%	0	0.0%	38.7%		0	0.0%	7.2%	0	0.0%	38.7%	
		Total	*5*	*100%*	*100%*	*121*	*100%*	*100%*		*1*	*100%*	*102*	*100%*				*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*1*	*100%*	*100%*	*102*	*100%*	*100%*	
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%		81	100.0%			0	0.0%	0	0.0%				0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		$100,001 - $250,000	0	0.0%		0	0.0%			1	100.0%	102	100.0%				0	0.0%		0	0.0%			1	100.0%		102	100.0%		
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%				0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total	*3*	*100%*		*81*	*100%*			*1*	*100%*	*102*	*100%*				*0*	*0.0%*		*0*	*0.0%*			*1*	*100%*		*102*	*100%*		

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Northern AL

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	8	4.6%	3.8%	1,421	3.8%	3.0%	4.8%	19	9.2%	3,345	6.3%	7.8%	12	10.0%	5.1%	2,193	7.1%	4.7%	7	8.0%	5.8%	1,152	5.2%	5.6%
	Middle	112	64.7%	68.2%	21,144	56.6%	63.3%	74.2%	125	60.4%	27,799	52.4%	73.3%	73	60.8%	68.4%	15,055	48.9%	63.3%	52	59.8%	69.3%	12,744	57.3%	64.5%
	Upper	53	30.6%	28.0%	14,811	39.6%	33.6%	20.9%	63	30.4%	21,888	41.3%	18.9%	35	29.2%	26.5%	13,531	44.0%	32.0%	28	32.2%	25.0%	8,357	37.6%	29.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*173*	*100%*	*100%*	*37,376*	*100%*	*100%*	*100%*	*207*	*100%*	*53,032*	*100%*	*100%*	*120*	*100%*	*100%*	*30,779*	*100%*	*100%*	*87*	*100%*	*100%*	*22,253*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	16	5.5%	4.0%	1,685	4.1%	3.1%	4.8%	16	7.7%	1,749	6.9%	7.8%	12	9.6%	6.4%	1,448	10.3%	5.9%	4	4.8%	5.3%	301	2.6%	4.6%
	Middle	197	68.2%	66.2%	26,733	65.1%	61.9%	74.2%	142	67.9%	15,990	62.7%	73.3%	80	64.0%	70.4%	7,245	51.6%	66.7%	62	73.8%	69.7%	8,745	76.4%	67.3%
	Upper	76	26.3%	29.8%	12,678	30.8%	35.0%	20.9%	51	24.4%	7,760	30.4%	18.9%	33	26.4%	23.2%	5,358	38.1%	27.4%	18	21.4%	25.0%	2,402	21.0%	28.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*289*	*100%*	*100%*	*41,096*	*100%*	*100%*	*100%*	*209*	*100%*	*25,499*	*100%*	*100%*	*125*	*100%*	*100%*	*14,051*	*100%*	*100%*	*84*	*100%*	*100%*	*11,448*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	1.1%	1.3%	30	0.4%	2.2%	4.8%	10	4.6%	376	2.5%	7.8%	5	4.1%	6.2%	210	2.7%	5.3%	5	5.3%	6.6%	166	2.4%	3.9%
	Middle	65	73.0%	69.5%	4,268	63.0%	65.1%	74.2%	142	65.7%	10,232	69.0%	73.3%	77	63.6%	61.2%	5,144	65.1%	60.4%	65	68.4%	68.8%	5,088	73.4%	67.9%
	Upper	23	25.8%	29.2%	2,472	36.5%	32.7%	20.9%	64	29.6%	4,223	28.5%	18.9%	39	32.2%	32.5%	2,546	32.2%	34.4%	25	26.3%	24.7%	1,677	24.2%	28.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*89*	*100%*	*100%*	*6,770*	*100%*	*100%*	*100%*	*216*	*100%*	*14,831*	*100%*	*100%*	*121*	*100%*	*100%*	*7,900*	*100%*	*100%*	*95*	*100%*	*100%*	*6,931*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.8%	0	0.0%	0.8%	12.2%	0	0.0%	0	0.0%	4.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	69.4%	0	0.0%	70.7%	74.2%	0	0.0%	0	0.0%	83.9%	0	0.0%	72.4%	0	0.0%	65.6%	0	0.0%	73.5%	0	0.0%	97.3%
	Upper	0	0.0%	27.8%	0	0.0%	28.5%	13.6%	0	0.0%	0	0.0%	11.4%	0	0.0%	27.6%	0	0.0%	34.4%	0	0.0%	26.5%	0	0.0%	2.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	12.1%	5.9%	153	7.7%	4.7%	4.8%	1	1.4%	75	1.4%	7.8%	0	0.0%	3.3%	0	0.0%	3.3%	1	2.9%	6.0%	75	3.1%	4.7%
	Middle	20	60.6%	59.1%	1,130	56.8%	57.6%	74.2%	45	64.3%	3,238	61.4%	73.3%	24	66.7%	66.6%	1,880	65.2%	55.6%	21	61.8%	66.2%	1,358	56.9%	63.0%
	Upper	9	27.3%	34.9%	705	35.5%	37.6%	20.9%	24	34.3%	1,960	37.2%	18.9%	12	33.3%	30.1%	1,005	34.8%	41.0%	12	35.3%	27.8%	955	40.0%	32.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*33*	*100%*	*100%*	*1,988*	*100%*	*100%*	*100%*	*70*	*100%*	*5,273*	*100%*	*100%*	*36*	*100%*	*100%*	*2,885*	*100%*	*100%*	*34*	*100%*	*100%*	*2,388*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Northern AL

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	4.8%	1.6%	100	3.4%	0.9%	4.8%	3	6.1%	277	5.2%	7.8%	1	3.8%	3.1%	53	1.4%	1.0%	2	8.7%	5.9%	224	15.0%	4.5%
	Middle	15	71.4%	79.5%	1,419	48.4%	72.1%	74.2%	27	55.1%	3,317	61.7%	73.3%	14	53.8%	68.6%	2,374	61.2%	71.2%	13	56.5%	69.4%	943	63.0%	67.6%
	Upper	5	23.8%	18.9%	1,412	48.2%	26.9%	20.9%	19	38.8%	1,782	33.1%	18.9%	11	42.3%	28.3%	1,451	37.4%	27.9%	8	34.8%	24.7%	331	22.1%	27.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*21*	*100%*	*100%*	*2,931*	*100%*	*100%*	*100%*	*49*	*100%*	*5,376*	*100%*	*100%*	*26*	*100%*	*100%*	*3,878*	*100%*	*100%*	*23*	*100%*	*100%*	*1,498*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.4%	0	0.0%	4.8%	4.8%	0	0.0%	0	0.0%	7.8%	0	0.0%	11.7%	0	0.0%	11.2%	0	0.0%	6.5%	0	0.0%	10.3%
	Middle	0	0.0%	71.2%	0	0.0%	68.9%	74.2%	0	0.0%	0	0.0%	73.3%	0	0.0%	61.0%	0	0.0%	56.6%	0	0.0%	64.5%	0	0.0%	58.9%
	Upper	0	0.0%	23.4%	0	0.0%	26.2%	20.9%	0	0.0%	0	0.0%	18.9%	0	0.0%	27.3%	0	0.0%	32.2%	0	0.0%	29.0%	0	0.0%	30.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	30	5.0%	3.9%	3,389	3.8%	3.0%	4.8%	49	6.5%	5,822	5.6%	7.8%	30	7.0%	5.5%	3,904	6.6%	4.9%	19	5.9%	5.7%	1,918	4.3%	5.0%
	Middle	409	67.6%	67.4%	54,694	60.7%	62.8%	74.2%	481	64.0%	60,576	58.2%	73.3%	268	62.6%	68.6%	31,698	53.3%	64.1%	213	65.9%	69.2%	28,878	64.9%	66.8%
	Upper	166	27.4%	28.8%	32,078	35.6%	34.1%	20.9%	221	29.4%	37,613	36.2%	18.9%	130	30.4%	26.0%	23,891	40.2%	31.0%	91	28.2%	25.1%	13,722	30.8%	28.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*605*	*100%*	*100%*	*90,161*	*100%*	*100%*	*100%*	*751*	*100%*	*104,011*	*100%*	*100%*	*428*	*100%*	*100%*	*59,493*	*100%*	*100%*	*323*	*100%*	*100%*	*44,518*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Northern AL

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	11	6.4%	3.3%	802	2.1%	1.5%	19.7%	14	6.8%	1,125	2.1%	20.1%	10	8.3%	4.3%	940	3.1%	1.9%	4	4.6%	2.9%	185	0.8%	1.1%
	Moderate	30	17.3%	16.1%	3,931	10.5%	10.2%	18.2%	35	16.9%	5,013	9.5%	17.8%	25	20.8%	17.7%	3,607	11.7%	10.9%	10	11.5%	14.8%	1,406	6.3%	9.2%
	Middle	39	22.5%	21.9%	5,844	15.6%	17.7%	19.6%	46	22.2%	7,788	14.7%	19.6%	21	17.5%	21.6%	3,682	12.0%	17.4%	25	28.7%	21.8%	4,106	18.5%	17.2%
	Upper	93	53.8%	40.1%	26,799	71.7%	51.6%	42.5%	112	54.1%	39,106	73.7%	42.5%	64	53.3%	37.3%	22,550	73.3%	50.1%	48	55.2%	40.3%	16,556	74.4%	51.7%
	Unknown	0	0.0%	18.6%	0	0.0%	18.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.1%	0	0.0%	19.6%	0	0.0%	20.1%	0	0.0%	20.8%
	Total	*173*	*100%*	*100%*	*37,376*	*100%*	*100%*	*100%*	*207*	*100%*	*53,032*	*100%*	*100%*	*120*	*100%*	*100%*	*30,779*	*100%*	*100%*	*87*	*100%*	*100%*	*22,253*	*100%*	*100%*
REFINANCE	Low	16	5.5%	3.2%	1,207	2.9%	1.4%	19.7%	25	12.0%	1,384	5.4%	20.1%	19	15.2%	7.3%	1,045	7.4%	3.3%	6	7.1%	6.2%	339	3.0%	2.9%
	Moderate	50	17.3%	9.9%	4,879	11.9%	5.9%	18.2%	39	18.7%	2,656	10.4%	17.8%	21	16.8%	15.6%	1,504	10.7%	10.1%	18	21.4%	15.1%	1,152	10.1%	9.9%
	Middle	71	24.6%	18.0%	7,187	17.5%	13.2%	19.6%	51	24.4%	4,863	19.1%	19.6%	35	28.0%	21.4%	3,308	23.5%	17.5%	16	19.0%	21.6%	1,555	13.6%	16.9%
	Upper	151	52.2%	47.5%	27,757	67.5%	56.5%	42.5%	94	45.0%	16,596	65.1%	42.5%	50	40.0%	42.4%	8,194	58.3%	53.2%	44	52.4%	44.2%	8,402	73.4%	54.8%
	Unknown	1	0.3%	21.4%	66	0.2%	23.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.3%	0	0.0%	15.9%	0	0.0%	12.8%	0	0.0%	15.6%
	Total	*289*	*100%*	*100%*	*41,096*	*100%*	*100%*	*100%*	*209*	*100%*	*25,499*	*100%*	*100%*	*125*	*100%*	*100%*	*14,051*	*100%*	*100%*	*84*	*100%*	*100%*	*11,448*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	2.2%	3.5%	50	0.7%	2.0%	19.7%	19	8.8%	571	3.9%	20.1%	10	8.3%	5.8%	323	4.1%	3.4%	9	9.5%	6.1%	248	3.6%	3.0%
	Moderate	9	10.1%	11.6%	336	5.0%	7.0%	18.2%	33	15.3%	2,137	14.4%	17.8%	22	18.2%	16.1%	1,500	19.0%	12.8%	11	11.6%	11.8%	637	9.2%	8.0%
	Middle	21	23.6%	22.0%	1,279	18.9%	15.4%	19.6%	42	19.4%	2,234	15.1%	19.6%	23	19.0%	19.1%	1,145	14.5%	16.1%	19	20.0%	20.7%	1,089	15.7%	17.9%
	Upper	57	64.0%	58.2%	5,105	75.4%	69.7%	42.5%	122	56.5%	9,889	66.7%	42.5%	66	54.5%	54.8%	4,932	62.4%	59.7%	56	58.9%	56.8%	4,957	71.5%	64.3%
	Unknown	0	0.0%	4.7%	0	0.0%	5.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.2%	0	0.0%	7.9%	0	0.0%	4.6%	0	0.0%	6.7%
	Total	*89*	*100%*	*100%*	*6,770*	*100%*	*100%*	*100%*	*216*	*100%*	*14,831*	*100%*	*100%*	*121*	*100%*	*100%*	*7,900*	*100%*	*100%*	*95*	*100%*	*100%*	*6,931*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	2.8%	0	0.0%	0.4%	19.7%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	0.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.2%	0	0.0%	0	0.0%	17.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	19.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	0.1%
	Upper	0	0.0%	16.7%	0	0.0%	15.6%	42.5%	0	0.0%	0	0.0%	42.5%	0	0.0%	3.4%	0	0.0%	0.7%	0	0.0%	2.9%	0	0.0%	0.2%
	Unknown	0	0.0%	80.6%	0	0.0%	84.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.6%	0	0.0%	99.3%	0	0.0%	91.2%	0	0.0%	99.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	2	6.1%	3.2%	30	1.5%	1.6%	19.7%	5	7.1%	153	2.9%	20.1%	3	8.3%	2.7%	129	4.5%	1.6%	2	5.9%	5.0%	24	1.0%	2.6%
	Moderate	4	12.1%	12.4%	230	11.6%	7.8%	18.2%	17	24.3%	702	13.3%	17.8%	8	22.2%	13.3%	295	10.2%	6.1%	9	26.5%	10.8%	407	17.0%	5.5%
	Middle	6	18.2%	22.6%	230	11.6%	14.4%	19.6%	13	18.6%	652	12.4%	19.6%	7	19.4%	16.3%	362	12.5%	9.6%	6	17.6%	19.7%	290	12.1%	12.6%
	Upper	21	63.6%	60.8%	1,498	75.4%	75.4%	42.5%	35	50.0%	3,766	71.4%	42.5%	18	50.0%	64.8%	2,099	72.8%	80.4%	17	50.0%	59.5%	1,667	69.8%	74.9%
	Unknown	0	0.0%	1.1%	0	0.0%	0.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.0%	0	0.0%	2.3%	0	0.0%	5.0%	0	0.0%	4.4%
	Total	*33*	*100%*	*100%*	*1,988*	*100%*	*100%*	*100%*	*70*	*100%*	*5,273*	*100%*	*100%*	*36*	*100%*	*100%*	*2,885*	*100%*	*100%*	*34*	*100%*	*100%*	*2,388*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Northern AL

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	9.0%	0	0.0%	2.7%	19.7%	5	10.2%	204	3.8%	20.1%	3	11.5%	12.6%	159	4.1%	4.6%	2	8.7%	11.2%	45	3.0%	9.2%
	Moderate	4	19.0%	15.6%	327	11.2%	9.2%	18.2%	9	18.4%	327	6.1%	17.8%	2	7.7%	18.2%	72	1.9%	12.7%	7	30.4%	18.8%	255	17.0%	11.7%
	Middle	6	28.6%	18.0%	492	16.8%	12.7%	19.6%	11	22.4%	918	17.1%	19.6%	8	30.8%	17.0%	613	15.8%	9.9%	3	13.0%	17.6%	305	20.4%	16.6%
	Upper	11	52.4%	53.3%	2,112	72.1%	73.5%	42.5%	24	49.0%	3,927	73.0%	42.5%	13	50.0%	46.5%	3,034	78.2%	67.1%	11	47.8%	48.2%	893	59.6%	58.1%
	Unknown	0	0.0%	4.1%	0	0.0%	1.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.7%	0	0.0%	5.7%	0	0.0%	4.1%	0	0.0%	4.4%
	Total	*21*	*100%*	*100%*	*2,931*	*100%*	*100%*	*100%*	*49*	*100%*	*5,376*	*100%*	*100%*	*26*	*100%*	*100%*	*3,878*	*100%*	*100%*	*23*	*100%*	*100%*	*1,498*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.9%	0	0.0%	0.6%	19.7%	0	0.0%	0	0.0%	20.1%	0	0.0%	2.6%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.7%	0	0.0%	2.9%	18.2%	0	0.0%	0	0.0%	17.8%	0	0.0%	1.3%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.9%	0	0.0%	0.6%	19.6%	0	0.0%	0	0.0%	19.6%	0	0.0%	1.3%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	4.5%	0	0.0%	4.8%	42.5%	0	0.0%	0	0.0%	42.5%	0	0.0%	2.6%	0	0.0%	3.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.0%	0	0.0%	91.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	92.2%	0	0.0%	92.3%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	31	5.1%	3.3%	2,089	2.3%	1.5%	19.7%	68	9.1%	3,437	3.3%	20.1%	45	10.5%	5.3%	2,596	4.4%	2.3%	23	7.1%	4.1%	841	1.9%	1.6%
	Moderate	97	16.0%	13.1%	9,703	10.8%	8.2%	18.2%	133	17.7%	10,835	10.4%	17.8%	78	18.2%	16.7%	6,978	11.7%	10.4%	55	17.0%	14.4%	3,857	8.7%	8.7%
	Middle	143	23.6%	19.9%	15,032	16.7%	15.4%	19.6%	163	21.7%	16,455	15.8%	19.6%	94	22.0%	21.0%	9,110	15.3%	16.7%	69	21.4%	21.4%	7,345	16.5%	16.1%
	Upper	333	55.0%	43.8%	63,271	70.2%	53.6%	42.5%	387	51.5%	73,284	70.5%	42.5%	211	49.3%	40.4%	40,809	68.6%	50.4%	176	54.5%	43.0%	32,475	72.9%	50.5%
	Unknown	1	0.2%	19.9%	66	0.1%	21.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	20.2%	0	0.0%	17.0%	0	0.0%	23.0%
	Total	*605*	*100%*	*100%*	*90,161*	*100%*	*100%*	*100%*	*751*	*100%*	*104,011*	*100%*	*100%*	*428*	*100%*	*100%*	*59,493*	*100%*	*100%*	*323*	*100%*	*100%*	*44,518*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Northern AL

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	7	3.2%	5.0%	1,760	7.2%	8.0%	4.7%	7	5.7%	2,798	8.1%	3.9%	6	13.0%	5.5%	2,794	16.4%	5.0%	1	1.3%	5.1%	4	0.0%	3.7%
	Middle	163	73.4%	68.5%	17,825	72.9%	65.7%	69.3%	62	50.8%	12,828	37.1%	71.6%	19	41.3%	67.4%	5,482	32.2%	64.2%	43	56.6%	68.9%	7,346	41.9%	65.5%
	Upper	52	23.4%	24.6%	4,851	19.9%	25.6%	26.1%	53	43.4%	18,949	54.8%	24.5%	21	45.7%	25.4%	8,748	51.4%	29.7%	32	42.1%	24.6%	10,201	58.1%	30.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.9%	0	0.0%	0.8%		0	0.0%	0	0.0%		0	0.0%	1.6%	0	0.0%	1.2%	0	0.0%	1.4%	0	0.0%	0.6%
	Total	*222*	*100%*	*100%*	*24,436*	*100%*	*100%*	*100%*	*122*	*100%*	*34,575*	*100%*	*100%*	*46*	*100%*	*100%*	*17,024*	*100%*	*100%*	*76*	*100%*	*100%*	*17,551*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	7.7%	5.9%	1	0.1%	6.5%	3.6%	0	0.0%	0	0.0%	8.4%	0	0.0%	10.5%	0	0.0%	5.8%	0	0.0%	7.2%	0	0.0%	4.8%
	Middle	8	61.5%	76.9%	501	73.0%	73.7%	82.4%	9	64.3%	2,061	76.1%	78.9%	4	100.0%	77.8%	1,225	100.0%	82.2%	5	50.0%	83.2%	836	56.4%	83.8%
	Upper	4	30.8%	16.9%	184	26.8%	19.8%	14.0%	5	35.7%	647	23.9%	12.7%	0	0.0%	11.5%	0	0.0%	11.8%	5	50.0%	9.3%	647	43.6%	11.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.0%
	Total	*13*	*100%*	*100%*	*686*	*100%*	*100%*	*100%*	*14*	*100%*	*2,708*	*100%*	*100%*	*4*	*100%*	*100%*	*1,225*	*100%*	*100%*	*10*	*100%*	*100%*	*1,483*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Northern AL

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	142	64.0%	44.1%	5,751	23.5%	31.0%	90.5%	55	45.1%	9,066	26.2%	90.8%	20	43.5%	53.0%	4,782	28.1%	32.9%	35	46.1%	55.8%	4,284	24.4%	34.2%
		Over $1 Million	66	29.7%		18,268	74.8%		7.5%	65	53.3%	25,214	72.9%	7.2%	26	56.5%		12,242	71.9%		39	51.3%		12,972	73.9%	
		Total Rev. available	208	93.7%		24,019	98.3%		98.0%	120	98.4%	34,280	99.1%	98.0%	46	100.0%		17,024	100.0%		74	97.4%		17,256	98.3%	
		Rev. Not Known	14	6.3%		417	1.7%		2.0%	2	1.6%	295	0.9%	2.0%	0	0.0%		0	0.0%		2	2.6%		295	1.7%	
		Total	*222*	*100%*		*24,436*	*100%*		*100.0%*	*122*	*100%*	*34,575*	*100%*	*100%*	*46*	*100%*		*17,024*	*100%*		*76*	*100%*		*17,551*	*100%*	
	Loan Size	$100,000 or Less	165	74.3%	92.3%	3,622	14.8%	37.3%		60	49.2%	2,060	6.0%		15	32.6%	93.6%	524	3.1%	38.0%	45	59.2%	93.6%	1,536	8.8%	38.3%
		$100,001 - $250,000	29	13.1%	4.5%	4,974	20.4%	20.5%		16	13.1%	2,949	8.5%		6	13.0%	3.5%	1,131	6.6%	16.7%	10	13.2%	3.7%	1,818	10.4%	18.6%
		$250,001 - $1 Million	28	12.6%	3.2%	15,840	64.8%	42.2%		46	37.7%	29,566	85.5%		25	54.3%	2.9%	15,369	90.3%	45.3%	21	27.6%	2.7%	14,197	80.9%	43.1%
		Total	*222*	*100%*	*100.0%*	*24,436*	*100%*	*100.0%*		*122*	*100%*	*34,575*	*100%*		*46*	*100%*	*100%*	*17,024*	*100%*	*100%*	*76*	*100%*	*100%*	*17,551*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	131	92.3%		2,419	42.1%			37	67.3%	1,042	11.5%		10	50.0%		326	6.8%		27	77.1%		716	16.7%	
		$100,001 - $250,000	7	4.9%		1,169	20.3%			5	9.1%	907	10.0%		2	10.0%		411	8.6%		3	8.6%		496	11.6%	
		$250,001 - $1 Million	4	2.8%		2,163	37.6%			13	23.6%	7,117	78.5%		8	40.0%		4,045	84.6%		5	14.3%		3,072	71.7%	
		Total	*142*	*100%*		*5,751*	*100%*			*55*	*100%*	*9,066*	*100%*		*20*	*100%*		*4,782*	*100%*		*35*	*100%*		*4,284*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	12	92.3%	32.5%	436	63.6%	40.9%	97.3%	12	85.7%	2,213	81.7%	97.5%	3	75%	39.0%	1,075	88%	60.8%	9	90%	35.3%	1,138	77%	48.1%
		Over $1 Million	1	7.7%		250	36.4%		2.6%	1	7.1%	345	12.7%	2.4%	0	0.0%		0	0.0%		1	10.0%		345	23.3%	
		Total Rev. available	13	100.0%		686	100.0%		99.9%	13	92.9%	2,558	94.5%	99.9%	3	75.0%		1,075	87.8%		10	100.0%		1,483	100.0%	
		Not Known	0	0.0%		0	0.0%		0.1%	1	7.1%	150	5.5%	0.1%	1	25.0%		150	12.2%		0	0.0%		0	0.0%	
		Total	*13*	*100%*		*686*	*100%*		*100%*	*14*	*100%*	*2,708*	*100%*	*100%*	*4*	*100%*		*1,225*	*100%*		*10*	*100%*		*1,483*	*100%*	
	Loan Size	$100,000 or Less	10	76.9%	90.3%	209	30.5%	43.9%		6	42.9%	290	10.7%		0	0.0%	89.3%	0	0.0%	39.0%	6	60.0%	90.7%	290	19.6%	43.1%
		$100,001 - $250,000	3	23.1%	7.3%	477	69.5%	32.3%		4	28.6%	673	24.9%		2	50.0%	7.4%	325	26.5%	30.9%	2	20.0%	6.2%	348	23.5%	27.3%
		$250,001 - $500,000	0	0.0%	2.4%	0	0.0%	23.8%		4	28.6%	1,745	64.4%		2	50.0%	3.3%	900	73.5%	30.1%	2	20.0%	3.1%	845	57.0%	29.6%
		Total	*13*	*100%*	*100%*	*686*	*100%*	*100%*		*14*	*100%*	*2,708*	*100%*		*4*	*100%*	*100%*	*1,225*	*100%*	*100%*	*10*	*100%*	*100%*	*1,483*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	10	83.3%		209	47.9%			6	50.0%	290	13.1%		0	0.0%		0	0.0%		6	66.7%		290	25.5%	
		$100,001 - $250,000	2	16.7%		227	52.1%			3	25.0%	523	23.6%		1	33.3%		175	16.3%		2	22.2%		348	30.6%	
		$250,001 - $500,000	0	0.0%		0	0.0%			3	25.0%	1,400	63.3%		2	66.7%		900	83.7%		1	11.1%		500	43.9%	
		Total	*12*	*100%*		*436*	*100%*			*12*	*100%*	*2,213*	*100%*		*3*	*100%*		*1,075*	*100%*		*9*	*100%*		*1,138*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Southern AL

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.9%	0	0.0%	1.2%	4.7%	1	1.9%	54	0.6%	1.8%	0	0.0%	0.5%	0	0.0%	0.2%	1	5.3%	0.5%	54	1.6%	0.2%
	Moderate	10	21.7%	16.5%	1,191	18.3%	14.3%	26.4%	5	9.4%	564	6.3%	14.3%	4	11.8%	10.8%	454	8.2%	8.8%	1	5.3%	10.0%	110	3.3%	7.3%
	Middle	24	52.2%	54.7%	3,290	50.6%	53.5%	52.3%	29	54.7%	5,307	59.5%	69.5%	16	47.1%	67.0%	2,679	48.3%	65.7%	13	68.4%	67.8%	2,628	77.8%	67.6%
	Upper	12	26.1%	26.7%	2,018	31.1%	30.9%	16.6%	17	32.1%	2,879	32.3%	13.8%	14	41.2%	21.4%	2,414	43.5%	24.9%	3	15.8%	20.8%	465	13.8%	24.1%
	Unknown	0	0.0%	0.2%	0	0.0%	0.1%	0.0%	1	1.9%	122	1.4%	0.7%	0	0.0%	0.5%	0	0.0%	0.4%	1	5.3%	0.9%	122	3.6%	0.8%
	Total	*46*	*100%*	*100%*	*6,499*	*100%*	*100%*	*100%*	*53*	*100%*	*8,926*	*100%*	*100%*	*34*	*100%*	*100%*	*5,547*	*100%*	*100%*	*19*	*100%*	*100%*	*3,379*	*100%*	*100%*
REFINANCE	Low	2	2.0%	0.6%	111	1.1%	0.4%	4.7%	1	1.3%	64	1.0%	1.8%	0	0.0%	0.2%	0	0.0%	0.1%	1	3.3%	1.0%	64	2.6%	0.3%
	Moderate	32	31.7%	18.7%	3,010	29.2%	18.0%	26.4%	8	10.7%	477	7.7%	14.3%	7	15.6%	9.2%	405	10.7%	7.9%	1	3.3%	10.6%	72	3.0%	8.1%
	Middle	43	42.6%	55.3%	4,372	42.4%	53.8%	52.3%	61	81.3%	4,712	75.9%	69.5%	37	82.2%	68.0%	2,953	78.3%	66.6%	24	80.0%	69.8%	1,759	72.2%	71.1%
	Upper	24	23.8%	25.4%	2,827	27.4%	27.8%	16.6%	4	5.3%	926	14.9%	13.8%	1	2.2%	22.5%	415	11.0%	25.3%	3	10.0%	18.5%	511	21.0%	20.5%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.0%	1	1.3%	30	0.5%	0.7%	0	0.0%	0.2%	0	0.0%	0.1%	1	3.3%	0.2%	30	1.2%	0.1%
	Total	*101*	*100%*	*100%*	*10,320*	*100%*	*100%*	*100%*	*75*	*100%*	*6,209*	*100%*	*100%*	*45*	*100%*	*100%*	*3,773*	*100%*	*100%*	*30*	*100%*	*100%*	*2,436*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.7%	4	7.1%	82	2.8%	1.8%	2	6.7%	4.0%	47	3.0%	1.8%	2	7.7%	4.2%	35	2.6%	1.3%
	Moderate	11	34.4%	34.8%	511	30.2%	30.0%	26.4%	8	14.3%	343	11.8%	14.3%	5	16.7%	13.3%	268	17.3%	12.3%	3	11.5%	12.5%	75	5.6%	10.4%
	Middle	15	46.9%	50.0%	741	43.8%	52.1%	52.3%	36	64.3%	2,001	69.1%	69.5%	19	63.3%	74.7%	1,067	69.0%	80.3%	17	65.4%	68.1%	934	69.1%	70.2%
	Upper	6	18.8%	15.2%	441	26.0%	17.9%	16.6%	8	14.3%	471	16.3%	13.8%	4	13.3%	8.0%	164	10.6%	5.6%	4	15.4%	15.3%	307	22.7%	18.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*32*	*100%*	*100%*	*1,693*	*100%*	*100%*	*100%*	*56*	*100%*	*2,897*	*100%*	*100%*	*30*	*100%*	*100%*	*1,546*	*100%*	*100%*	*26*	*100%*	*100%*	*1,351*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	7.1%	0	0.0%	0	0.0%	7.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	1.6%
	Moderate	0	0.0%	5.9%	0	0.0%	0.4%	37.1%	0	0.0%	0	0.0%	19.3%	0	0.0%	17.4%	0	0.0%	40.1%	0	0.0%	15.4%	0	0.0%	14.4%
	Middle	0	0.0%	64.7%	0	0.0%	40.3%	48.6%	0	0.0%	0	0.0%	59.2%	0	0.0%	82.6%	0	0.0%	59.9%	0	0.0%	61.5%	0	0.0%	69.7%
	Upper	0	0.0%	29.4%	0	0.0%	59.3%	7.2%	0	0.0%	0	0.0%	13.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	15.4%	0	0.0%	14.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	3.0%	0	0.0%	3.4%	4.7%	0	0.0%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	25.0%	18.2%	115	24.4%	13.8%	26.4%	2	11.1%	144	12.1%	14.3%	2	16.7%	13.2%	144	15.6%	10.7%	0	0.0%	7.0%	0	0.0%	14.6%
	Middle	5	62.5%	48.5%	261	55.4%	51.4%	52.3%	13	72.2%	915	76.9%	69.5%	7	58.3%	63.2%	647	70.2%	70.4%	6	100.0%	66.7%	268	100.0%	66.6%
	Upper	1	12.5%	30.3%	95	20.2%	31.5%	16.6%	3	16.7%	131	11.0%	13.8%	3	25.0%	23.5%	131	14.2%	18.9%	0	0.0%	24.6%	0	0.0%	18.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	0.5%
	Total	*8*	*100%*	*100%*	*471*	*100%*	*100%*	*100%*	*18*	*100%*	*1,190*	*100%*	*100%*	*12*	*100%*	*100%*	*922*	*100%*	*100%*	*6*	*100%*	*100%*	*268*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Southern AL

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	25.0%	4.5%	58	19.7%	2.9%	4.7%	0	0.0%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	75.0%	45.5%	237	80.3%	51.2%	26.4%	5	35.7%	191	32.4%	14.3%	1	20.0%	16.7%	68	20.4%	20.7%	4	44.4%	18.6%	123	47.9%	12.9%
	Middle	0	0.0%	40.9%	0	0.0%	38.9%	52.3%	6	42.9%	243	41.2%	69.5%	2	40.0%	50.0%	129	38.7%	40.4%	4	44.4%	67.4%	114	44.4%	72.6%
	Upper	0	0.0%	9.1%	0	0.0%	7.0%	16.6%	3	21.4%	156	26.4%	13.8%	2	40.0%	33.3%	136	40.8%	38.9%	1	11.1%	14.0%	20	7.8%	14.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*295*	*100%*	*100%*	*100%*	*14*	*100%*	*590*	*100%*	*100%*	*5*	*100%*	*100%*	*333*	*100%*	*100%*	*9*	*100%*	*100%*	*257*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.8%	0	0.0%	2.7%	4.7%	0	0.0%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	22.2%	0	0.0%	28.6%	26.4%	0	0.0%	0	0.0%	14.3%	0	0.0%	8.0%	0	0.0%	3.9%	0	0.0%	14.3%	0	0.0%	16.9%
	Middle	0	0.0%	52.8%	0	0.0%	42.0%	52.3%	0	0.0%	0	0.0%	69.5%	0	0.0%	68.0%	0	0.0%	65.4%	0	0.0%	85.7%	0	0.0%	83.1%
	Upper	0	0.0%	22.2%	0	0.0%	26.7%	16.6%	0	0.0%	0	0.0%	13.8%	0	0.0%	24.0%	0	0.0%	30.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	3	1.6%	1.3%	169	0.9%	0.8%	4.7%	6	2.8%	200	1.0%	1.8%	2	1.6%	0.5%	47	0.4%	0.2%	4	4.4%	0.8%	153	2.0%	0.2%
	Moderate	58	30.4%	18.1%	5,064	26.3%	15.8%	26.4%	28	13.0%	1,719	8.7%	14.3%	19	15.1%	10.6%	1,339	11.0%	11.3%	9	10.0%	10.4%	380	4.9%	7.9%
	Middle	87	45.5%	54.8%	8,664	44.9%	52.9%	52.3%	145	67.1%	13,178	66.5%	69.5%	81	64.3%	67.4%	7,475	61.7%	65.6%	64	71.1%	68.3%	5,703	74.2%	68.6%
	Upper	43	22.5%	25.8%	5,381	27.9%	30.4%	16.6%	35	16.2%	4,563	23.0%	13.8%	24	19.0%	21.2%	3,260	26.9%	22.7%	11	12.2%	19.9%	1,303	16.9%	22.7%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	2	0.9%	152	0.8%	0.7%	0	0.0%	0.3%	0	0.0%	0.3%	2	2.2%	0.7%	152	2.0%	0.6%
	Total	*191*	*100%*	*100%*	*19,278*	*100%*	*100%*	*100%*	*216*	*100%*	*19,812*	*100%*	*100%*	*126*	*100%*	*100%*	*12,121*	*100%*	*100%*	*90*	*100%*	*100%*	*7,691*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Southern AL

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank							Bank					Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	4.8%	0	0.0%	2.2%	28.4%	3	5.7%	265	3.0%	25.5%	1	2.9%	6.4%	90	1.6%	3.1%	2	10.5%	3.8%	175	5.2%	1.8%
	Moderate	11	23.9%	16.9%	1,185	18.2%	12.1%	16.0%	11	20.8%	1,310	14.7%	17.3%	7	20.6%	20.1%	1,005	18.1%	14.3%	4	21.1%	16.2%	305	9.0%	10.4%
	Middle	10	21.7%	23.4%	941	14.5%	20.3%	17.6%	11	20.8%	1,782	20.0%	17.8%	9	26.5%	24.4%	1,388	25.0%	22.8%	2	10.5%	23.1%	394	11.7%	20.8%
	Upper	25	54.3%	40.3%	4,373	67.3%	50.5%	38.0%	28	52.8%	5,569	62.4%	39.4%	17	50.0%	32.8%	3,064	55.2%	41.4%	11	57.9%	36.6%	2,505	74.1%	45.2%
	Unknown	0	0.0%	14.7%	0	0.0%	14.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.2%	0	0.0%	18.4%	0	0.0%	20.4%	0	0.0%	21.8%
	Total	*46*	*100%*	*100%*	*6,499*	*100%*	*100%*	*100%*	*53*	*100%*	*8,926*	*100%*	*100%*	*34*	*100%*	*100%*	*5,547*	*100%*	*100%*	*19*	*100%*	*100%*	*3,379*	*100%*	*100%*
REFINANCE	Low	5	5.0%	4.0%	186	1.8%	1.8%	28.4%	10	13.3%	518	8.3%	25.5%	5	11.1%	7.1%	263	7.0%	4.0%	5	16.7%	5.5%	255	10.5%	2.8%
	Moderate	12	11.9%	7.2%	654	6.3%	4.8%	16.0%	15	20.0%	828	13.3%	17.3%	9	20.0%	13.3%	460	12.2%	8.2%	6	20.0%	15.3%	368	15.1%	9.6%
	Middle	21	20.8%	17.1%	2,010	19.5%	14.0%	17.6%	21	28.0%	1,625	26.2%	17.8%	12	26.7%	23.1%	1,020	27.0%	20.1%	9	30.0%	18.5%	605	24.8%	15.6%
	Upper	63	62.4%	48.9%	7,470	72.4%	54.7%	38.0%	29	38.7%	3,238	52.2%	39.4%	19	42.2%	43.7%	2,030	53.8%	53.8%	10	33.3%	45.3%	1,208	49.6%	53.3%
	Unknown	0	0.0%	22.8%	0	0.0%	24.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.8%	0	0.0%	13.9%	0	0.0%	15.3%	0	0.0%	18.7%
	Total	*101*	*100%*	*100%*	*10,320*	*100%*	*100%*	*100%*	*75*	*100%*	*6,209*	*100%*	*100%*	*45*	*100%*	*100%*	*3,773*	*100%*	*100%*	*30*	*100%*	*100%*	*2,436*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	12.5%	10.6%	164	9.7%	6.1%	28.4%	9	16.1%	276	9.5%	25.5%	6	20.0%	13.3%	216	14.0%	6.1%	3	11.5%	16.7%	60	4.4%	9.1%
	Moderate	4	12.5%	13.6%	165	9.7%	9.5%	16.0%	13	23.2%	429	14.8%	17.3%	9	30.0%	28.0%	320	20.7%	18.5%	4	15.4%	15.3%	109	8.1%	12.8%
	Middle	6	18.8%	19.7%	289	17.1%	21.7%	17.6%	12	21.4%	482	16.6%	17.8%	5	16.7%	21.3%	212	13.7%	18.8%	7	26.9%	27.8%	270	20.0%	21.1%
	Upper	18	56.3%	48.5%	1,075	63.5%	52.7%	38.0%	22	39.3%	1,710	59.0%	39.4%	10	33.3%	33.3%	798	51.6%	48.8%	12	46.2%	40.3%	912	67.5%	57.0%
	Unknown	0	0.0%	7.6%	0	0.0%	10.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	7.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*32*	*100%*	*100%*	*1,693*	*100%*	*100%*	*100%*	*56*	*100%*	*2,897*	*100%*	*100%*	*30*	*100%*	*100%*	*1,546*	*100%*	*100%*	*26*	*100%*	*100%*	*1,351*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	28.4%	0	0.0%	0	0.0%	25.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.6%	0	0.0%	0	0.0%	17.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	38.0%	0	0.0%	0	0.0%	39.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	12.5%	6.1%	45	9.6%	4.8%	28.4%	1	5.6%	60	5.0%	25.5%	1	8.3%	13.2%	60	6.5%	11.3%	0	0.0%	10.5%	0	0.0%	8.7%
	Moderate	0	0.0%	3.0%	0	0.0%	2.9%	16.0%	3	16.7%	142	11.9%	17.3%	3	25.0%	11.8%	142	15.4%	12.1%	0	0.0%	7.0%	0	0.0%	5.5%
	Middle	1	12.5%	15.2%	25	5.3%	12.6%	17.6%	4	22.2%	103	8.7%	17.8%	1	8.3%	13.2%	30	3.3%	8.4%	3	50.0%	24.6%	73	27.2%	18.5%
	Upper	6	75.0%	69.7%	401	85.1%	74.0%	38.0%	10	55.6%	885	74.4%	39.4%	7	58.3%	60.3%	690	74.8%	67.5%	3	50.0%	57.9%	195	72.8%	67.3%
	Unknown	0	0.0%	6.1%	0	0.0%	5.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*100%*	*471*	*100%*	*100%*	*100%*	*18*	*100%*	*1,190*	*100%*	*100%*	*12*	*100%*	*100%*	*922*	*100%*	*100%*	*6*	*100%*	*100%*	*268*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Southern AL

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank							Bank					Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	25.0%	18.2%	25	8.5%	7.0%	28.4%	3	21.4%	87	14.7%	25.5%	1	20.0%	16.7%	67	20.1%	11.6%	2	22.2%	18.6%	20	7.8%	13.8%
	Moderate	1	25.0%	13.6%	32	10.8%	11.1%	16.0%	3	21.4%	153	25.9%	17.3%	1	20.0%	20.8%	68	20.4%	20.9%	2	22.2%	25.6%	85	33.1%	21.7%
	Middle	1	25.0%	18.2%	58	19.7%	17.9%	17.6%	3	21.4%	198	33.6%	17.8%	3	60.0%	33.3%	198	59.5%	35.2%	0	0.0%	9.3%	0	0.0%	10.8%
	Upper	1	25.0%	50.0%	180	61.0%	64.0%	38.0%	5	35.7%	152	25.8%	39.4%	0	0.0%	29.2%	0	0.0%	32.3%	5	55.6%	46.5%	152	59.1%	53.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*295*	*100%*	*100%*	*100%*	*14*	*100%*	*590*	*100%*	*100%*	*5*	*100%*	*100%*	*333*	*100%*	*100%*	*9*	*100%*	*100%*	*257*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	28.4%	0	0.0%	0	0.0%	25.5%	0	0.0%	4.0%	0	0.0%	3.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.8%	0	0.0%	2.4%	16.0%	0	0.0%	0	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	5.6%	0	0.0%	3.6%	17.6%	0	0.0%	0	0.0%	17.8%	0	0.0%	8.0%	0	0.0%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	38.0%	0	0.0%	0	0.0%	39.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.7%	0	0.0%	93.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	88.0%	0	0.0%	80.2%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	11	5.8%	4.6%	420	2.2%	2.0%	28.4%	26	12.0%	1,206	6.1%	25.5%	14	11.1%	7.1%	696	5.7%	3.2%	12	13.3%	5.3%	510	6.6%	2.3%
	Moderate	28	14.7%	12.1%	2,036	10.6%	8.3%	16.0%	45	20.8%	2,862	14.4%	17.3%	29	23.0%	17.7%	1,995	16.5%	11.5%	16	17.8%	15.7%	867	11.3%	10.0%
	Middle	39	20.4%	20.1%	3,323	17.2%	16.6%	17.6%	51	23.6%	4,190	21.1%	17.8%	30	23.8%	23.2%	2,848	23.5%	20.0%	21	23.3%	21.6%	1,342	17.4%	18.9%
	Upper	113	59.2%	43.9%	13,499	70.0%	50.2%	38.0%	94	43.5%	11,554	58.3%	39.4%	53	42.1%	36.1%	6,582	54.3%	41.2%	41	45.6%	39.4%	4,972	64.6%	46.3%
	Unknown	0	0.0%	19.3%	0	0.0%	22.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.9%	0	0.0%	24.1%	0	0.0%	18.1%	0	0.0%	22.5%
	Total	*191*	*100%*	*100%*	*19,278*	*100%*	*100%*	*100%*	*216*	*100%*	*19,812*	*100%*	*100%*	*126*	*100%*	*100%*	*12,121*	*100%*	*100%*	*90*	*100%*	*100%*	*7,691*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Southern AL

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	8	6.7%	4.5%	124	2.3%	3.0%	5.6%	0	0.0%	0	0.0%	3.8%	0	0.0%	2.6%	0	0.0%	1.1%	0	0.0%	2.1%	0	0.0%	2.7%
	Moderate	36	30.3%	23.9%	841	15.6%	20.1%	27.6%	5	12.8%	79	2.2%	11.8%	1	5.9%	9.5%	10	0.6%	7.4%	4	18.2%	11.4%	69	3.5%	8.3%
	Middle	63	52.9%	52.9%	4,205	77.8%	57.4%	50.1%	31	79.5%	3,339	91.6%	69.8%	14	82.4%	70.0%	1,443	86.3%	74.7%	17	77.3%	70.9%	1,896	96.0%	76.5%
	Upper	12	10.1%	17.8%	235	4.3%	18.8%	16.8%	3	7.7%	229	6.3%	14.0%	2	11.8%	15.1%	219	13.1%	15.4%	1	4.5%	13.2%	10	0.5%	11.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	0.6%	0	0.0%	0.7%
	Tr Unknown	0	0.0%	1.0%	0	0.0%	0.8%		0	0.0%	0	0.0%		0	0.0%	2.2%	0	0.0%	0.9%	0	0.0%	1.8%	0	0.0%	0.8%
	Total	*119*	*100%*	*100%*	*5,405*	*100%*	*100%*	*100%*	*39*	*100%*	*3,647*	*100%*	*100%*	*17*	*100%*	*100%*	*1,672*	*100%*	*100%*	*22*	*100%*	*100%*	*1,975*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.8%	0	0.0%	0.8%	0.6%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	9.1%	19.3%	21	5.4%	18.1%	24.9%	2	28.6%	41	5.3%	18.8%	0	0.0%	13.5%	0	0.0%	8.8%	2	28.6%	15.6%	41	5.3%	8.6%
	Middle	7	63.6%	63.3%	250	64.1%	62.5%	57.9%	3	42.9%	427	55.4%	68.1%	0	0.0%	70.3%	0	0.0%	74.2%	3	42.9%	70.3%	427	55.4%	73.9%
	Upper	3	27.3%	16.1%	119	30.5%	18.6%	16.5%	1	14.3%	181	23.5%	11.0%	0	0.0%	15.1%	0	0.0%	16.2%	1	14.3%	12.4%	181	23.5%	15.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	14.3%	122	15.8%	1.5%	0	0.0%	0.8%	0	0.0%	0.2%	1	14.3%	1.0%	122	15.8%	2.4%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.1%
	Total	*11*	*100%*	*100%*	*390*	*100%*	*100%*	*100%*	*7*	*100%*	*771*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*7*	*100%*	*100%*	*771*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Southern AL

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	91	76.5%	44.3%	1,383	25.6%	32.7%	89.4%	23	59.0%	685	18.8%	89.9%	11	64.7%	48.3%	359	21.5%	37.8%	12	54.5%	49.8%	326	16.5%	34.6%
		Over $1 Million	19	16.0%		3,804	70.4%		8.0%	15	38.5%	2,637	72.3%	7.6%	5	29.4%		988	59.1%		10	45.5%		1,649	83.5%	
		Total Rev. available	110	92.4%		5,187	96.0%		97.3%	38	97.4%	3,322	91.1%	97.5%	16	94.1%		1,347	80.6%		22	100.0%		1,975	100.0%	
		Rev. Not Known	9	7.6%		218	4.0%		2.7%	1	2.6%	325	8.9%	2.5%	1	5.9%		325	19.4%		0	0.0%		0	0.0%	
		Total	*119*	*100%*		*5,405*	*100%*		*100.0%*	*39*	*100%*	*3,647*	*100%*	*100%*	*17*	*100%*		*1,672*	*100%*		*22*	*100%*		*1,975*	*100%*	
	Loan Size	$100,000 or Less	108	90.8%	89.2%	2,008	37.2%	35.6%		29	74.4%	715	19.6%		12	70.6%	88.2%	188	11.2%	30.7%	17	77.3%	89.3%	527	26.7%	32.9%
		$100,001 - $250,000	6	5.0%	6.7%	1,103	20.4%	23.2%		7	17.9%	1,377	37.8%		3	17.6%	6.5%	639	38.2%	20.5%	4	18.2%	6.1%	738	37.4%	20.6%
		$250,001 - $1 Million	5	4.2%	4.0%	2,294	42.4%	41.2%		3	7.7%	1,555	42.6%		2	11.8%	5.3%	845	50.5%	48.9%	1	4.5%	4.6%	710	35.9%	46.5%
		Total	*119*	*100%*	*100.0%*	*5,405*	*100%*	*100.0%*		*39*	*100%*	*3,647*	*100%*		*17*	*100%*	*100%*	*1,672*	*100%*	*100%*	*22*	*100%*	*100%*	*1,975*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	91	100.0%		1,383	100.0%			21	91.3%	348	50.8%		10	90.9%		150	41.8%		11	91.7%		198	60.7%	
		$100,001 - $250,000	0	0.0%		0	0.0%			2	8.7%	337	49.2%		1	9.1%		209	58.2%		1	8.3%		128	39.3%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*91*	*100%*		*1,383*	*100%*			*23*	*100%*	*685*	*100%*		*11*	*100%*		*359*	*100%*		*12*	*100%*		*326*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	8	72.7%	51.5%	202	51.8%	50.4%	94.4%	3	42.9%	220	28.5%	94.0%	0	0.0%	60.2%	0	0.0%	62.2%	3	43%	58.6%	220	29%	49.2%
		Over $1 Million	3	27.3%		188	48.2%		5.6%	4	57.1%	551	71.5%	6.0%	0	0.0%		0	0.0%		4	57.1%		551	71.5%	
		Total Rev. available	11	100.0%		390	100.0%		100.0%	7	100.0%	771	100.0%	100.0%	0	0.0%		0	0.0%		7	100.0%		771	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*11*	*100%*		*390*	*100%*		*100%*	*7*	*100%*	*771*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*7*	*100%*		*771*	*100%*	
	Loan Size	$100,000 or Less	10	90.9%	78.9%	256	65.6%	34.1%		3	42.9%	137	17.8%		0	0.0%	79.7%	0	0.0%	32.9%	3	42.9%	80.6%	137	17.8%	33.7%
		$100,001 - $250,000	1	9.1%	14.8%	134	34.4%	34.7%		4	57.1%	634	82.2%		0	0.0%	15.4%	0	0.0%	40.5%	4	57.1%	11.2%	634	82.2%	28.0%
		$250,001 - $500,000	0	0.0%	6.3%	0	0.0%	31.2%		0	0.0%	0	0.0%		0	0.0%	4.9%	0	0.0%	26.6%	0	0.0%	8.1%	0	0.0%	38.3%
		Total	*11*	*100%*	*100%*	*390*	*100%*	*100%*		*7*	*100%*	*771*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*7*	*100%*	*100%*	*771*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	8	100.0%		202	100.0%			2	66.7%	98	44.5%		0	0.0%		0	0.0%		2	66.7%		98	44.5%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	33.3%	122	55.5%		0	0.0%		0	0.0%		1	33.3%		122	55.5%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*8*	*100%*		*202*	*100%*			*3*	*100%*	*220*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*3*	*100%*		*220*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Talladega-Tallapoosa

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.6%	0	0.0%	0.2%	1.2%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.3%
	Moderate	5	7.2%	10.0%	557	2.4%	6.6%	10.5%	2	4.3%	645	2.7%	15.8%	0	0.0%	10.1%	0	0.0%	6.5%	2	8.3%	11.3%	645	5.7%	6.5%
	Middle	27	39.1%	42.1%	8,025	33.9%	34.4%	57.9%	13	27.7%	3,432	14.5%	48.4%	8	34.8%	42.0%	2,198	17.7%	30.0%	5	20.8%	43.5%	1,234	10.9%	31.7%
	Upper	37	53.6%	47.3%	15,111	63.8%	58.8%	30.4%	32	68.1%	19,667	82.8%	34.7%	15	65.2%	47.4%	10,233	82.3%	63.3%	17	70.8%	44.4%	9,434	83.4%	61.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*69*	*100%*	*100%*	*23,693*	*100%*	*100%*	*100%*	*47*	*100%*	*23,744*	*100%*	*100%*	*23*	*100%*	*100%*	*12,431*	*100%*	*100%*	*24*	*100%*	*100%*	*11,313*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.2%	0	0.0%	0.1%	1.2%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	0.1%
	Moderate	1	1.6%	5.5%	40	0.3%	3.8%	10.5%	3	7.3%	261	3.1%	15.8%	1	3.8%	10.4%	84	1.2%	7.2%	2	13.3%	10.2%	177	13.2%	7.0%
	Middle	24	39.3%	41.4%	3,740	29.0%	33.0%	57.9%	19	46.3%	2,751	33.1%	48.4%	13	50.0%	40.7%	2,283	32.8%	33.5%	6	40.0%	42.2%	468	34.8%	37.5%
	Upper	36	59.0%	52.9%	9,129	70.7%	63.1%	30.4%	19	46.3%	5,294	63.7%	34.7%	12	46.2%	48.4%	4,595	66.0%	58.8%	7	46.7%	47.1%	699	52.0%	55.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*61*	*100%*	*100%*	*12,909*	*100%*	*100%*	*100%*	*41*	*100%*	*8,306*	*100%*	*100%*	*26*	*100%*	*100%*	*6,962*	*100%*	*100%*	*15*	*100%*	*100%*	*1,344*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.0%	0	0.0%	0.2%	1.2%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.0%	0	0.0%	2.7%	10.5%	6	9.7%	252	6.3%	15.8%	1	2.8%	6.4%	50	1.9%	2.9%	5	19.2%	9.9%	202	14.3%	5.5%
	Middle	11	37.9%	50.5%	598	34.3%	38.2%	57.9%	22	35.5%	928	23.2%	48.4%	15	41.7%	40.0%	647	25.1%	22.7%	7	26.9%	30.6%	281	19.9%	19.4%
	Upper	18	62.1%	45.5%	1,143	65.7%	58.9%	30.4%	34	54.8%	2,815	70.5%	34.7%	20	55.6%	53.6%	1,885	73.0%	74.5%	14	53.8%	59.5%	930	65.8%	75.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*29*	*100%*	*100%*	*1,741*	*100%*	*100%*	*100%*	*62*	*100%*	*3,995*	*100%*	*100%*	*36*	*100%*	*100%*	*2,582*	*100%*	*100%*	*26*	*100%*	*100%*	*1,413*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	9.1%	0	0.0%	0	0.0%	13.0%	0	0.0%	15.4%	0	0.0%	26.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	12.5%	0	0.0%	56.8%	18.2%	0	0.0%	0	0.0%	19.9%	0	0.0%	30.8%	0	0.0%	20.2%	0	0.0%	33.3%	0	0.0%	4.5%
	Middle	0	0.0%	62.5%	0	0.0%	25.3%	49.9%	0	0.0%	0	0.0%	32.8%	0	0.0%	46.2%	0	0.0%	52.4%	0	0.0%	44.4%	0	0.0%	61.0%
	Upper	0	0.0%	25.0%	0	0.0%	17.8%	22.8%	0	0.0%	0	0.0%	34.4%	0	0.0%	7.7%	0	0.0%	0.5%	0	0.0%	22.2%	0	0.0%	34.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.2%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	7.8%	0	0.0%	3.7%	10.5%	3	21.4%	105	8.6%	15.8%	1	11.1%	3.7%	50	5.5%	1.3%	2	40.0%	18.4%	55	17.7%	10.0%
	Middle	4	50.0%	39.2%	524	53.8%	29.0%	57.9%	5	35.7%	335	27.3%	48.4%	3	33.3%	38.3%	230	25.1%	28.2%	2	40.0%	34.7%	105	33.9%	33.4%
	Upper	4	50.0%	52.9%	450	46.2%	67.3%	30.4%	6	42.9%	787	64.1%	34.7%	5	55.6%	58.0%	637	69.5%	70.6%	1	20.0%	46.9%	150	48.4%	56.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*100%*	*974*	*100%*	*100%*	*100%*	*14*	*100%*	*1,227*	*100%*	*100%*	*9*	*100%*	*100%*	*917*	*100%*	*100%*	*5*	*100%*	*100%*	*310*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Talladega-Tallapoosa

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.2%	1	10.0%	50	3.3%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	1	20.0%	2.2%	50	9.3%	0.9%
	Moderate	1	33.3%	9.1%	80	25.0%	4.0%	10.5%	3	30.0%	500	32.8%	15.8%	1	20.0%	11.1%	96	9.7%	3.6%	2	40.0%	21.7%	404	75.1%	17.4%
	Middle	1	33.3%	42.4%	60	18.8%	38.7%	57.9%	4	40.0%	150	9.8%	48.4%	2	40.0%	42.9%	66	6.7%	22.3%	2	40.0%	45.7%	84	15.6%	39.9%
	Upper	1	33.3%	48.5%	180	56.3%	57.3%	30.4%	2	20.0%	825	54.1%	34.7%	2	40.0%	46.0%	825	83.6%	74.2%	0	0.0%	30.4%	0	0.0%	41.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*320*	*100%*	*100%*	*100%*	*10*	*100%*	*1,525*	*100%*	*100%*	*5*	*100%*	*100%*	*987*	*100%*	*100%*	*5*	*100%*	*100%*	*538*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.5%	0	0.0%	2.5%	1.2%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	10.0%	0	0.0%	4.6%	10.5%	0	0.0%	0	0.0%	15.8%	0	0.0%	10.7%	0	0.0%	6.0%	0	0.0%	18.8%	0	0.0%	17.7%
	Middle	0	0.0%	55.0%	0	0.0%	48.9%	57.9%	0	0.0%	0	0.0%	48.4%	0	0.0%	53.6%	0	0.0%	46.8%	0	0.0%	50.0%	0	0.0%	55.3%
	Upper	0	0.0%	32.5%	0	0.0%	44.0%	30.4%	0	0.0%	0	0.0%	34.7%	0	0.0%	35.7%	0	0.0%	47.1%	0	0.0%	31.3%	0	0.0%	27.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.4%	0	0.0%	0.2%	1.2%	1	0.6%	50	0.1%	1.1%	0	0.0%	0.5%	0	0.0%	1.6%	1	1.3%	0.6%	50	0.3%	0.2%
	Moderate	7	4.1%	7.8%	677	1.7%	5.5%	10.5%	17	9.8%	1,763	4.5%	15.8%	4	4.0%	10.0%	280	1.2%	7.2%	13	17.3%	11.7%	1,483	9.9%	6.8%
	Middle	67	39.4%	42.1%	12,947	32.7%	33.8%	57.9%	63	36.2%	7,596	19.6%	48.4%	41	41.4%	41.6%	5,424	22.7%	31.9%	22	29.3%	42.3%	2,172	14.6%	32.9%
	Upper	96	56.5%	49.7%	26,013	65.6%	60.6%	30.4%	93	53.4%	29,388	75.7%	34.7%	54	54.5%	48.0%	18,175	76.1%	59.3%	39	52.0%	45.4%	11,213	75.2%	60.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*170*	*100%*	*100%*	*39,637*	*100%*	*100%*	*100%*	*174*	*100%*	*38,797*	*100%*	*100%*	*99*	*100%*	*100%*	*23,879*	*100%*	*100%*	*75*	*100%*	*100%*	*14,918*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Talladega-Tallapoosa

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	2.9%	3.3%	164	0.7%	1.3%	23.5%	2	4.3%	199	0.8%	22.4%	1	4.3%	5.2%	99	0.8%	2.0%	1	4.2%	3.6%	100	0.9%	1.3%
	Moderate	16	23.2%	14.9%	2,112	8.9%	7.8%	16.7%	10	21.3%	1,344	5.7%	15.5%	6	26.1%	20.4%	834	6.7%	11.3%	4	16.7%	16.3%	510	4.5%	7.6%
	Middle	10	14.5%	18.7%	1,397	5.9%	13.0%	17.4%	7	14.9%	1,450	6.1%	20.1%	3	13.0%	19.9%	860	6.9%	14.7%	4	16.7%	21.0%	590	5.2%	13.8%
	Upper	41	59.4%	46.5%	20,020	84.5%	61.3%	42.4%	28	59.6%	20,751	87.4%	42.0%	13	56.5%	39.0%	10,638	85.6%	58.0%	15	62.5%	42.1%	10,113	89.4%	62.9%
	Unknown	0	0.0%	16.5%	0	0.0%	16.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.5%	0	0.0%	14.0%	0	0.0%	17.0%	0	0.0%	14.4%
	Total	*69*	*100%*	*100%*	*23,693*	*100%*	*100%*	*100%*	*47*	*100%*	*23,744*	*100%*	*100%*	*23*	*100%*	*100%*	*12,431*	*100%*	*100%*	*24*	*100%*	*100%*	*11,313*	*100%*	*100%*
REFINANCE	Low	2	3.3%	2.6%	114	0.9%	0.9%	23.5%	2	4.9%	163	2.0%	22.4%	1	3.8%	5.9%	50	0.7%	2.6%	1	6.7%	7.3%	113	8.4%	2.7%
	Moderate	10	16.4%	8.0%	870	6.7%	3.8%	16.7%	7	17.1%	697	8.4%	15.5%	6	23.1%	16.6%	620	8.9%	9.7%	1	6.7%	16.0%	77	5.7%	9.4%
	Middle	11	18.0%	17.0%	1,455	11.3%	11.6%	17.4%	14	34.1%	1,728	20.8%	20.1%	8	30.8%	24.8%	1,302	18.7%	18.7%	6	40.0%	21.8%	426	31.7%	15.3%
	Upper	38	62.3%	53.3%	10,470	81.1%	65.6%	42.4%	18	43.9%	5,718	68.8%	42.0%	11	42.3%	41.3%	4,990	71.7%	55.5%	7	46.7%	43.2%	728	54.2%	57.2%
	Unknown	0	0.0%	19.1%	0	0.0%	18.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.4%	0	0.0%	13.6%	0	0.0%	11.7%	0	0.0%	15.3%
	Total	*61*	*100%*	*100%*	*12,909*	*100%*	*100%*	*100%*	*41*	*100%*	*8,306*	*100%*	*100%*	*26*	*100%*	*100%*	*6,962*	*100%*	*100%*	*15*	*100%*	*100%*	*1,344*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	6.9%	9.1%	67	3.8%	5.8%	23.5%	4	6.5%	125	3.1%	22.4%	3	8.3%	6.4%	115	4.5%	2.3%	1	3.8%	5.8%	10	0.7%	3.2%
	Moderate	2	6.9%	12.1%	67	3.8%	6.6%	16.7%	10	16.1%	449	11.2%	15.5%	6	16.7%	12.1%	291	11.3%	5.8%	4	15.4%	10.7%	158	11.2%	4.7%
	Middle	6	20.7%	20.2%	272	15.6%	12.8%	17.4%	17	27.4%	877	22.0%	20.1%	8	22.2%	22.1%	523	20.3%	12.7%	9	34.6%	19.8%	354	25.1%	10.8%
	Upper	19	65.5%	56.6%	1,335	76.7%	72.1%	42.4%	31	50.0%	2,544	63.7%	42.0%	19	52.8%	55.7%	1,653	64.0%	67.2%	12	46.2%	56.2%	891	63.1%	72.5%
	Unknown	0	0.0%	2.0%	0	0.0%	2.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	11.9%	0	0.0%	7.4%	0	0.0%	8.8%
	Total	*29*	*100%*	*100%*	*1,741*	*100%*	*100%*	*100%*	*62*	*100%*	*3,995*	*100%*	*100%*	*36*	*100%*	*100%*	*2,582*	*100%*	*100%*	*26*	*100%*	*100%*	*1,413*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.5%	0	0.0%	0	0.0%	22.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.7%	0	0.0%	0	0.0%	15.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.4%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	25.0%	0	0.0%	11.2%	42.4%	0	0.0%	0	0.0%	42.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	22.2%	0	0.0%	2.5%
	Unknown	0	0.0%	75.0%	0	0.0%	88.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	77.8%	0	0.0%	97.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	12.5%	5.9%	20	2.1%	2.0%	23.5%	2	14.3%	35	2.9%	22.4%	2	22.2%	8.6%	35	3.8%	1.8%	0	0.0%	3.1%	0	0.0%	1.6%
	Moderate	1	12.5%	7.8%	39	4.0%	1.9%	16.7%	1	7.1%	30	2.4%	15.5%	0	0.0%	2.5%	0	0.0%	0.6%	1	20.0%	14.3%	30	9.7%	15.4%
	Middle	2	25.0%	13.7%	50	5.1%	4.6%	17.4%	1	7.1%	180	14.7%	20.1%	1	11.1%	21.0%	180	19.6%	14.0%	0	0.0%	21.4%	0	0.0%	12.4%
	Upper	4	50.0%	72.5%	865	88.8%	91.5%	42.4%	10	71.4%	982	80.0%	42.0%	6	66.7%	66.7%	702	76.6%	83.3%	4	80.0%	59.2%	280	90.3%	69.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	0.2%	0	0.0%	2.0%	0	0.0%	1.5%
	Total	*8*	*100%*	*100%*	*974*	*100%*	*100%*	*100%*	*14*	*100%*	*1,227*	*100%*	*100%*	*9*	*100%*	*100%*	*917*	*100%*	*100%*	*5*	*100%*	*100%*	*310*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Talladega-Tallapoosa

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.0%	0	0.0%	0.1%	23.5%	0	0.0%	0	0.0%	22.4%	0	0.0%	9.5%	0	0.0%	3.9%	0	0.0%	8.7%	0	0.0%	5.5%
	Moderate	1	33.3%	15.2%	80	25.0%	4.9%	16.7%	2	20.0%	81	5.3%	15.5%	1	20.0%	15.9%	20	2.0%	6.0%	1	20.0%	17.4%	61	11.3%	9.8%
	Middle	1	33.3%	21.2%	60	18.8%	6.1%	17.4%	1	10.0%	50	3.3%	20.1%	0	0.0%	15.9%	0	0.0%	12.0%	1	20.0%	23.9%	50	9.3%	20.5%
	Upper	1	33.3%	57.6%	180	56.3%	82.1%	42.4%	7	70.0%	1,394	91.4%	42.0%	4	80.0%	55.6%	967	98.0%	77.2%	3	60.0%	43.5%	427	79.4%	58.6%
	Unknown	0	0.0%	3.0%	0	0.0%	6.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.2%	0	0.0%	1.0%	0	0.0%	6.5%	0	0.0%	5.5%
	Total	*3*	*100%*	*100%*	*320*	*100%*	*100%*	*100%*	*10*	*100%*	*1,525*	*100%*	*100%*	*5*	*100%*	*100%*	*987*	*100%*	*100%*	*5*	*100%*	*100%*	*538*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.5%	0	0.0%	0	0.0%	22.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	2.5%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.7%	0	0.0%	0	0.0%	15.5%	0	0.0%	3.6%	0	0.0%	3.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	5.0%	0	0.0%	6.9%	17.4%	0	0.0%	0	0.0%	20.1%	0	0.0%	7.1%	0	0.0%	9.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.4%	0	0.0%	0	0.0%	42.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.0%	0	0.0%	93.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	89.3%	0	0.0%	87.2%	0	0.0%	93.8%	0	0.0%	97.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	7	4.1%	3.1%	365	0.9%	1.1%	23.5%	10	5.7%	522	1.3%	22.4%	7	7.1%	5.6%	299	1.3%	2.1%	3	4.0%	4.5%	223	1.5%	1.6%
	Moderate	30	17.6%	11.5%	3,168	8.0%	5.8%	16.7%	30	17.2%	2,601	6.7%	15.5%	19	19.2%	18.0%	1,765	7.4%	9.9%	11	14.7%	15.7%	836	5.6%	8.0%
	Middle	30	17.6%	17.8%	3,234	8.2%	12.1%	17.4%	40	23.0%	4,285	11.0%	20.1%	20	20.2%	21.2%	2,865	12.0%	14.9%	20	26.7%	20.9%	1,420	9.5%	13.8%
	Upper	103	60.6%	49.8%	32,870	82.9%	63.2%	42.4%	94	54.0%	31,389	80.9%	42.0%	53	53.5%	41.0%	18,950	79.4%	55.0%	41	54.7%	43.5%	12,439	83.4%	61.4%
	Unknown	0	0.0%	17.9%	0	0.0%	17.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.1%	0	0.0%	18.2%	0	0.0%	15.4%	0	0.0%	15.2%
	Total	*170*	*100%*	*100%*	*39,637*	*100%*	*100%*	*100%*	*174*	*100%*	*38,797*	*100%*	*100%*	*99*	*100%*	*100%*	*23,879*	*100%*	*100%*	*75*	*100%*	*100%*	*14,918*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Talladega-Tallapoosa

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESSES	Low	0	0.0%	0.9%	0	0.0%	1.3%	1.1%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.8%
	Moderate	11	15.9%	15.9%	185	4.3%	18.7%	17.7%	2	6.5%	174	4.1%	18.6%	2	14.3%	16.7%	174	6.1%	15.2%	0	0.0%	17.2%	0	0.0%	22.0%
	Middle	43	62.3%	55.3%	3,594	83.1%	58.8%	57.9%	20	64.5%	2,707	63.6%	43.9%	6	42.9%	42.5%	1,597	56.1%	39.8%	14	82.4%	41.1%	1,110	78.6%	37.0%
	Upper	15	21.7%	26.5%	546	12.6%	20.9%	23.3%	9	29.0%	1,377	32.3%	36.6%	6	42.9%	38.4%	1,074	37.8%	41.7%	3	17.6%	39.7%	303	21.4%	39.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.4%	0	0.0%	0.3%		0	0.0%	0	0.0%		0	0.0%	1.9%	0	0.0%	2.9%	0	0.0%	1.5%	0	0.0%	0.5%
	Total	*69*	*100%*	*100%*	*4,325*	*100%*	*100%*	*100%*	*31*	*100%*	*4,258*	*100%*	*100%*	*14*	*100%*	*100%*	*2,845*	*100%*	*100%*	*17*	*100%*	*100%*	*1,413*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	11.1%	0	0.0%	2.9%	4.0%	0	0.0%	0	0.0%	4.9%	0	0.0%	9.7%	0	0.0%	7.0%	0	0.0%	10.0%	0	0.0%	27.7%
	Middle	1	100.0%	61.1%	23	100.0%	49.2%	70.3%	0	0.0%	0	0.0%	66.0%	0	0.0%	71.0%	0	0.0%	79.7%	0	0.0%	77.5%	0	0.0%	69.7%
	Upper	0	0.0%	27.8%	0	0.0%	47.9%	25.7%	0	0.0%	0	0.0%	29.1%	0	0.0%	19.4%	0	0.0%	13.3%	0	0.0%	10.0%	0	0.0%	2.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	0.3%
	Total	*1*	*100%*	*100%*	*23*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Talladega-Tallapoosa

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	53	76.8%	36.6%	1,225	28.3%	19.3%	91.3%	12	38.7%	1,218	28.6%	91.8%	7	50.0%	50.0%	1,114	39.2%	38.9%	5	29.4%	50.5%	104	7.4%	34.4%
		Over $1 Million	14	20.3%		3,029	70.0%		6.9%	15	48.4%	1,788	42.0%	6.5%	4	28.6%		727	25.6%		11	64.7%		1,061	75.1%	
		Total Rev. available	67	97.1%		4,254	98.4%		98.2%	27	87.1%	3,006	70.6%	98.3%	11	78.6%		1,841	64.7%		16	94.1%		1,165	82.4%	
		Rev. Not Known	2	2.9%		71	1.6%		1.8%	4	12.9%	1,252	29.4%	1.7%	3	21.4%		1,004	35.3%		1	5.9%		248	17.6%	
		Total	*69*	*100%*		*4,325*	*100%*		*100.0%*	*31*	*100%*	*4,258*	*100%*	*100%*	*14*	*100%*		*2,845*	*100%*		*17*	*100%*		*1,413*	*100%*	
	Loan Size	$100,000 or Less	58	84.1%	90.7%	1,186	27.4%	35.6%		20	64.5%	671	15.8%		7	50.0%	92.2%	138	4.9%	31.5%	13	76.5%	91.5%	533	37.7%	31.3%
		$100,001 - $250,000	7	10.1%	5.5%	1,248	28.9%	22.1%		4	12.9%	747	17.5%		1	7.1%	3.6%	167	5.9%	14.8%	3	17.6%	4.5%	580	41.0%	18.0%
		$250,001 - $1 Million	4	5.8%	3.8%	1,891	43.7%	42.2%		7	22.6%	2,840	66.7%		6	42.9%	4.2%	2,540	89.3%	53.7%	1	5.9%	4.0%	300	21.2%	50.8%
		Total	*69*	*100%*	*100.0%*	*4,325*	*100%*	*100.0%*		*31*	*100%*	*4,258*	*100%*		*14*	*100%*	*100%*	*2,845*	*100%*	*100%*	*17*	*100%*	*100%*	*1,413*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	51	96.2%		891	72.7%			10	83.3%	185	15.2%		5	71.4%		81	7.3%		5	100.0%		104	100.0%	
		$100,001 - $250,000	2	3.8%		334	27.3%			1	8.3%	167	13.7%		1	14.3%		167	15.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	8.3%	866	71.1%		1	14.3%		866	77.7%		0	0.0%		0	0.0%	
		Total	*53*	*100%*		*1,225*	*100%*			*12*	*100%*	*1,218*	*100%*		*7*	*100%*		*1,114*	*100%*		*5*	*100%*		*104*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	38.9%	23	100.0%	38.6%	96.0%	0	0.0%	0	0.0%	97.1%	0	0.0%	48.4%	0	0.0%	48.8%	0	0.0%	37.5%	0	0.0%	68.2%
		Over $1 Million	0	0.0%		0	0.0%		4.0%	0	0.0%	0	0.0%	2.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		23	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*23*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	94.4%	23	100.0%	68.6%		0	0.0%	0	0.0%		0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	90.0%	0	0.0%	37.9%
		$100,001 - $250,000	0	0.0%	5.6%	0	0.0%	31.4%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	24.1%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	38.0%
		Total	*1*	*100%*	*100%*	*23*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		23	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*23*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.1%	0	0.0%	0.0%	1.2%	5	2.0%	716	1.1%	4.5%	2	1.3%	2.2%	300	0.8%	1.1%	3	2.9%	2.2%	416	1.5%	1.2%
	Moderate	18	9.2%	8.7%	2,820	6.0%	5.8%	12.0%	20	7.8%	3,612	5.6%	7.6%	12	8.0%	6.3%	2,179	5.7%	4.4%	8	7.6%	6.1%	1,433	5.3%	4.3%
	Middle	78	40.0%	37.3%	16,498	35.1%	31.8%	41.7%	111	43.5%	23,778	36.6%	45.1%	65	43.3%	40.3%	13,899	36.6%	34.9%	46	43.8%	40.9%	9,879	36.5%	35.4%
	Upper	98	50.3%	53.0%	27,276	58.1%	61.1%	44.6%	105	41.2%	34,153	52.6%	39.7%	65	43.3%	45.3%	20,411	53.8%	55.0%	40	38.1%	45.5%	13,742	50.8%	54.6%
	Unknown	1	0.5%	0.8%	388	0.8%	1.2%	0.5%	14	5.5%	2,730	4.2%	3.3%	6	4.0%	6.0%	1,141	3.0%	4.6%	8	7.6%	5.3%	1,589	5.9%	4.5%
	Total	*195*	*100%*	*100%*	*46,982*	*100%*	*100%*	*100%*	*255*	*100%*	*64,989*	*100%*	*100%*	*150*	*100%*	*100%*	*37,930*	*100%*	*100%*	*105*	*100%*	*100%*	*27,059*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.1%	0	0.0%	0.0%	1.2%	5	4.3%	442	2.4%	4.5%	1	1.6%	2.1%	100	1.1%	0.8%	4	7.4%	3.4%	342	4.0%	1.9%
	Moderate	13	8.0%	5.9%	1,639	5.8%	4.3%	12.0%	10	8.6%	728	4.0%	7.6%	9	14.5%	7.1%	643	6.8%	4.5%	1	1.9%	5.1%	85	1.0%	3.0%
	Middle	62	38.3%	33.6%	8,442	29.7%	29.3%	41.7%	39	33.6%	5,379	29.8%	45.1%	22	35.5%	42.6%	3,374	35.5%	38.4%	17	31.5%	43.5%	2,005	23.5%	36.8%
	Upper	87	53.7%	59.8%	18,328	64.5%	65.2%	44.6%	56	48.3%	10,737	59.5%	39.7%	26	41.9%	44.3%	4,784	50.3%	52.9%	30	55.6%	44.4%	5,953	69.7%	55.0%
	Unknown	0	0.0%	0.5%	0	0.0%	1.2%	0.5%	6	5.2%	765	4.2%	3.3%	4	6.5%	3.9%	612	6.4%	3.3%	2	3.7%	3.7%	153	1.8%	3.3%
	Total	*162*	*100%*	*100%*	*28,409*	*100%*	*100%*	*100%*	*116*	*100%*	*18,051*	*100%*	*100%*	*62*	*100%*	*100%*	*9,513*	*100%*	*100%*	*54*	*100%*	*100%*	*8,538*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	3.1%	1.0%	42	2.1%	0.4%	1.2%	2	1.7%	126	1.2%	4.5%	2	2.7%	1.0%	126	1.7%	0.6%	0	0.0%	2.3%	0	0.0%	1.2%
	Moderate	4	12.5%	11.8%	98	4.8%	6.6%	12.0%	8	6.8%	896	8.4%	7.6%	6	8.2%	4.7%	671	9.3%	4.2%	2	4.4%	4.0%	225	6.4%	3.0%
	Middle	8	25.0%	33.3%	752	36.9%	34.8%	41.7%	48	40.7%	3,705	34.6%	45.1%	26	35.6%	33.2%	2,320	32.2%	32.1%	22	48.9%	40.9%	1,385	39.5%	36.8%
	Upper	18	56.3%	52.0%	950	46.6%	52.9%	44.6%	56	47.5%	5,725	53.4%	39.7%	38	52.1%	59.6%	4,030	55.8%	60.5%	18	40.0%	50.0%	1,695	48.4%	57.2%
	Unknown	1	3.1%	2.0%	198	9.7%	5.2%	0.5%	4	3.4%	266	2.5%	3.3%	1	1.4%	1.6%	69	1.0%	2.5%	3	6.7%	2.8%	197	5.6%	1.8%
	Total	*32*	*100%*	*100%*	*2,040*	*100%*	*100%*	*100%*	*118*	*100%*	*10,718*	*100%*	*100%*	*73*	*100%*	*100%*	*7,216*	*100%*	*100%*	*45*	*100%*	*100%*	*3,502*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	2.6%	0	0.0%	1.0%	0.5%	0	0.0%	0	0.0%	8.4%	0	0.0%	20.4%	0	0.0%	8.1%	0	0.0%	11.5%	0	0.0%	6.1%
	Moderate	0	0.0%	35.9%	0	0.0%	21.6%	34.1%	0	0.0%	0	0.0%	15.4%	0	0.0%	7.4%	0	0.0%	7.3%	0	0.0%	26.9%	0	0.0%	29.5%
	Middle	0	0.0%	48.7%	0	0.0%	68.7%	47.8%	0	0.0%	0	0.0%	48.3%	0	0.0%	46.3%	0	0.0%	21.4%	0	0.0%	42.3%	0	0.0%	50.9%
	Upper	0	0.0%	7.7%	0	0.0%	6.7%	10.3%	0	0.0%	0	0.0%	16.5%	0	0.0%	18.5%	0	0.0%	52.2%	0	0.0%	15.4%	0	0.0%	13.0%
	Unknown	0	0.0%	5.1%	0	0.0%	2.0%	7.2%	0	0.0%	0	0.0%	11.4%	0	0.0%	7.4%	0	0.0%	11.0%	0	0.0%	3.8%	0	0.0%	0.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.9%	0	0.0%	0.3%	1.2%	0	0.0%	0	0.0%	4.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.6%
	Moderate	4	8.9%	4.5%	294	7.9%	3.5%	12.0%	4	4.0%	293	3.5%	7.6%	2	3.7%	1.8%	173	3.6%	1.1%	2	4.3%	4.9%	120	3.4%	5.6%
	Middle	11	24.4%	33.3%	725	19.4%	28.1%	41.7%	38	37.6%	2,311	27.9%	45.1%	20	37.0%	30.7%	1,577	33.1%	25.3%	18	38.3%	36.8%	734	20.8%	24.8%
	Upper	30	66.7%	61.3%	2,722	72.8%	68.1%	44.6%	57	56.4%	5,603	67.6%	39.7%	30	55.6%	65.6%	2,931	61.5%	72.3%	27	57.4%	55.9%	2,672	75.8%	65.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	2	2.0%	86	1.0%	3.3%	2	3.7%	1.8%	86	1.8%	1.3%	0	0.0%	2.0%	0	0.0%	3.1%
	Total	*45*	*100%*	*100%*	*3,741*	*100%*	*100%*	*100%*	*101*	*100%*	*8,293*	*100%*	*100%*	*54*	*100%*	*100%*	*4,767*	*100%*	*100%*	*47*	*100%*	*100%*	*3,526*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.3%	0	0.0%	0.1%	1.2%	0	0.0%	0	0.0%	4.5%	0	0.0%	1.8%	0	0.0%	1.2%	0	0.0%	5.2%	0	0.0%	3.0%
	Moderate	2	15.4%	6.3%	261	16.5%	4.4%	12.0%	4	11.1%	273	8.4%	7.6%	2	8.7%	8.0%	118	5.2%	7.2%	2	15.4%	6.3%	155	15.8%	4.6%
	Middle	5	38.5%	36.7%	556	35.2%	26.7%	41.7%	12	33.3%	727	22.3%	45.1%	8	34.8%	27.4%	575	25.2%	24.1%	4	30.8%	40.6%	152	15.5%	30.6%
	Upper	6	46.2%	55.7%	763	48.3%	68.7%	44.6%	20	55.6%	2,259	69.3%	39.7%	13	56.5%	60.2%	1,588	69.6%	64.6%	7	53.8%	46.9%	671	68.6%	59.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	3.3%	0	0.0%	2.7%	0	0.0%	3.0%	0	0.0%	1.0%	0	0.0%	2.3%
	Total	*13*	*100%*	*100%*	*1,580*	*100%*	*100%*	*100%*	*36*	*100%*	*3,259*	*100%*	*100%*	*23*	*100%*	*100%*	*2,281*	*100%*	*100%*	*13*	*100%*	*100%*	*978*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.8%	0	0.0%	0.6%	1.2%	0	0.0%	0	0.0%	4.5%	0	0.0%	5.2%	0	0.0%	2.9%	0	0.0%	7.4%	0	0.0%	5.3%
	Moderate	0	0.0%	12.5%	0	0.0%	7.5%	12.0%	0	0.0%	0	0.0%	7.6%	0	0.0%	12.1%	0	0.0%	10.5%	0	0.0%	14.8%	0	0.0%	7.5%
	Middle	0	0.0%	47.5%	0	0.0%	43.2%	41.7%	0	0.0%	0	0.0%	45.1%	0	0.0%	32.8%	0	0.0%	32.0%	0	0.0%	59.3%	0	0.0%	57.5%
	Upper	0	0.0%	39.2%	0	0.0%	48.7%	44.6%	0	0.0%	0	0.0%	39.7%	0	0.0%	46.6%	0	0.0%	50.3%	0	0.0%	18.5%	0	0.0%	29.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	3.3%	0	0.0%	3.4%	0	0.0%	4.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	0.2%	0.2%	42	0.1%	0.1%	1.2%	12	1.9%	1,284	1.2%	4.5%	5	1.4%	2.2%	526	0.9%	1.8%	7	2.7%	2.5%	758	1.7%	1.6%
	Moderate	41	9.2%	7.6%	5,112	6.2%	6.3%	12.0%	46	7.3%	5,802	5.5%	7.6%	31	8.6%	6.3%	3,784	6.1%	4.8%	15	5.7%	6.0%	2,018	4.6%	5.6%
	Middle	164	36.7%	35.8%	26,973	32.6%	33.4%	41.7%	248	39.6%	35,900	34.1%	45.1%	141	39.0%	40.0%	21,745	35.2%	33.7%	107	40.5%	41.2%	14,155	32.5%	36.4%
	Upper	239	53.5%	55.7%	50,039	60.5%	59.0%	44.6%	294	47.0%	58,477	55.5%	39.7%	172	47.5%	46.3%	33,744	54.7%	54.6%	122	46.2%	45.7%	24,733	56.7%	52.4%
	Unknown	2	0.4%	0.7%	586	0.7%	1.3%	0.5%	26	4.2%	3,847	3.7%	3.3%	13	3.6%	5.1%	1,908	3.1%	5.0%	13	4.9%	4.6%	1,939	4.4%	4.0%
	Total	*447*	*100%*	*100%*	*82,752*	*100%*	*100%*	*100%*	*626*	*100%*	*105,310*	*100%*	*100%*	*362*	*100%*	*100%*	*61,707*	*100%*	*100%*	*264*	*100%*	*100%*	*43,603*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	7	3.6%	4.1%	872	1.9%	2.2%	21.7%	20	7.8%	2,673	4.1%	21.4%	9	6.0%	3.3%	1,221	3.2%	1.7%	11	10.5%	4.3%	1,452	5.4%	2.4%
	Moderate	68	34.9%	16.9%	12,260	26.1%	12.6%	14.9%	73	28.6%	13,107	20.2%	16.3%	40	26.7%	17.6%	7,463	19.7%	12.8%	33	31.4%	17.3%	5,644	20.9%	12.1%
	Middle	48	24.6%	19.7%	10,414	22.2%	18.2%	17.6%	60	23.5%	14,918	23.0%	18.8%	37	24.7%	20.5%	9,292	24.5%	18.6%	23	21.9%	19.9%	5,626	20.8%	17.1%
	Upper	72	36.9%	33.7%	23,436	49.9%	41.6%	45.7%	102	40.0%	34,291	52.8%	43.5%	64	42.7%	35.7%	19,954	52.6%	44.5%	38	36.2%	33.8%	14,337	53.0%	43.4%
	Unknown	0	0.0%	25.6%	0	0.0%	25.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.8%	0	0.0%	22.3%	0	0.0%	24.6%	0	0.0%	25.0%
	Total	*195*	*100%*	*100%*	*46,982*	*100%*	*100%*	*100%*	*255*	*100%*	*64,989*	*100%*	*100%*	*150*	*100%*	*100%*	*37,930*	*100%*	*100%*	*105*	*100%*	*100%*	*27,059*	*100%*	*100%*
REFINANCE	Low	13	8.0%	3.2%	931	3.3%	1.7%	21.7%	15	12.9%	1,031	5.7%	21.4%	10	16.1%	6.9%	618	6.5%	3.5%	5	9.3%	9.8%	413	4.8%	5.7%
	Moderate	41	25.3%	10.0%	4,875	17.2%	6.6%	14.9%	24	20.7%	2,880	16.0%	16.3%	17	27.4%	15.3%	2,126	22.3%	10.8%	7	13.0%	16.2%	754	8.8%	11.1%
	Middle	44	27.2%	17.2%	7,011	24.7%	13.6%	17.6%	30	25.9%	3,549	19.7%	18.8%	13	21.0%	18.1%	1,465	15.4%	15.8%	17	31.5%	22.2%	2,084	24.4%	19.0%
	Upper	64	39.5%	34.5%	15,592	54.9%	42.5%	45.7%	47	40.5%	10,591	58.7%	43.5%	22	35.5%	35.8%	5,304	55.8%	46.8%	25	46.3%	33.2%	5,287	61.9%	39.8%
	Unknown	0	0.0%	35.1%	0	0.0%	35.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	23.9%	0	0.0%	23.1%	0	0.0%	18.6%	0	0.0%	24.4%
	Total	*162*	*100%*	*100%*	*28,409*	*100%*	*100%*	*100%*	*116*	*100%*	*18,051*	*100%*	*100%*	*62*	*100%*	*100%*	*9,513*	*100%*	*100%*	*54*	*100%*	*100%*	*8,538*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	12.5%	4.9%	161	7.9%	2.8%	21.7%	8	6.8%	314	2.9%	21.4%	4	5.5%	3.6%	169	2.3%	1.7%	4	8.9%	4.0%	145	4.1%	1.9%
	Moderate	3	9.4%	11.8%	104	5.1%	8.0%	14.9%	16	13.6%	964	9.0%	16.3%	8	11.0%	7.3%	486	6.7%	4.7%	8	17.8%	10.8%	478	13.6%	6.7%
	Middle	6	18.8%	15.7%	423	20.7%	16.9%	17.6%	27	22.9%	2,014	18.8%	18.8%	13	17.8%	13.5%	1,255	17.4%	10.9%	14	31.1%	25.6%	759	21.7%	15.1%
	Upper	19	59.4%	58.8%	1,352	66.3%	61.8%	45.7%	67	56.8%	7,426	69.3%	43.5%	48	65.8%	66.3%	5,306	73.5%	69.7%	19	42.2%	49.4%	2,120	60.5%	63.6%
	Unknown	0	0.0%	8.8%	0	0.0%	10.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.3%	0	0.0%	13.0%	0	0.0%	10.2%	0	0.0%	12.7%
	Total	*32*	*100%*	*100%*	*2,040*	*100%*	*100%*	*100%*	*118*	*100%*	*10,718*	*100%*	*100%*	*73*	*100%*	*100%*	*7,216*	*100%*	*100%*	*45*	*100%*	*100%*	*3,502*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	2.6%	0	0.0%	0.2%	21.7%	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	0.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.9%	0	0.0%	0	0.0%	16.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.6%	0	0.0%	0	0.0%	18.8%	0	0.0%	1.9%	0	0.0%	0.2%	0	0.0%	7.7%	0	0.0%	0.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	45.7%	0	0.0%	0	0.0%	43.5%	0	0.0%	9.3%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	97.4%	0	0.0%	99.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	88.9%	0	0.0%	97.6%	0	0.0%	88.5%	0	0.0%	99.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	3	6.7%	7.2%	156	4.2%	4.6%	21.7%	9	8.9%	309	3.7%	21.4%	6	11.1%	3.2%	200	4.2%	1.1%	3	6.4%	2.9%	109	3.1%	1.6%
	Moderate	5	11.1%	12.6%	353	9.4%	8.4%	14.9%	21	20.8%	1,214	14.6%	16.3%	10	18.5%	10.6%	720	15.1%	6.5%	11	23.4%	19.6%	494	14.0%	12.1%
	Middle	10	22.2%	20.7%	852	22.8%	17.6%	17.6%	23	22.8%	1,578	19.0%	18.8%	14	25.9%	21.1%	966	20.3%	13.2%	9	19.1%	18.1%	612	17.4%	11.5%
	Upper	27	60.0%	57.7%	2,380	63.6%	67.8%	45.7%	48	47.5%	5,192	62.6%	43.5%	24	44.4%	60.6%	2,881	60.4%	76.7%	24	51.1%	54.9%	2,311	65.5%	71.9%
	Unknown	0	0.0%	1.8%	0	0.0%	1.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.6%	0	0.0%	2.4%	0	0.0%	4.4%	0	0.0%	2.8%
	Total	*45*	*100%*	*100%*	*3,741*	*100%*	*100%*	*100%*	*101*	*100%*	*8,293*	*100%*	*100%*	*54*	*100%*	*100%*	*4,767*	*100%*	*100%*	*47*	*100%*	*100%*	*3,526*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	23.1%	8.9%	203	12.8%	4.3%	21.7%	6	16.7%	479	14.7%	21.4%	5	21.7%	7.1%	424	18.6%	5.7%	1	7.7%	28.1%	55	5.6%	18.8%
	Moderate	3	23.1%	10.1%	244	15.4%	5.5%	14.9%	9	25.0%	711	21.8%	16.3%	7	30.4%	13.3%	640	28.1%	11.5%	2	15.4%	7.3%	71	7.3%	5.1%
	Middle	2	15.4%	13.9%	192	12.2%	9.5%	17.6%	9	25.0%	867	26.6%	18.8%	5	21.7%	25.7%	582	25.5%	18.6%	4	30.8%	29.2%	285	29.1%	23.8%
	Upper	5	38.5%	60.8%	941	59.6%	76.4%	45.7%	12	33.3%	1,202	36.9%	43.5%	6	26.1%	43.4%	635	27.8%	44.9%	6	46.2%	32.3%	567	58.0%	49.1%
	Unknown	0	0.0%	6.3%	0	0.0%	4.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.6%	0	0.0%	19.3%	0	0.0%	3.1%	0	0.0%	3.2%
	Total	*13*	*100%*	*100%*	*1,580*	*100%*	*100%*	*100%*	*36*	*100%*	*3,259*	*100%*	*100%*	*23*	*100%*	*100%*	*2,281*	*100%*	*100%*	*13*	*100%*	*100%*	*978*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.7%	0	0.0%	0	0.0%	21.4%	0	0.0%	1.7%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.9%	0	0.0%	0	0.0%	16.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	1.5%
	Middle	0	0.0%	0.8%	0	0.0%	1.3%	17.6%	0	0.0%	0	0.0%	18.8%	0	0.0%	1.7%	0	0.0%	2.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	45.7%	0	0.0%	0	0.0%	43.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	2.2%
	Unknown	0	0.0%	99.2%	0	0.0%	98.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.6%	0	0.0%	96.4%	0	0.0%	92.6%	0	0.0%	96.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	30	6.7%	3.7%	2,323	2.8%	1.9%	21.7%	58	9.3%	4,806	4.6%	21.4%	34	9.4%	4.3%	2,632	4.3%	1.9%	24	9.1%	5.6%	2,174	5.0%	2.8%
	Moderate	120	26.8%	13.5%	17,836	21.6%	9.3%	14.9%	143	22.8%	18,876	17.9%	16.3%	82	22.7%	16.1%	11,435	18.5%	10.7%	61	23.1%	16.6%	7,441	17.1%	11.1%
	Middle	110	24.6%	18.3%	18,892	22.8%	15.0%	17.6%	149	23.8%	22,926	21.8%	18.8%	82	22.7%	19.4%	13,560	22.0%	15.6%	67	25.4%	20.4%	9,366	21.5%	16.3%
	Upper	187	41.8%	34.2%	43,701	52.8%	39.3%	45.7%	276	44.1%	58,702	55.7%	43.5%	164	45.3%	37.1%	34,080	55.2%	40.5%	112	42.4%	34.9%	24,622	56.5%	41.1%
	Unknown	0	0.0%	30.2%	0	0.0%	34.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	23.1%	0	0.0%	31.4%	0	0.0%	22.5%	0	0.0%	28.7%
	Total	*447*	*100%*	*100%*	*82,752*	*100%*	*100%*	*100%*	*626*	*100%*	*105,310*	*100%*	*100%*	*362*	*100%*	*100%*	*61,707*	*100%*	*100%*	*264*	*100%*	*100%*	*43,603*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	3	1.8%	1.3%	59	0.6%	1.3%	1.4%	2	3.4%	805	13.2%	6.0%	1	4.0%	5.3%	785	32.8%	7.7%	1	2.9%	3.7%	20	0.5%	4.4%
	Moderate	40	23.8%	23.5%	2,563	24.3%	26.1%	25.5%	7	11.9%	1,564	25.6%	10.7%	2	8.0%	9.8%	650	27.1%	13.9%	5	14.7%	9.1%	914	24.7%	12.5%
	Middle	65	38.7%	35.6%	4,299	40.7%	38.2%	37.2%	20	33.9%	879	14.4%	45.2%	11	44.0%	43.1%	415	17.3%	43.2%	9	26.5%	43.6%	464	12.5%	46.4%
	Upper	58	34.5%	37.9%	3,644	34.5%	32.6%	33.7%	27	45.8%	2,694	44.2%	32.4%	10	40.0%	36.4%	535	22.3%	31.1%	17	50.0%	38.3%	2,159	58.3%	32.3%
	Unknown	2	1.2%	0.9%	4	0.0%	1.7%	2.3%	3	5.1%	157	2.6%	5.7%	1	4.0%	4.8%	10	0.4%	4.1%	2	5.9%	4.7%	147	4.0%	4.4%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*168*	*100%*	*100%*	*10,569*	*100%*	*100%*	*100%*	*59*	*100%*	*6,099*	*100%*	*100%*	*25*	*100%*	*100%*	*2,395*	*100%*	*100%*	*34*	*100%*	*100%*	*3,704*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	1.9%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	2.5%	0	0.0%	4.3%	0	0.0%	0.6%	0	0.0%	2.4%	0	0.0%	2.1%
	Moderate	0	0.0%	24.1%	0	0.0%	25.0%	11.4%	0	0.0%	0	0.0%	10.0%	0	0.0%	10.6%	0	0.0%	14.5%	0	0.0%	17.1%	0	0.0%	23.2%
	Middle	4	80.0%	40.7%	147	86.0%	47.3%	45.5%	0	0.0%	0	0.0%	48.3%	0	0.0%	34.0%	0	0.0%	19.4%	0	0.0%	31.7%	0	0.0%	34.1%
	Upper	1	20.0%	31.5%	24	14.0%	27.4%	43.1%	2	100.0%	85	100.0%	38.3%	1	100.0%	51.1%	5	100.0%	65.6%	1	100.0%	39.0%	80	100.0%	38.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.9%	0	0.0%	1.1%
	Tr Unknown	0	0.0%	1.9%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.9%	0	0.0%	0.7%
	Total	*5*	*100%*	*100%*	*171*	*100%*	*100%*	*100%*	*2*	*100%*	*85*	*100%*	*100%*	*1*	*100%*	*100%*	*5*	*100%*	*100%*	*1*	*100%*	*100%*	*80*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Tuscaloosa

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	133	79.2%	42.6%	4,949	46.8%	35.1%	90.7%	40	67.8%	2,576	42.2%	91.5%	21	84.0%	48.1%	1,168	48.8%	37.2%	19	55.9%	49.2%	1,408	38.0%	34.9%
		Over $1 Million	23	13.7%		4,921	46.6%		8.4%	18	30.5%	3,033	49.7%	7.6%	4	16.0%		1,227	51.2%		14	41.2%		1,806	48.8%	
		Total Rev. available	156	92.9%		9,870	93.4%		99.1%	58	98.3%	5,609	92.0%	99.1%	25	100.0%		2,395	100.0%		33	97.1%		3,214	86.8%	
		Rev. Not Known	12	7.1%		699	6.6%		0.9%	1	1.7%	490	8.0%	0.9%	0	0.0%		0	0.0%		1	2.9%		490	13.2%	
		Total	*168*	*100%*		*10,569*	*100%*		*100.0%*	*59*	*100%*	*6,099*	*100%*	*100%*	*25*	*100%*		*2,395*	*100%*		*34*	*100%*		*3,704*	*100%*	
	Loan Size	$100,000 or Less	145	86.3%	85.8%	3,316	31.4%	25.7%		44	74.6%	1,216	19.9%		20	80.0%	87.2%	383	16.0%	26.8%	24	70.6%	85.8%	833	22.5%	24.5%
		$100,001 - $250,000	14	8.3%	7.8%	2,254	21.3%	20.0%		7	11.9%	1,325	21.7%		1	4.0%	6.5%	250	10.4%	18.7%	6	17.6%	7.8%	1,075	29.0%	21.0%
		$250,001 - $1 Million	9	5.4%	6.4%	4,999	47.3%	54.3%		8	13.6%	3,558	58.3%		4	16.0%	6.4%	1,762	73.6%	54.5%	4	11.8%	6.4%	1,796	48.5%	54.5%
		Total	*168*	*100%*	*100.0%*	*10,569*	*100%*	*100.0%*		*59*	*100%*	*6,099*	*100%*		*25*	*100%*	*100%*	*2,395*	*100%*	*100%*	*34*	*100%*	*100%*	*3,704*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	127	95.5%		2,682	54.2%			36	90.0%	918	35.6%		20	95.2%		383	32.8%		16	84.2%		535	38.0%	
		$100,001 - $250,000	3	2.3%		449	9.1%			2	5.0%	275	10.7%		0	0.0%		0	0.0%		2	10.5%		275	19.5%	
		$250,001 - $1 Million	3	2.3%		1,818	36.7%			2	5.0%	1,383	53.7%		1	4.8%		785	67.2%		1	5.3%		598	42.5%	
		Total	*133*	*100%*		*4,949*	*100%*			*40*	*100%*	*2,576*	*100%*		*21*	*100%*		*1,168*	*100%*		*19*	*100%*		*1,408*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	4	80.0%	38.9%	111	64.9%	32.1%	95.9%	2	100.0%	85	100.0%	95.8%	1	100%	63.8%	5	100%	29.1%	1	100%	53.7%	80	100%	30.9%
		Over $1 Million	1	20.0%		60	35.1%		4.1%	0	0.0%	0	0.0%	4.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	5	100.0%		171	100.0%		100.0%	2	100.0%	85	100.0%	100.0%	1	100.0%		5	100.0%		1	100.0%		80	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*5*	*100%*		*171*	*100%*		*100%*	*2*	*100%*	*85*	*100%*	*100%*	*1*	*100%*		*5*	*100%*		*1*	*100%*		*80*	*100%*	
	Loan Size	$100,000 or Less	5	100.0%	77.8%	171	100.0%	23.7%		2	100.0%	85	100.0%		1	100.0%	78.7%	5	100.0%	16.2%	1	100.0%	78.0%	80	100.0%	24.5%
		$100,001 - $250,000	0	0.0%	9.3%	0	0.0%	20.1%		0	0.0%	0	0.0%		0	0.0%	6.4%	0	0.0%	12.6%	0	0.0%	12.2%	0	0.0%	29.1%
		$250,001 - $500,000	0	0.0%	13.0%	0	0.0%	56.1%		0	0.0%	0	0.0%		0	0.0%	14.9%	0	0.0%	71.2%	0	0.0%	9.8%	0	0.0%	46.4%
		Total	*5*	*100%*	*100%*	*171*	*100%*	*100%*		*2*	*100%*	*85*	*100%*		*1*	*100%*	*100%*	*5*	*100%*	*100%*	*1*	*100%*	*100%*	*80*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%		111	100.0%			2	100.0%	85	100.0%		1	100.0%		5	100.0%		1	100.0%		80	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*111*	*100%*			*2*	*100%*	*85*	*100%*		*1*	*100%*		*5*	*100%*		*1*	*100%*		*80*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

TENNESSEE

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TN Clarksville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.4%	0	0.0%	0.3%	0.6%	1	1.5%	93	0.5%	0.3%	0	0.0%	0.6%	0	0.0%	0.4%	1	3.8%	0.9%	93	1.3%	0.9%
	Moderate	2	4.8%	6.6%	485	5.3%	5.5%	9.1%	5	7.7%	1,259	7.2%	14.5%	2	5.1%	14.7%	557	5.3%	12.4%	3	11.5%	14.8%	702	10.1%	12.5%
	Middle	26	61.9%	63.6%	4,966	54.7%	59.9%	62.3%	38	58.5%	8,641	49.7%	45.0%	24	61.5%	50.0%	5,374	51.6%	46.9%	14	53.8%	50.9%	3,267	47.0%	48.5%
	Upper	14	33.3%	29.3%	3,620	39.9%	34.2%	27.6%	20	30.8%	7,251	41.7%	39.0%	12	30.8%	34.4%	4,365	41.9%	40.0%	8	30.8%	32.9%	2,886	41.5%	37.9%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.4%	1	1.5%	128	0.7%	1.1%	1	2.6%	0.4%	128	1.2%	0.4%	0	0.0%	0.4%	0	0.0%	0.3%
	Total	*42*	*100%*	*100%*	*9,071*	*100%*	*100%*	*100%*	*65*	*100%*	*17,372*	*100%*	*100%*	*39*	*100%*	*100%*	*10,424*	*100%*	*100%*	*26*	*100%*	*100%*	*6,948*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.2%	0	0.0%	0.6%	0.6%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.1%
	Moderate	4	4.0%	5.5%	439	3.4%	3.6%	9.1%	15	14.9%	1,146	9.7%	14.5%	11	20.8%	12.8%	796	12.5%	9.8%	4	8.3%	12.4%	350	6.5%	9.6%
	Middle	65	64.4%	57.9%	6,582	50.9%	58.2%	62.3%	42	41.6%	4,208	35.8%	45.0%	19	35.8%	47.9%	2,127	33.4%	43.4%	23	47.9%	46.1%	2,081	38.6%	42.8%
	Upper	32	31.7%	36.4%	5,903	45.7%	37.4%	27.6%	43	42.6%	6,330	53.8%	39.0%	23	43.4%	38.4%	3,441	54.1%	46.1%	20	41.7%	40.3%	2,889	53.5%	46.7%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.4%	1	1.0%	75	0.6%	1.1%	0	0.0%	0.6%	0	0.0%	0.5%	1	2.1%	0.8%	75	1.4%	0.8%
	Total	*101*	*100%*	*100%*	*12,924*	*100%*	*100%*	*100%*	*101*	*100%*	*11,759*	*100%*	*100%*	*53*	*100%*	*100%*	*6,364*	*100%*	*100%*	*48*	*100%*	*100%*	*5,395*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.4%	0	0.0%	0.3%	0.6%	1	1.6%	70	1.5%	0.3%	0	0.0%	0.4%	0	0.0%	0.1%	1	4.3%	0.5%	70	6.3%	0.4%
	Moderate	0	0.0%	10.1%	0	0.0%	10.1%	9.1%	5	7.9%	242	5.2%	14.5%	4	10.0%	15.1%	192	5.5%	12.9%	1	4.3%	11.5%	50	4.5%	12.8%
	Middle	12	52.2%	55.6%	1,440	57.7%	54.7%	62.3%	17	27.0%	1,328	28.6%	45.0%	8	20.0%	33.6%	898	25.5%	32.7%	9	39.1%	39.1%	430	38.5%	33.9%
	Upper	11	47.8%	33.6%	1,056	42.3%	34.8%	27.6%	39	61.9%	2,973	64.1%	39.0%	27	67.5%	50.5%	2,405	68.3%	53.9%	12	52.2%	48.4%	568	50.8%	52.3%
	Unknown	0	0.0%	0.4%	0	0.0%	0.0%	0.4%	1	1.6%	25	0.5%	1.1%	1	2.5%	0.4%	25	0.7%	0.4%	0	0.0%	0.5%	0	0.0%	0.6%
	Total	*23*	*100%*	*100%*	*2,496*	*100%*	*100%*	*100%*	*63*	*100%*	*4,638*	*100%*	*100%*	*40*	*100%*	*100%*	*3,520*	*100%*	*100%*	*23*	*100%*	*100%*	*1,118*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	1.2%	0	0.0%	0.4%	3.5%	0	0.0%	0	0.0%	2.4%	0	0.0%	3.8%	0	0.0%	1.5%	0	0.0%	6.0%	0	0.0%	1.2%
	Moderate	0	0.0%	22.0%	0	0.0%	11.4%	28.8%	0	0.0%	0	0.0%	39.5%	0	0.0%	38.8%	0	0.0%	32.0%	0	0.0%	36.0%	0	0.0%	19.9%
	Middle	0	0.0%	47.6%	0	0.0%	56.5%	54.4%	0	0.0%	0	0.0%	41.4%	0	0.0%	37.5%	0	0.0%	37.7%	0	0.0%	34.0%	0	0.0%	27.4%
	Upper	0	0.0%	26.8%	0	0.0%	29.0%	9.6%	0	0.0%	0	0.0%	16.7%	0	0.0%	20.0%	0	0.0%	28.8%	0	0.0%	24.0%	0	0.0%	51.6%
	Unknown	0	0.0%	2.4%	0	0.0%	2.7%	3.7%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	1	1.9%	20	0.4%	0.3%	1	3.1%	0.3%	20	0.7%	0.1%	0	0.0%	0.2%	0	0.0%	0.4%
	Moderate	4	10.5%	9.0%	472	9.8%	7.8%	9.1%	6	11.3%	300	6.4%	14.5%	4	12.5%	10.1%	180	6.2%	8.9%	2	9.5%	7.9%	120	6.7%	4.9%
	Middle	25	65.8%	50.0%	2,437	50.7%	41.1%	62.3%	25	47.2%	2,194	46.6%	45.0%	17	53.1%	34.6%	1,381	47.3%	26.4%	8	38.1%	39.6%	813	45.4%	35.3%
	Upper	9	23.7%	41.0%	1,895	39.4%	51.2%	27.6%	21	39.6%	2,197	46.6%	39.0%	10	31.3%	54.5%	1,338	45.8%	64.0%	11	52.4%	51.6%	859	47.9%	58.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.6%	0	0.0%	0.6%	0	0.0%	0.7%	0	0.0%	0.8%
	Total	*38*	*100%*	*100%*	*4,804*	*100%*	*100%*	*100%*	*53*	*100%*	*4,711*	*100%*	*100%*	*32*	*100%*	*100%*	*2,919*	*100%*	*100%*	*21*	*100%*	*100%*	*1,792*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TN Clarksville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.5%	0	0.0%	0.1%	0.6%	1	5.3%	56	4.5%	0.3%	0	0.0%	0.4%	0	0.0%	0.2%	1	9.1%	0.9%	56	6.2%	0.5%
	Moderate	0	0.0%	7.7%	0	0.0%	6.6%	9.1%	2	10.5%	150	12.0%	14.5%	1	12.5%	9.3%	90	26.0%	8.2%	1	9.1%	11.4%	60	6.7%	9.2%
	Middle	2	33.3%	53.6%	116	33.4%	47.9%	62.3%	7	36.8%	414	33.3%	45.0%	6	75.0%	47.3%	232	67.1%	43.7%	1	9.1%	47.0%	182	20.2%	43.8%
	Upper	4	66.7%	38.3%	231	66.6%	45.5%	27.6%	8	42.1%	599	48.1%	39.0%	1	12.5%	42.3%	24	6.9%	47.3%	7	63.6%	40.1%	575	64.0%	46.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	1	5.3%	26	2.1%	1.1%	0	0.0%	0.7%	0	0.0%	0.6%	1	9.1%	0.6%	26	2.9%	0.3%
	Total	*6*	*100%*	*100%*	*347*	*100%*	*100%*	*100%*	*19*	*100%*	*1,245*	*100%*	*100%*	*8*	*100%*	*100%*	*346*	*100%*	*100%*	*11*	*100%*	*100%*	*899*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	10.1%	0	0.0%	8.2%	9.1%	0	0.0%	0	0.0%	14.5%	0	0.0%	24.6%	0	0.0%	21.8%	0	0.0%	10.7%	0	0.0%	5.0%
	Middle	0	0.0%	66.2%	0	0.0%	65.9%	62.3%	0	0.0%	0	0.0%	45.0%	0	0.0%	57.9%	0	0.0%	58.5%	0	0.0%	64.3%	0	0.0%	63.9%
	Upper	0	0.0%	23.7%	0	0.0%	25.9%	27.6%	0	0.0%	0	0.0%	39.0%	0	0.0%	17.5%	0	0.0%	19.7%	0	0.0%	25.0%	0	0.0%	31.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.3%	0	0.0%	0.4%	0.6%	4	1.3%	239	0.6%	0.3%	1	0.6%	0.5%	20	0.1%	0.5%	3	2.3%	0.8%	219	1.4%	0.8%
	Moderate	10	4.8%	6.3%	1,396	4.7%	5.1%	9.1%	33	11.0%	3,097	7.8%	14.5%	22	12.8%	14.1%	1,815	7.7%	14.3%	11	8.5%	13.9%	1,282	7.9%	12.6%
	Middle	130	61.9%	60.9%	15,541	52.4%	59.0%	62.3%	129	42.9%	16,785	42.3%	45.0%	74	43.0%	48.3%	10,012	42.5%	44.7%	55	42.6%	48.7%	6,773	41.9%	45.2%
	Upper	70	33.3%	32.4%	12,705	42.9%	35.2%	27.6%	131	43.5%	19,350	48.7%	39.0%	73	42.4%	36.6%	11,573	49.1%	40.2%	58	45.0%	36.1%	7,777	48.1%	41.1%
	Unknown	0	0.0%	0.1%	0	0.0%	0.3%	0.4%	4	1.3%	254	0.6%	1.1%	2	1.2%	0.4%	153	0.6%	0.3%	2	1.6%	0.5%	101	0.6%	0.4%
	Total	*210*	*100%*	*100%*	*29,642*	*100%*	*100%*	*100%*	*301*	*100%*	*39,725*	*100%*	*100%*	*172*	*100%*	*100%*	*23,573*	*100%*	*100%*	*129*	*100%*	*100%*	*16,152*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Clarksville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	7.1%	1.6%	319	3.5%	0.9%	18.7%	2	3.1%	246	1.4%	17.9%	2	5.1%	1.1%	246	2.4%	0.6%	0	0.0%	0.7%	0	0.0%	0.3%
	Moderate	15	35.7%	12.7%	2,875	31.7%	9.7%	17.0%	13	20.0%	2,163	12.5%	17.6%	8	20.5%	12.6%	1,443	13.8%	9.1%	5	19.2%	8.6%	720	10.4%	6.0%
	Middle	13	31.0%	27.1%	2,846	31.4%	25.6%	21.5%	20	30.8%	4,747	27.3%	21.0%	11	28.2%	27.1%	2,407	23.1%	25.1%	9	34.6%	27.6%	2,340	33.7%	24.0%
	Upper	11	26.2%	34.4%	3,031	33.4%	39.3%	42.8%	30	46.2%	10,216	58.8%	43.5%	18	46.2%	36.8%	6,328	60.7%	42.1%	12	46.2%	37.0%	3,888	56.0%	43.1%
	Unknown	0	0.0%	24.1%	0	0.0%	24.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.5%	0	0.0%	23.0%	0	0.0%	26.1%	0	0.0%	26.6%
	Total	*42*	*100%*	*100%*	*9,071*	*100%*	*100%*	*100%*	*65*	*100%*	*17,372*	*100%*	*100%*	*39*	*100%*	*100%*	*10,424*	*100%*	*100%*	*26*	*100%*	*100%*	*6,948*	*100%*	*100%*
REFINANCE	Low	11	10.9%	2.0%	696	5.4%	0.9%	18.7%	11	10.9%	529	4.5%	17.9%	8	15.1%	4.4%	412	6.5%	2.3%	3	6.3%	2.4%	117	2.2%	0.9%
	Moderate	18	17.8%	8.2%	1,616	12.5%	4.9%	17.0%	21	20.8%	2,183	18.6%	17.6%	12	22.6%	12.9%	1,503	23.6%	9.5%	9	18.8%	12.1%	680	12.6%	7.9%
	Middle	24	23.8%	13.5%	3,112	24.1%	10.0%	21.5%	33	32.7%	3,645	31.0%	21.0%	17	32.1%	25.6%	1,952	30.7%	23.6%	16	33.3%	25.5%	1,693	31.4%	22.1%
	Upper	48	47.5%	26.6%	7,500	58.0%	37.9%	42.8%	36	35.6%	5,402	45.9%	43.5%	16	30.2%	37.4%	2,497	39.2%	44.7%	20	41.7%	41.9%	2,905	53.8%	48.1%
	Unknown	0	0.0%	49.7%	0	0.0%	46.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.7%	0	0.0%	19.9%	0	0.0%	18.1%	0	0.0%	21.0%
	Total	*101*	*100%*	*100%*	*12,924*	*100%*	*100%*	*100%*	*101*	*100%*	*11,759*	*100%*	*100%*	*53*	*100%*	*100%*	*6,364*	*100%*	*100%*	*48*	*100%*	*100%*	*5,395*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	5.8%	0	0.0%	2.9%	18.7%	3	4.8%	98	2.1%	17.9%	2	5.0%	5.2%	83	2.4%	3.2%	1	4.3%	4.5%	15	1.3%	3.6%
	Moderate	1	4.3%	11.6%	20	0.8%	8.2%	17.0%	15	23.8%	762	16.4%	17.6%	10	25.0%	14.6%	547	15.5%	12.9%	5	21.7%	10.4%	215	19.2%	8.0%
	Middle	6	26.1%	22.4%	435	17.4%	20.8%	21.5%	17	27.0%	1,085	23.4%	21.0%	8	20.0%	27.4%	620	17.6%	24.3%	9	39.1%	22.5%	465	41.6%	19.4%
	Upper	16	69.6%	53.4%	2,041	81.8%	58.1%	42.8%	28	44.4%	2,693	58.1%	43.5%	20	50.0%	49.3%	2,270	64.5%	54.8%	8	34.8%	59.8%	423	37.8%	63.9%
	Unknown	0	0.0%	6.9%	0	0.0%	10.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.5%	0	0.0%	4.7%	0	0.0%	2.7%	0	0.0%	5.2%
	Total	*23*	*100%*	*100%*	*2,496*	*100%*	*100%*	*100%*	*63*	*100%*	*4,638*	*100%*	*100%*	*40*	*100%*	*100%*	*3,520*	*100%*	*100%*	*23*	*100%*	*100%*	*1,118*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	0	0.0%	17.9%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.0%	0	0.0%	0	0.0%	17.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.5%	0	0.0%	0	0.0%	21.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	14.6%	0	0.0%	2.3%	42.8%	0	0.0%	0	0.0%	43.5%	0	0.0%	7.5%	0	0.0%	3.8%	0	0.0%	10.0%	0	0.0%	6.1%
	Unknown	0	0.0%	85.4%	0	0.0%	97.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	91.3%	0	0.0%	96.2%	0	0.0%	90.0%	0	0.0%	93.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	4	10.5%	6.0%	135	2.8%	2.4%	18.7%	8	15.1%	270	5.7%	17.9%	6	18.8%	4.9%	195	6.7%	2.2%	2	9.5%	3.2%	75	4.2%	2.2%
	Moderate	5	13.2%	12.0%	223	4.6%	5.3%	17.0%	9	17.0%	659	14.0%	17.6%	7	21.9%	13.8%	466	16.0%	10.7%	2	9.5%	12.5%	193	10.8%	8.7%
	Middle	5	13.2%	15.0%	449	9.3%	11.3%	21.5%	8	15.1%	571	12.1%	21.0%	5	15.6%	20.2%	445	15.2%	14.2%	3	14.3%	22.9%	126	7.0%	16.5%
	Upper	24	63.2%	65.0%	3,997	83.2%	78.5%	42.8%	28	52.8%	3,211	68.2%	43.5%	14	43.8%	56.5%	1,813	62.1%	67.5%	14	66.7%	55.3%	1,398	78.0%	67.2%
	Unknown	0	0.0%	2.0%	0	0.0%	2.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.6%	0	0.0%	5.4%	0	0.0%	6.1%	0	0.0%	5.4%
	Total	*38*	*100%*	*100%*	*4,804*	*100%*	*100%*	*100%*	*53*	*100%*	*4,711*	*100%*	*100%*	*32*	*100%*	*100%*	*2,919*	*100%*	*100%*	*21*	*100%*	*100%*	*1,792*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Clarksville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	16.7%	7.7%	36	10.4%	4.9%	18.7%	2	10.5%	146	11.7%	17.9%	1	12.5%	5.0%	90	26.0%	3.3%	1	9.1%	7.8%	56	6.2%	5.1%
	Moderate	0	0.0%	10.4%	0	0.0%	8.4%	17.0%	3	15.8%	135	10.8%	17.6%	1	12.5%	15.1%	10	2.9%	12.8%	2	18.2%	18.1%	125	13.9%	16.6%
	Middle	0	0.0%	20.2%	0	0.0%	13.0%	21.5%	5	26.3%	178	14.3%	21.0%	1	12.5%	24.7%	37	10.7%	18.7%	4	36.4%	27.1%	141	15.7%	22.8%
	Upper	5	83.3%	57.4%	311	89.6%	63.4%	42.8%	9	47.4%	786	63.1%	43.5%	5	62.5%	51.3%	209	60.4%	58.9%	4	36.4%	45.5%	577	64.2%	53.0%
	Unknown	0	0.0%	4.4%	0	0.0%	10.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.9%	0	0.0%	6.3%	0	0.0%	1.5%	0	0.0%	2.5%
	Total	*6*	*100%*	*100%*	*347*	*100%*	*100%*	*100%*	*19*	*100%*	*1,245*	*100%*	*100%*	*8*	*100%*	*100%*	*346*	*100%*	*100%*	*11*	*100%*	*100%*	*899*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.5%	0	0.0%	0.2%	18.7%	0	0.0%	0	0.0%	17.9%	0	0.0%	1.8%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.0%	0	0.0%	0.7%	17.0%	0	0.0%	0	0.0%	17.6%	0	0.0%	1.8%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.5%	0	0.0%	0.7%	21.5%	0	0.0%	0	0.0%	21.0%	0	0.0%	1.8%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.0%	0	0.0%	1.4%	42.8%	0	0.0%	0	0.0%	43.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	97.1%	0	0.0%	96.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	94.7%	0	0.0%	95.7%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	19	9.0%	1.9%	1,186	4.0%	0.9%	18.7%	26	8.6%	1,289	3.2%	17.9%	19	11.0%	2.3%	1,026	4.4%	0.9%	7	5.4%	1.6%	263	1.6%	0.5%
	Moderate	39	18.6%	10.6%	4,734	16.0%	7.3%	17.0%	61	20.3%	5,902	14.9%	17.6%	38	22.1%	12.7%	3,969	16.8%	8.1%	23	17.8%	9.8%	1,933	12.0%	5.8%
	Middle	48	22.9%	21.0%	6,842	23.1%	18.1%	21.5%	83	27.6%	10,226	25.7%	21.0%	42	24.4%	26.2%	5,461	23.2%	21.5%	41	31.8%	26.5%	4,765	29.5%	21.2%
	Upper	104	49.5%	31.4%	16,880	56.9%	37.0%	42.8%	131	43.5%	22,308	56.2%	43.5%	73	42.4%	37.9%	13,117	55.6%	38.3%	58	45.0%	40.0%	9,191	56.9%	40.9%
	Unknown	0	0.0%	35.1%	0	0.0%	36.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.9%	0	0.0%	31.2%	0	0.0%	22.2%	0	0.0%	31.6%
	Total	*210*	*100%*	*100%*	*29,642*	*100%*	*100%*	*100%*	*301*	*100%*	*39,725*	*100%*	*100%*	*172*	*100%*	*100%*	*23,573*	*100%*	*100%*	*129*	*100%*	*100%*	*16,152*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Clarksville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	4	4.0%	2.7%	80	2.1%	2.0%	4.2%	0	0.0%	0	0.0%	1.4%	0	0.0%	0.8%	0	0.0%	1.5%	0	0.0%	0.9%	0	0.0%	2.1%
	Moderate	11	11.1%	11.0%	328	8.8%	11.6%	12.9%	7	26.9%	1,028	35.2%	29.9%	1	20.0%	22.6%	181	14.5%	24.7%	6	28.6%	20.9%	847	50.7%	25.1%
	Middle	39	39.4%	49.3%	1,922	51.4%	46.1%	51.4%	10	38.5%	923	31.6%	35.1%	2	40.0%	34.0%	737	58.9%	30.6%	8	38.1%	34.1%	186	11.1%	29.6%
	Upper	38	38.4%	34.0%	1,280	34.2%	36.9%	27.1%	9	34.6%	970	33.2%	33.0%	2	40.0%	41.8%	333	26.6%	42.9%	7	33.3%	43.4%	637	38.1%	43.0%
	Unknown	7	7.1%	2.7%	132	3.5%	3.3%	4.5%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*99*	*100%*	*100%*	*3,742*	*100%*	*100%*	*100%*	*26*	*100%*	*2,921*	*100%*	*100%*	*5*	*100%*	*100%*	*1,251*	*100%*	*100%*	*21*	*100%*	*100%*	*1,670*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.6%	0	0.0%	3.2%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.9%	0	0.0%	5.0%	4.8%	1	50.0%	149	49.8%	3.9%	0	0.0%	1.6%	0	0.0%	8.1%	1	50.0%	7.7%	149	49.8%	7.3%
	Middle	1	100.0%	75.0%	37	100.0%	55.6%	55.2%	0	0.0%	0	0.0%	31.3%	0	0.0%	41.3%	0	0.0%	10.7%	0	0.0%	28.8%	0	0.0%	12.0%
	Upper	0	0.0%	23.1%	0	0.0%	39.4%	40.0%	1	50.0%	150	50.2%	58.6%	0	0.0%	54.0%	0	0.0%	79.7%	1	50.0%	63.5%	150	50.2%	80.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*37*	*100%*	*100%*	*100%*	*2*	*100%*	*299*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*299*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Clarksville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023						Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses		Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%		#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	87	87.9%	52.9%	2,499	66.8%	44.4%	95.0%	17	65.4%	791	27.1%	95.1%		3	60.0%	56.5%	250	20.0%	36.6%	14	66.7%	58.3%	541	32.4%	45.2%
		Over $1 Million	7	7.1%		1,137	30.4%		4.2%	9	34.6%	2,130	72.9%	4.1%		2	40.0%		1,001	80.0%		7	33.3%		1,129	67.6%	
		Total Rev. available	94	94.9%		3,636	97.2%		99.2%	26	100.0%	2,921	100.0%	99.3%		5	100.0%		1,251	100.0%		21	100.0%		1,670	100.0%	
		Rev. Not Known	5	5.1%		106	2.8%		0.8%	0	0.0%	0	0.0%	0.7%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*99*	*100%*		*3,742*	*100%*		*100.0%*	*26*	*100%*	*2,921*	*100%*	*100%*		*5*	*100%*		*1,251*	*100%*		*21*	*100%*		*1,670*	*100%*	
	Loan Size	$100,000 or Less	92	92.9%	95.6%	1,945	52.0%	44.7%		17	65.4%	551	18.9%			2	40.0%	96.7%	69	5.5%	52.7%	15	71.4%	96.4%	482	28.9%	50.2%
		$100,001 - $250,000	5	5.1%	2.4%	849	22.7%	15.8%		6	23.1%	905	31.0%			1	20.0%	2.1%	181	14.5%	15.8%	5	23.8%	2.3%	724	43.4%	16.5%
		$250,001 - $1 Million	2	2.0%	2.0%	948	25.3%	39.5%		3	11.5%	1,465	50.2%			2	40.0%	1.3%	1,001	80.0%	31.5%	1	4.8%	1.3%	464	27.8%	33.3%
		Total	*99*	*100%*	*100.0%*	*3,742*	*100%*	*100.0%*		*26*	*100%*	*2,921*	*100%*			*5*	*100%*	*100%*	*1,251*	*100%*	*100%*	*21*	*100%*	*100%*	*1,670*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	84	96.6%		1,630	65.2%			14	82.4%	319	40.3%			2	66.7%		69	27.6%		12	85.7%		250	46.2%	
		$100,001 - $250,000	2	2.3%		250	10.0%			3	17.6%	472	59.7%			1	33.3%		181	72.4%		2	14.3%		291	53.8%	
		$250,001 - $1 Million	1	1.1%		619	24.8%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*87*	*100%*		*2,499*	*100%*			*17*	*100%*	*791*	*100%*			*3*	*100%*		*250*	*100%*		*14*	*100%*		*541*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	55.8%	37	100.0%	78.5%	98.4%	2	100.0%	299	100.0%	97.7%		0	0.0%	47.6%	0	0.0%	64.3%	2	100%	53.8%	299	100%	77.3%
		Over $1 Million	0	0.0%		0	0.0%		0.8%	0	0.0%	0	0.0%	1.6%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		37	100.0%		99.2%	2	100.0%	299	100.0%	99.2%		0	0.0%		0	0.0%		2	100.0%		299	100.0%	
		Not Known	0	0.0%		0	0.0%		0.8%	0	0.0%	0	0.0%	0.8%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*37*	*100%*		*100%*	*2*	*100%*	*299*	*100%*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*2*	*100%*		*299*	*100%*	
	Loan Size	$100,000 or Less	1	100.0%	86.5%	37	100.0%	33.2%		0	0.0%	0	0.0%			0	0.0%	84.1%	0	0.0%	27.1%	0	0.0%	86.5%	0	0.0%	37.7%
		$100,001 - $250,000	0	0.0%	9.6%	0	0.0%	39.5%		2	100.0%	299	100.0%			0	0.0%	9.5%	0	0.0%	32.5%	2	100.0%	9.6%	299	100.0%	35.9%
		$250,001 - $500,000	0	0.0%	3.8%	0	0.0%	27.2%		0	0.0%	0	0.0%			0	0.0%	6.3%	0	0.0%	40.4%	0	0.0%	3.8%	0	0.0%	26.4%
		Total	*1*	*100%*	*100%*	*37*	*100%*	*100%*		*2*	*100%*	*299*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*299*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		37	100.0%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			2	100.0%	299	100.0%			0	0.0%		0	0.0%		2	100.0%		299	100.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*37*	*100%*			*2*	*100%*	*299*	*100%*			*0*	*0.0%*		*0*	*0.0%*		*2*	*100%*		*299*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Cleveland

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	5.6%	5.5%	306	5.1%	3.5%	4.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.0%	0	0.0%	0.6%	0	0.0%	1.1%	0	0.0%	0.7%
	Moderate	0	0.0%	4.1%	0	0.0%	3.7%	3.2%	9	16.1%	1,452	12.2%	7.7%	4	12.9%	12.0%	858	13.9%	9.8%	5	20.0%	13.4%	594	10.4%	10.2%
	Middle	10	27.8%	42.9%	1,916	31.9%	40.0%	45.6%	36	64.3%	7,554	63.6%	74.2%	19	61.3%	66.5%	3,158	51.1%	65.9%	17	68.0%	69.1%	4,396	77.3%	70.8%
	Upper	24	66.7%	47.5%	3,793	63.1%	52.8%	46.4%	11	19.6%	2,868	24.2%	17.2%	8	25.8%	20.4%	2,170	35.1%	23.7%	3	12.0%	16.4%	698	12.3%	18.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*36*	*100%*	*100%*	*6,015*	*100%*	*100%*	*100%*	*56*	*100%*	*11,874*	*100%*	*100%*	*31*	*100%*	*100%*	*6,186*	*100%*	*100%*	*25*	*100%*	*100%*	*5,688*	*100%*	*100%*
REFINANCE	Low	5	5.4%	3.0%	435	3.7%	1.6%	4.7%	1	1.5%	11	0.1%	0.8%	1	2.0%	0.5%	11	0.2%	0.3%	0	0.0%	0.4%	0	0.0%	0.2%
	Moderate	4	4.3%	3.3%	418	3.6%	2.6%	3.2%	6	8.8%	468	5.2%	7.7%	6	12.2%	10.3%	468	7.1%	7.6%	0	0.0%	7.9%	0	0.0%	5.7%
	Middle	40	43.5%	42.8%	4,810	41.0%	39.2%	45.6%	49	72.1%	6,859	76.7%	74.2%	36	73.5%	72.6%	5,197	79.1%	72.5%	13	68.4%	74.3%	1,662	70.1%	72.0%
	Upper	43	46.7%	50.9%	6,079	51.8%	56.6%	46.4%	12	17.6%	1,604	17.9%	17.2%	6	12.2%	16.6%	896	13.6%	19.6%	6	31.6%	17.4%	708	29.9%	22.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*92*	*100%*	*100%*	*11,742*	*100%*	*100%*	*100%*	*68*	*100%*	*8,942*	*100%*	*100%*	*49*	*100%*	*100%*	*6,572*	*100%*	*100%*	*19*	*100%*	*100%*	*2,370*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	3.3%	2.5%	80	3.5%	1.6%	4.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.2%
	Moderate	0	0.0%	2.5%	0	0.0%	1.9%	3.2%	3	3.8%	192	3.0%	7.7%	1	2.0%	10.2%	10	0.2%	6.8%	2	6.9%	9.5%	182	9.8%	9.8%
	Middle	12	40.0%	42.0%	498	22.0%	30.7%	45.6%	58	74.4%	5,122	80.3%	74.2%	38	77.6%	66.5%	3,942	87.1%	69.5%	20	69.0%	70.0%	1,180	63.7%	73.7%
	Upper	17	56.7%	52.9%	1,689	74.5%	65.8%	46.4%	17	21.8%	1,067	16.7%	17.2%	10	20.4%	23.3%	576	12.7%	23.7%	7	24.1%	20.0%	491	26.5%	16.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*30*	*100%*	*100%*	*2,267*	*100%*	*100%*	*100%*	*78*	*100%*	*6,381*	*100%*	*100%*	*49*	*100%*	*100%*	*4,528*	*100%*	*100%*	*29*	*100%*	*100%*	*1,853*	*100%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	21.6%	0	0.0%	9.0%	30.5%	0	0.0%	0	0.0%	13.8%	0	0.0%	9.5%	0	0.0%	3.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.4%	0	0.0%	5.0%	19.1%	0	0.0%	0	0.0%	44.2%	0	0.0%	42.9%	0	0.0%	59.3%	0	0.0%	42.9%	0	0.0%	65.0%
	Middle	0	0.0%	62.2%	0	0.0%	33.2%	43.5%	0	0.0%	0	0.0%	41.7%	0	0.0%	42.9%	0	0.0%	35.6%	0	0.0%	50.0%	0	0.0%	33.6%
	Upper	0	0.0%	10.8%	0	0.0%	52.7%	6.8%	0	0.0%	0	0.0%	0.4%	0	0.0%	4.8%	0	0.0%	1.8%	0	0.0%	7.1%	0	0.0%	1.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.0%	0	0.0%	4.7%	3.2%	2	5.3%	130	4.2%	7.7%	1	4.2%	6.9%	80	4.7%	4.9%	1	7.1%	7.1%	50	3.7%	4.2%
	Middle	5	41.7%	40.0%	195	25.1%	33.7%	45.6%	29	76.3%	2,339	76.4%	74.2%	17	70.8%	67.9%	1,102	64.7%	66.5%	12	85.7%	67.7%	1,237	91.0%	68.2%
	Upper	7	58.3%	55.0%	582	74.9%	61.6%	46.4%	7	18.4%	593	19.4%	17.2%	6	25.0%	25.2%	520	30.6%	28.6%	1	7.1%	25.2%	73	5.4%	27.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*777*	*100%*	*100%*	*100%*	*38*	*100%*	*3,062*	*100%*	*100%*	*24*	*100%*	*100%*	*1,702*	*100%*	*100%*	*14*	*100%*	*100%*	*1,360*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Cleveland

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	25.0%	4.0%	74	33.5%	2.9%	4.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.1%	0	0.0%	1.1%	0	0.0%	0.9%	0	0.0%	1.5%
	Moderate	0	0.0%	6.0%	0	0.0%	7.1%	3.2%	3	12.0%	140	11.1%	7.7%	1	14.3%	9.0%	40	8.7%	7.6%	2	11.1%	12.8%	100	12.5%	18.7%
	Middle	1	25.0%	30.0%	51	23.1%	27.2%	45.6%	17	68.0%	759	60.2%	74.2%	3	42.9%	67.4%	150	32.5%	69.0%	14	77.8%	69.7%	609	76.2%	66.8%
	Upper	2	50.0%	60.0%	96	43.4%	62.9%	46.4%	5	20.0%	361	28.7%	17.2%	3	42.9%	22.5%	271	58.8%	22.3%	2	11.1%	16.5%	90	11.3%	13.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*221*	*100%*	*100%*	*100%*	*25*	*100%*	*1,260*	*100%*	*100%*	*7*	*100%*	*100%*	*461*	*100%*	*100%*	*18*	*100%*	*100%*	*799*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	11.6%	0	0.0%	7.7%	4.7%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.3%	0	0.0%	1.6%	3.2%	0	0.0%	0	0.0%	7.7%	0	0.0%	8.3%	0	0.0%	4.7%	0	0.0%	7.1%	0	0.0%	4.9%
	Middle	0	0.0%	46.5%	0	0.0%	42.1%	45.6%	0	0.0%	0	0.0%	74.2%	0	0.0%	79.2%	0	0.0%	84.5%	0	0.0%	78.6%	0	0.0%	74.8%
	Upper	0	0.0%	39.5%	0	0.0%	48.6%	46.4%	0	0.0%	0	0.0%	17.2%	0	0.0%	12.5%	0	0.0%	10.8%	0	0.0%	14.3%	0	0.0%	20.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	9	5.2%	4.3%	895	4.3%	2.9%	4.7%	1	0.4%	11	0.0%	0.8%	1	0.6%	0.9%	11	0.1%	0.6%	0	0.0%	0.8%	0	0.0%	0.6%
	Moderate	4	2.3%	3.7%	418	2.0%	3.3%	3.2%	23	8.7%	2,382	7.6%	7.7%	13	8.1%	11.4%	1,456	7.5%	11.4%	10	9.5%	11.8%	926	7.7%	10.4%
	Middle	68	39.1%	42.8%	7,470	35.5%	39.1%	45.6%	189	71.3%	22,633	71.8%	74.2%	113	70.6%	68.3%	13,549	69.7%	66.4%	76	72.4%	70.1%	9,084	75.3%	70.3%
	Upper	93	53.4%	49.2%	12,239	58.2%	54.7%	46.4%	52	19.6%	6,493	20.6%	17.2%	33	20.6%	19.4%	4,433	22.8%	21.5%	19	18.1%	17.3%	2,060	17.1%	18.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*174*	*100%*	*100%*	*21,022*	*100%*	*100%*	*100%*	*265*	*100%*	*31,519*	*100%*	*100%*	*160*	*100%*	*100%*	*19,449*	*100%*	*100%*	*105*	*100%*	*100%*	*12,070*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Cleveland

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	3.1%	0	0.0%	1.6%	22.2%	3	5.4%	275	2.3%	20.4%	2	6.5%	4.7%	235	3.8%	2.5%	1	4.0%	4.4%	40	0.7%	2.2%
	Moderate	14	38.9%	18.0%	2,271	37.8%	12.8%	16.8%	19	33.9%	2,421	20.4%	18.3%	11	35.5%	18.7%	1,249	20.2%	13.6%	8	32.0%	20.3%	1,172	20.6%	15.0%
	Middle	8	22.2%	21.2%	1,461	24.3%	19.7%	18.4%	14	25.0%	2,928	24.7%	20.4%	6	19.4%	25.1%	1,183	19.1%	23.9%	8	32.0%	27.1%	1,745	30.7%	24.7%
	Upper	14	38.9%	37.0%	2,283	38.0%	45.0%	42.6%	20	35.7%	6,250	52.6%	40.9%	12	38.7%	34.4%	3,519	56.9%	42.6%	8	32.0%	31.2%	2,731	48.0%	40.3%
	Unknown	0	0.0%	20.7%	0	0.0%	20.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.1%	0	0.0%	17.5%	0	0.0%	16.9%	0	0.0%	17.8%
	Total	*36*	*100%*	*100%*	*6,015*	*100%*	*100%*	*100%*	*56*	*100%*	*11,874*	*100%*	*100%*	*31*	*100%*	*100%*	*6,186*	*100%*	*100%*	*25*	*100%*	*100%*	*5,688*	*100%*	*100%*
REFINANCE	Low	7	7.6%	3.3%	426	3.6%	1.7%	22.2%	14	20.6%	1,098	12.3%	20.4%	11	22.4%	9.3%	862	13.1%	5.2%	3	15.8%	10.9%	236	10.0%	5.4%
	Moderate	18	19.6%	11.3%	1,574	13.4%	7.7%	16.8%	13	19.1%	1,693	18.9%	18.3%	9	18.4%	19.5%	1,287	19.6%	14.8%	4	21.1%	15.5%	406	17.1%	12.0%
	Middle	23	25.0%	18.5%	2,958	25.2%	15.4%	18.4%	14	20.6%	1,119	12.5%	20.4%	11	22.4%	24.4%	823	12.5%	22.2%	3	15.8%	25.9%	296	12.5%	24.3%
	Upper	44	47.8%	41.2%	6,784	57.8%	48.6%	42.6%	27	39.7%	5,032	56.3%	40.9%	18	36.7%	32.1%	3,600	54.8%	42.0%	9	47.4%	34.2%	1,432	60.4%	44.6%
	Unknown	0	0.0%	25.7%	0	0.0%	26.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.6%	0	0.0%	15.9%	0	0.0%	13.5%	0	0.0%	13.7%
	Total	*92*	*100%*	*100%*	*11,742*	*100%*	*100%*	*100%*	*68*	*100%*	*8,942*	*100%*	*100%*	*49*	*100%*	*100%*	*6,572*	*100%*	*100%*	*19*	*100%*	*100%*	*2,370*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	3.3%	5.0%	20	0.9%	2.8%	22.2%	7	9.0%	239	3.7%	20.4%	3	6.1%	7.4%	121	2.7%	3.7%	4	13.8%	7.1%	118	6.4%	2.7%
	Moderate	4	13.3%	12.6%	195	8.6%	7.6%	16.8%	16	20.5%	851	13.3%	18.3%	11	22.4%	15.3%	551	12.2%	8.3%	5	17.2%	12.9%	300	16.2%	8.8%
	Middle	7	23.3%	20.2%	516	22.8%	23.8%	18.4%	23	29.5%	1,007	15.8%	20.4%	17	34.7%	25.6%	810	17.9%	23.4%	6	20.7%	23.3%	197	10.6%	13.4%
	Upper	18	60.0%	58.0%	1,536	67.8%	63.0%	42.6%	32	41.0%	4,284	67.1%	40.9%	18	36.7%	48.3%	3,046	67.3%	62.7%	14	48.3%	54.3%	1,238	66.8%	72.4%
	Unknown	0	0.0%	4.2%	0	0.0%	2.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	1.9%	0	0.0%	2.4%	0	0.0%	2.7%
	Total	*30*	*100%*	*100%*	*2,267*	*100%*	*100%*	*100%*	*78*	*100%*	*6,381*	*100%*	*100%*	*49*	*100%*	*100%*	*4,528*	*100%*	*100%*	*29*	*100%*	*100%*	*1,853*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	2.7%	0	0.0%	0.3%	22.2%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.7%	0	0.0%	1.2%	16.8%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	2.7%	0	0.0%	0.3%	18.4%	0	0.0%	0	0.0%	20.4%	0	0.0%	4.8%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	24.3%	0	0.0%	4.2%	42.6%	0	0.0%	0	0.0%	40.9%	0	0.0%	54.8%	0	0.0%	33.1%	0	0.0%	35.7%	0	0.0%	11.9%
	Unknown	0	0.0%	67.6%	0	0.0%	94.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	40.5%	0	0.0%	65.7%	0	0.0%	64.3%	0	0.0%	88.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	2	16.7%	5.0%	50	6.4%	1.3%	22.2%	3	7.9%	97	3.2%	20.4%	2	8.3%	2.5%	74	4.3%	1.0%	1	7.1%	8.4%	23	1.7%	3.4%
	Moderate	2	16.7%	11.7%	150	19.3%	9.0%	16.8%	6	15.8%	276	9.0%	18.3%	3	12.5%	13.8%	130	7.6%	8.6%	3	21.4%	16.1%	146	10.7%	9.1%
	Middle	2	16.7%	15.0%	85	10.9%	9.0%	18.4%	8	21.1%	654	21.4%	20.4%	4	16.7%	26.4%	260	15.3%	18.8%	4	28.6%	29.7%	394	29.0%	26.2%
	Upper	6	50.0%	61.7%	492	63.3%	69.3%	42.6%	21	55.3%	2,035	66.5%	40.9%	15	62.5%	56.0%	1,238	72.7%	70.4%	6	42.9%	43.9%	797	58.6%	60.5%
	Unknown	0	0.0%	6.7%	0	0.0%	11.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	1.2%	0	0.0%	1.9%	0	0.0%	0.8%
	Total	*12*	*100%*	*100%*	*777*	*100%*	*100%*	*100%*	*38*	*100%*	*3,062*	*100%*	*100%*	*24*	*100%*	*100%*	*1,702*	*100%*	*100%*	*14*	*100%*	*100%*	*1,360*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Cleveland

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	25.0%	8.0%	74	33.5%	4.5%	22.2%	3	12.0%	165	13.1%	20.4%	1	14.3%	9.0%	40	8.7%	3.8%	2	11.1%	5.5%	125	15.6%	5.2%
	Moderate	0	0.0%	24.0%	0	0.0%	19.8%	16.8%	6	24.0%	192	15.2%	18.3%	1	14.3%	18.0%	50	10.8%	16.4%	5	27.8%	22.9%	142	17.8%	12.3%
	Middle	2	50.0%	20.0%	100	45.2%	15.9%	18.4%	8	32.0%	310	24.6%	20.4%	2	28.6%	30.3%	41	8.9%	27.4%	6	33.3%	25.7%	269	33.7%	23.0%
	Upper	1	25.0%	40.0%	47	21.3%	43.6%	42.6%	8	32.0%	593	47.1%	40.9%	3	42.9%	38.2%	330	71.6%	42.2%	5	27.8%	45.0%	263	32.9%	58.4%
	Unknown	0	0.0%	8.0%	0	0.0%	16.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.5%	0	0.0%	10.2%	0	0.0%	0.9%	0	0.0%	1.2%
	Total	*4*	*100%*	*100%*	*221*	*100%*	*100%*	*100%*	*25*	*100%*	*1,260*	*100%*	*100%*	*7*	*100%*	*100%*	*461*	*100%*	*100%*	*18*	*100%*	*100%*	*799*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.2%	0	0.0%	0	0.0%	20.4%	0	0.0%	8.3%	0	0.0%	4.7%	0	0.0%	7.1%	0	0.0%	5.5%
	Moderate	0	0.0%	2.3%	0	0.0%	0.5%	16.8%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	2.3%	0	0.0%	2.0%	18.4%	0	0.0%	0	0.0%	20.4%	0	0.0%	4.2%	0	0.0%	3.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.6%	0	0.0%	0	0.0%	40.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.3%	0	0.0%	97.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	87.5%	0	0.0%	91.3%	0	0.0%	92.9%	0	0.0%	94.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	11	6.3%	3.3%	570	2.7%	1.6%	22.2%	30	11.3%	1,874	5.9%	20.4%	19	11.9%	6.3%	1,332	6.8%	3.1%	11	10.5%	6.2%	542	4.5%	2.8%
	Moderate	38	21.8%	14.3%	4,190	19.9%	9.8%	16.8%	60	22.6%	5,433	17.2%	18.3%	35	21.9%	18.2%	3,267	16.8%	13.1%	25	23.8%	18.5%	2,166	17.9%	13.7%
	Middle	42	24.1%	19.5%	5,120	24.4%	16.5%	18.4%	67	25.3%	6,018	19.1%	20.4%	40	25.0%	24.7%	3,117	16.0%	22.2%	27	25.7%	26.4%	2,901	24.0%	23.7%
	Upper	83	47.7%	39.5%	11,142	53.0%	44.5%	42.6%	108	40.8%	18,194	57.7%	40.9%	66	41.3%	35.4%	11,733	60.3%	42.8%	42	40.0%	34.7%	6,461	53.5%	42.2%
	Unknown	0	0.0%	23.5%	0	0.0%	27.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.4%	0	0.0%	18.9%	0	0.0%	14.2%	0	0.0%	17.5%
	Total	*174*	*100%*	*100%*	*21,022*	*100%*	*100%*	*100%*	*265*	*100%*	*31,519*	*100%*	*100%*	*160*	*100%*	*100%*	*19,449*	*100%*	*100%*	*105*	*100%*	*100%*	*12,070*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Cleveland

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	6	5.8%	6.4%	339	4.9%	7.2%	8.1%	0	0.0%	0	0.0%	1.1%	0	0.0%	1.3%	0	0.0%	2.3%	0	0.0%	1.9%	0	0.0%	5.3%
	Moderate	17	16.5%	10.2%	830	12.0%	12.1%	10.6%	6	25.0%	351	7.0%	25.2%	2	16.7%	21.2%	26	0.8%	25.8%	4	33.3%	18.8%	325	19.8%	23.5%
	Middle	47	45.6%	43.4%	1,832	26.6%	43.6%	49.5%	13	54.2%	4,612	91.9%	64.1%	9	75.0%	63.8%	3,347	99.1%	60.9%	4	33.3%	66.5%	1,265	77.0%	62.1%
	Upper	33	32.0%	39.1%	3,896	56.5%	36.8%	31.8%	5	20.8%	56	1.1%	9.5%	1	8.3%	12.6%	3	0.1%	10.8%	4	33.3%	12.6%	53	3.2%	9.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.0%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.1%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.0%
	Total	*103*	*100%*	*100%*	*6,897*	*100%*	*100%*	*100%*	*24*	*100%*	*5,019*	*100%*	*100%*	*12*	*100%*	*100%*	*3,376*	*100%*	*100%*	*12*	*100%*	*100%*	*1,643*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.4%	0	0.0%	2.0%	0.0%	0	0.0%	0	0.0%	2.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	37.9%	0	0.0%	53.9%	45.6%	0	0.0%	0	0.0%	84.9%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	96.0%	0	0.0%	98.8%
	Upper	0	0.0%	58.6%	0	0.0%	44.1%	54.4%	0	0.0%	0	0.0%	12.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	1.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Cleveland

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	78	75.7%	49.6%	2,777	40.3%	40.8%	91.8%	14	58.3%	1,591	31.7%	91.8%	6	50.0%	55.9%	983	29.1%	37.3%	8	66.7%	58.0%	608	37.0%	44.7%
		Over $1 Million	22	21.4%		3,755	54.4%		7.6%	10	41.7%	3,428	68.3%	7.5%	6	50.0%		2,393	70.9%		4	33.3%		1,035	63.0%	
		Total Rev. available	100	97.1%		6,532	94.7%		99.4%	24	100.0%	5,019	100.0%	99.3%	12	100.0%		3,376	100.0%		12	100.0%		1,643	100.0%	
		Rev. Not Known	3	2.9%		365	5.3%		0.6%	0	0.0%	0	0.0%	0.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*103*	*100%*		*6,897*	*100%*		*100.0%*	*24*	*100%*	*5,019*	*100%*	*100%*	*12*	*100%*		*3,376*	*100%*		*12*	*100%*		*1,643*	*100%*	
	Loan Size	$100,000 or Less	85	82.5%	88.2%	1,910	27.7%	28.1%		15	62.5%	505	10.1%		6	50.0%	90.0%	70	2.1%	27.1%	9	75.0%	90.9%	435	26.5%	32.2%
		$100,001 - $250,000	9	8.7%	6.7%	1,363	19.8%	21.9%		1	4.2%	162	3.2%		1	8.3%	5.3%	162	4.8%	19.0%	0	0.0%	5.3%	0	0.0%	20.8%
		$250,001 - $1 Million	9	8.7%	5.1%	3,624	52.5%	50.0%		8	33.3%	4,352	86.7%		5	41.7%	4.7%	3,144	93.1%	53.9%	3	25.0%	3.8%	1,208	73.5%	47.0%
		Total	*103*	*100%*	*100.0%*	*6,897*	*100%*	*100.0%*		*24*	*100%*	*5,019*	*100%*		*12*	*100%*	*100%*	*3,376*	*100%*	*100%*	*12*	*100%*	*100%*	*1,643*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	73	93.6%		1,283	46.2%			12	85.7%	330	20.7%		5	83.3%		45	4.6%		7	87.5%		285	46.9%	
		$100,001 - $250,000	4	5.1%		644	23.2%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	1	1.3%		850	30.6%			2	14.3%	1,261	79.3%		1	16.7%		938	95.4%		1	12.5%		323	53.1%	
		Total	*78*	*100%*		*2,777*	*100%*			*14*	*100%*	*1,591*	*100%*		*6*	*100%*		*983*	*100%*		*8*	*100%*		*608*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	44.8%	0	0.0%	79.1%	96.2%	0	0.0%	0	0.0%	97.3%	0	0.0%	54.2%	0	0.0%	66.2%	0	0.0%	60.0%	0	0.0%	67.4%
		Over $1 Million	0	0.0%		0	0.0%		3.8%	0	0.0%	0	0.0%	2.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	96.6%	0	0.0%	70.6%		0	0.0%	0	0.0%		0	0.0%	95.8%	0	0.0%	70.2%	0	0.0%	88.0%	0	0.0%	44.5%
		$100,001 - $250,000	0	0.0%	3.4%	0	0.0%	29.4%		0	0.0%	0	0.0%		0	0.0%	4.2%	0	0.0%	29.8%	0	0.0%	12.0%	0	0.0%	55.5%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Eastern TN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	7	11.9%	11.7%	1,124	8.7%	9.8%	11.5%	2	4.0%	531	4.7%	9.2%	0	0.0%	12.1%	0	0.0%	10.2%	2	7.4%	13.6%	531	8.3%	11.8%
	Middle	48	81.4%	77.6%	10,594	82.3%	78.7%	79.0%	36	72.0%	8,009	70.4%	72.1%	15	65.2%	69.4%	3,099	62.2%	69.1%	21	77.8%	68.0%	4,910	76.8%	67.1%
	Upper	4	6.8%	10.7%	1,151	8.9%	11.5%	9.5%	12	24.0%	2,840	25.0%	18.6%	8	34.8%	18.4%	1,885	37.8%	20.6%	4	14.8%	18.4%	955	14.9%	21.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*59*	*100%*	*100%*	*12,869*	*100%*	*100%*	*100%*	*50*	*100%*	*11,380*	*100%*	*100%*	*23*	*100%*	*100%*	*4,984*	*100%*	*100%*	*27*	*100%*	*100%*	*6,396*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	15	14.6%	11.2%	1,570	12.1%	10.6%	11.5%	7	7.4%	539	5.0%	9.2%	3	5.4%	9.9%	151	2.3%	8.2%	4	10.5%	10.5%	388	9.0%	4.4%
	Middle	71	68.9%	77.2%	8,654	66.5%	76.5%	79.0%	68	72.3%	7,659	71.1%	72.1%	45	80.4%	69.6%	5,473	84.8%	68.2%	23	60.5%	70.9%	2,186	50.5%	84.8%
	Upper	17	16.5%	11.6%	2,781	21.4%	13.0%	9.5%	19	20.2%	2,580	23.9%	18.6%	8	14.3%	20.5%	829	12.8%	23.6%	11	28.9%	18.6%	1,751	40.5%	10.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*103*	*100%*	*100%*	*13,005*	*100%*	*100%*	*100%*	*94*	*100%*	*10,778*	*100%*	*100%*	*56*	*100%*	*100%*	*6,453*	*100%*	*100%*	*38*	*100%*	*100%*	*4,325*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	6	9.1%	11.2%	509	9.8%	13.5%	11.5%	12	8.7%	720	7.4%	9.2%	8	11.1%	8.2%	405	8.8%	5.1%	4	6.1%	8.1%	315	6.2%	6.9%
	Middle	48	72.7%	78.6%	3,940	76.0%	79.6%	79.0%	97	70.3%	6,545	67.4%	72.1%	50	69.4%	73.2%	3,375	73.4%	72.0%	47	71.2%	69.9%	3,170	62.0%	69.8%
	Upper	12	18.2%	10.2%	737	14.2%	6.9%	9.5%	29	21.0%	2,443	25.2%	18.6%	14	19.4%	18.7%	817	17.8%	22.8%	15	22.7%	22.1%	1,626	31.8%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*66*	*100%*	*100%*	*5,186*	*100%*	*100%*	*100%*	*138*	*100%*	*9,708*	*100%*	*100%*	*72*	*100%*	*100%*	*4,597*	*100%*	*100%*	*66*	*100%*	*100%*	*5,111*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	36.8%	0	0.0%	84.1%	45.1%	0	0.0%	0	0.0%	54.3%	0	0.0%	59.3%	0	0.0%	68.8%	0	0.0%	33.3%	0	0.0%	24.6%
	Middle	0	0.0%	63.2%	0	0.0%	15.9%	49.9%	0	0.0%	0	0.0%	34.2%	0	0.0%	29.6%	0	0.0%	24.2%	0	0.0%	50.0%	0	0.0%	59.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	5.0%	0	0.0%	0	0.0%	11.5%	0	0.0%	11.1%	0	0.0%	7.1%	0	0.0%	16.7%	0	0.0%	15.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	9.1%	12.9%	264	16.1%	11.2%	11.5%	4	7.7%	341	9.0%	9.2%	2	6.9%	11.1%	80	5.2%	7.0%	2	8.7%	11.4%	261	11.7%	8.7%
	Middle	12	54.5%	65.9%	881	53.7%	64.0%	79.0%	34	65.4%	2,265	60.1%	72.1%	17	58.6%	64.4%	779	50.3%	65.0%	17	73.9%	64.2%	1,486	66.9%	67.8%
	Upper	8	36.4%	21.2%	495	30.2%	24.9%	9.5%	14	26.9%	1,165	30.9%	18.6%	10	34.5%	24.5%	690	44.5%	28.0%	4	17.4%	24.4%	475	21.4%	23.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*22*	*100%*	*100%*	*1,640*	*100%*	*100%*	*100%*	*52*	*100%*	*3,771*	*100%*	*100%*	*29*	*100%*	*100%*	*1,549*	*100%*	*100%*	*23*	*100%*	*100%*	*2,222*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Eastern TN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	8.0%	0	0.0%	4.0%	11.5%	4	11.1%	285	12.3%	9.2%	1	7.7%	9.2%	70	7.7%	8.7%	3	13.0%	10.9%	215	15.4%	11.0%
	Middle	7	70.0%	75.9%	428	53.1%	73.3%	79.0%	22	61.1%	1,414	61.2%	72.1%	9	69.2%	70.6%	744	81.3%	76.3%	13	56.5%	72.7%	670	48.0%	71.0%
	Upper	3	30.0%	16.1%	378	46.9%	22.6%	9.5%	10	27.8%	613	26.5%	18.6%	3	23.1%	20.2%	101	11.0%	15.0%	7	30.4%	16.4%	512	36.6%	17.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*10*	*100%*	*100%*	*806*	*100%*	*100%*	*100%*	*36*	*100%*	*2,312*	*100%*	*100%*	*13*	*100%*	*100%*	*915*	*100%*	*100%*	*23*	*100%*	*100%*	*1,397*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	22.2%	0	0.0%	19.7%	11.5%	0	0.0%	0	0.0%	9.2%	0	0.0%	16.7%	0	0.0%	11.1%	0	0.0%	5.9%	0	0.0%	6.9%
	Middle	0	0.0%	68.9%	0	0.0%	68.0%	79.0%	0	0.0%	0	0.0%	72.1%	0	0.0%	83.3%	0	0.0%	88.9%	0	0.0%	70.6%	0	0.0%	72.1%
	Upper	0	0.0%	8.9%	0	0.0%	12.3%	9.5%	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	23.5%	0	0.0%	21.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	30	11.5%	11.5%	3,467	10.3%	12.3%	11.5%	29	7.8%	2,416	6.4%	9.2%	14	7.3%	11.3%	706	3.8%	10.5%	15	8.5%	12.3%	1,710	8.8%	9.2%
	Middle	186	71.5%	77.2%	24,497	73.1%	75.7%	79.0%	257	69.5%	25,892	68.2%	72.1%	136	70.5%	69.4%	13,470	72.8%	68.2%	121	68.4%	68.7%	12,422	63.9%	73.1%
	Upper	44	16.9%	11.3%	5,542	16.5%	11.9%	9.5%	84	22.7%	9,641	25.4%	18.6%	43	22.3%	19.3%	4,322	23.4%	21.4%	41	23.2%	18.9%	5,319	27.3%	17.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*260*	*100%*	*100%*	*33,506*	*100%*	*100%*	*100%*	*370*	*100%*	*37,949*	*100%*	*100%*	*193*	*100%*	*100%*	*18,498*	*100%*	*100%*	*177*	*100%*	*100%*	*19,451*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Eastern TN

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	5.1%	3.1%	341	2.6%	1.6%	20.4%	0	0.0%	0	0.0%	19.0%	0	0.0%	3.9%	0	0.0%	1.9%	0	0.0%	2.7%	0	0.0%	1.2%
	Moderate	13	22.0%	15.8%	1,636	12.7%	10.7%	18.2%	4	8.0%	622	5.5%	18.4%	1	4.3%	16.4%	230	4.6%	11.0%	3	11.1%	15.1%	392	6.1%	9.7%
	Middle	13	22.0%	22.6%	2,013	15.6%	19.5%	20.6%	19	38.0%	3,264	28.7%	21.8%	12	52.2%	24.2%	2,033	40.8%	20.8%	7	25.9%	25.0%	1,231	19.2%	20.7%
	Upper	30	50.8%	41.4%	8,879	69.0%	51.1%	40.8%	27	54.0%	7,494	65.9%	40.9%	10	43.5%	38.3%	2,721	54.6%	49.0%	17	63.0%	38.5%	4,773	74.6%	49.5%
	Unknown	0	0.0%	17.2%	0	0.0%	17.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.1%	0	0.0%	17.3%	0	0.0%	18.6%	0	0.0%	19.0%
	Total	*59*	*100%*	*100%*	*12,869*	*100%*	*100%*	*100%*	*50*	*100%*	*11,380*	*100%*	*100%*	*23*	*100%*	*100%*	*4,984*	*100%*	*100%*	*27*	*100%*	*100%*	*6,396*	*100%*	*100%*
REFINANCE	Low	5	4.9%	3.8%	136	1.0%	1.9%	20.4%	16	17.0%	972	9.0%	19.0%	11	19.6%	8.6%	660	10.2%	4.5%	5	13.2%	8.4%	312	7.2%	2.2%
	Moderate	13	12.6%	12.9%	1,091	8.4%	8.7%	18.2%	25	26.6%	2,505	23.2%	18.4%	13	23.2%	19.6%	1,615	25.0%	14.5%	12	31.6%	20.6%	890	20.6%	7.6%
	Middle	35	34.0%	19.3%	3,994	30.7%	16.0%	20.6%	23	24.5%	2,544	23.6%	21.8%	14	25.0%	24.7%	1,765	27.4%	22.6%	9	23.7%	23.8%	779	18.0%	11.1%
	Upper	50	48.5%	39.7%	7,784	59.9%	47.3%	40.8%	30	31.9%	4,757	44.1%	40.9%	18	32.1%	33.0%	2,413	37.4%	43.9%	12	31.6%	33.1%	2,344	54.2%	23.8%
	Unknown	0	0.0%	24.3%	0	0.0%	26.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.1%	0	0.0%	14.5%	0	0.0%	14.2%	0	0.0%	55.3%
	Total	*103*	*100%*	*100%*	*13,005*	*100%*	*100%*	*100%*	*94*	*100%*	*10,778*	*100%*	*100%*	*56*	*100%*	*100%*	*6,453*	*100%*	*100%*	*38*	*100%*	*100%*	*4,325*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	3.0%	4.6%	109	2.1%	2.0%	20.4%	20	14.5%	1,068	11.0%	19.0%	12	16.7%	9.6%	749	16.3%	7.3%	8	12.1%	5.7%	319	6.2%	2.6%
	Moderate	9	13.6%	13.3%	305	5.9%	9.2%	18.2%	25	18.1%	1,133	11.7%	18.4%	14	19.4%	13.1%	790	17.2%	8.5%	11	16.7%	14.0%	343	6.7%	9.8%
	Middle	19	28.8%	20.9%	1,241	23.9%	15.6%	20.6%	40	29.0%	2,310	23.8%	21.8%	21	29.2%	22.4%	1,212	26.4%	19.7%	19	28.8%	25.1%	1,098	21.5%	19.6%
	Upper	36	54.5%	58.2%	3,531	68.1%	70.5%	40.8%	53	38.4%	5,197	53.5%	40.9%	25	34.7%	53.9%	1,846	40.2%	63.8%	28	42.4%	51.3%	3,351	65.6%	63.7%
	Unknown	0	0.0%	3.1%	0	0.0%	2.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	3.9%	0	0.0%	4.3%
	Total	*66*	*100%*	*100%*	*5,186*	*100%*	*100%*	*100%*	*138*	*100%*	*9,708*	*100%*	*100%*	*72*	*100%*	*100%*	*4,597*	*100%*	*100%*	*66*	*100%*	*100%*	*5,111*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.4%	0	0.0%	0	0.0%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.3%	0	0.0%	0.4%	18.2%	0	0.0%	0	0.0%	18.4%	0	0.0%	3.7%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0	0.0%	21.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	36.8%	0	0.0%	7.4%	40.8%	0	0.0%	0	0.0%	40.9%	0	0.0%	37.0%	0	0.0%	26.2%	0	0.0%	8.3%	0	0.0%	6.9%
	Unknown	0	0.0%	57.9%	0	0.0%	92.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	59.3%	0	0.0%	73.1%	0	0.0%	91.7%	0	0.0%	93.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	4.5%	5.3%	11	0.7%	2.9%	20.4%	7	13.5%	168	4.5%	19.0%	6	20.7%	8.4%	143	9.2%	4.8%	1	4.3%	7.0%	25	1.1%	4.8%
	Moderate	3	13.6%	13.6%	135	8.2%	8.1%	18.2%	10	19.2%	658	17.4%	18.4%	6	20.7%	15.7%	388	25.0%	11.1%	4	17.4%	21.4%	270	12.2%	13.6%
	Middle	4	18.2%	18.2%	219	13.4%	11.9%	20.6%	10	19.2%	701	18.6%	21.8%	3	10.3%	24.1%	150	9.7%	19.8%	7	30.4%	22.9%	551	24.8%	17.2%
	Upper	14	63.6%	61.4%	1,275	77.7%	76.4%	40.8%	25	48.1%	2,244	59.5%	40.9%	14	48.3%	49.0%	868	56.0%	62.5%	11	47.8%	44.8%	1,376	61.9%	61.2%
	Unknown	0	0.0%	1.5%	0	0.0%	0.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	1.8%	0	0.0%	4.0%	0	0.0%	3.2%
	Total	*22*	*100%*	*100%*	*1,640*	*100%*	*100%*	*100%*	*52*	*100%*	*3,771*	*100%*	*100%*	*29*	*100%*	*100%*	*1,549*	*100%*	*100%*	*23*	*100%*	*100%*	*2,222*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Eastern TN

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	20.0%	12.6%	160	19.9%	5.8%	20.4%	6	16.7%	222	9.6%	19.0%	2	15.4%	4.6%	103	11.3%	2.3%	4	17.4%	10.2%	119	8.5%	6.2%
	Moderate	1	10.0%	10.3%	36	4.5%	5.4%	18.2%	9	25.0%	487	21.1%	18.4%	2	15.4%	26.6%	112	12.2%	21.3%	7	30.4%	23.4%	375	26.8%	19.7%
	Middle	3	30.0%	25.3%	145	18.0%	19.6%	20.6%	10	27.8%	609	26.3%	21.8%	4	30.8%	23.9%	192	21.0%	19.7%	6	26.1%	25.0%	417	29.8%	28.7%
	Upper	4	40.0%	49.4%	465	57.7%	68.0%	40.8%	11	30.6%	994	43.0%	40.9%	5	38.5%	39.4%	508	55.5%	51.0%	6	26.1%	40.6%	486	34.8%	44.3%
	Unknown	0	0.0%	2.3%	0	0.0%	1.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.5%	0	0.0%	5.7%	0	0.0%	0.8%	0	0.0%	1.1%
	Total	*10*	*100%*	*100%*	*806*	*100%*	*100%*	*100%*	*36*	*100%*	*2,312*	*100%*	*100%*	*13*	*100%*	*100%*	*915*	*100%*	*100%*	*23*	*100%*	*100%*	*1,397*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.4%	0	0.0%	0	0.0%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	10.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.2%	0	0.0%	0	0.0%	18.4%	0	0.0%	12.5%	0	0.0%	9.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0	0.0%	21.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	4.4%	0	0.0%	4.2%	40.8%	0	0.0%	0	0.0%	40.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.6%	0	0.0%	95.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	87.5%	0	0.0%	90.9%	0	0.0%	94.1%	0	0.0%	90.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	13	5.0%	3.6%	757	2.3%	1.7%	20.4%	49	13.2%	2,430	6.4%	19.0%	31	16.1%	5.9%	1,655	8.9%	2.8%	18	10.2%	4.6%	775	4.0%	1.7%
	Moderate	39	15.0%	14.1%	3,203	9.6%	9.4%	18.2%	73	19.7%	5,405	14.2%	18.4%	36	18.7%	17.4%	3,135	16.9%	11.9%	37	20.9%	16.7%	2,270	11.7%	9.1%
	Middle	74	28.5%	20.7%	7,612	22.7%	17.2%	20.6%	102	27.6%	9,428	24.8%	21.8%	54	28.0%	24.1%	5,352	28.9%	20.9%	48	27.1%	24.5%	4,076	21.0%	17.4%
	Upper	134	51.5%	41.2%	21,934	65.5%	48.5%	40.8%	146	39.5%	20,686	54.5%	40.9%	72	37.3%	37.7%	8,356	45.2%	47.6%	74	41.8%	38.3%	12,330	63.4%	41.2%
	Unknown	0	0.0%	20.4%	0	0.0%	23.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.9%	0	0.0%	16.8%	0	0.0%	15.9%	0	0.0%	30.6%
	Total	*260*	*100%*	*100%*	*33,506*	*100%*	*100%*	*100%*	*370*	*100%*	*37,949*	*100%*	*100%*	*193*	*100%*	*100%*	*18,498*	*100%*	*100%*	*177*	*100%*	*100%*	*19,451*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Eastern TN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	23	32.9%	23.7%	423	23.9%	28.9%	28.4%	10	41.7%	1,150	68.9%	27.4%	5	55.6%	20.6%	333	72.4%	27.9%	5	33.3%	17.3%	817	67.6%	28.4%
	Middle	37	52.9%	66.6%	921	52.1%	65.3%	64.0%	14	58.3%	518	31.1%	59.1%	4	44.4%	64.6%	127	27.6%	60.8%	10	66.7%	66.8%	391	32.4%	60.9%
	Upper	10	14.3%	8.5%	425	24.0%	5.7%	7.6%	0	0.0%	0	0.0%	13.5%	0	0.0%	14.0%	0	0.0%	11.1%	0	0.0%	15.2%	0	0.0%	10.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.2%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.2%
	Total	*70*	*100%*	*100%*	*1,769*	*100%*	*100%*	*100%*	*24*	*100%*	*1,668*	*100%*	*100%*	*9*	*100%*	*100%*	*460*	*100%*	*100%*	*15*	*100%*	*100%*	*1,208*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	17.0%	0	0.0%	25.8%	10.4%	0	0.0%	0	0.0%	4.8%	0	0.0%	2.8%	0	0.0%	1.2%	0	0.0%	5.0%	0	0.0%	0.7%
	Middle	1	100.0%	79.8%	8	100.0%	68.7%	85.2%	1	100.0%	15	100.0%	78.7%	0	0.0%	83.0%	0	0.0%	90.2%	1	100.0%	78.0%	15	100.0%	68.5%
	Upper	0	0.0%	3.2%	0	0.0%	5.5%	4.4%	0	0.0%	0	0.0%	16.5%	0	0.0%	13.2%	0	0.0%	8.0%	0	0.0%	16.0%	0	0.0%	30.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.6%	0	0.0%	1.0%	0	0.0%	0.4%
	Total	*1*	*100%*	*100%*	*8*	*100%*	*100%*	*100%*	*1*	*100%*	*15*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*15*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Eastern TN

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	58	82.9%	53.5%	880	49.7%	37.1%	92.5%	19	79.2%	1,035	62.1%	92.4%	8	88.9%	63.5%	213	46.3%	49.7%	11	73.3%	65.9%	822	68.0%	50.0%
		Over $1 Million	7	10.0%		790	44.7%		6.1%	5	20.8%	633	37.9%	6.2%	1	11.1%		247	53.7%		4	26.7%		386	32.0%	
		Total Rev. available	65	92.9%		1,670	94.4%		98.7%	24	100.0%	1,668	100.0%	98.6%	9	100.0%		460	100.0%		15	100.0%		1,208	100.0%	
		Rev. Not Known	5	7.1%		99	5.6%		1.3%	0	0.0%	0	0.0%	1.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*70*	*100%*		*1,769*	*100%*		*100.0%*	*24*	*100%*	*1,668*	*100%*	*100%*	*9*	*100%*		*460*	*100%*		*15*	*100%*		*1,208*	*100%*	
	Loan Size	$100,000 or Less	65	92.9%	88.9%	1,004	56.8%	28.3%		20	83.3%	527	31.6%		8	88.9%	92.6%	213	46.3%	33.9%	12	80.0%	92.3%	314	26.0%	32.7%
		$100,001 - $250,000	4	5.7%	6.1%	507	28.7%	20.3%		3	12.5%	621	37.2%		1	11.1%	4.3%	247	53.7%	20.5%	2	13.3%	4.0%	374	31.0%	18.8%
		$250,001 - $1 Million	1	1.4%	4.9%	258	14.6%	51.3%		1	4.2%	520	31.2%		0	0.0%	3.2%	0	0.0%	45.7%	1	6.7%	3.7%	520	43.0%	48.6%
		Total	*70*	*100%*	*100.0%*	*1,769*	*100%*	*100.0%*		*24*	*100%*	*1,668*	*100%*		*9*	*100%*	*100%*	*460*	*100%*	*100%*	*15*	*100%*	*100%*	*1,208*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	58	100.0%		880	100.0%			17	89.5%	391	37.8%		8	100.0%		213	100.0%		9	81.8%		178	21.7%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	5.3%	124	12.0%		0	0.0%		0	0.0%		1	9.1%		124	15.1%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	5.3%	520	50.2%		0	0.0%		0	0.0%		1	9.1%		520	63.3%	
		Total	*58*	*100%*		*880*	*100%*			*19*	*100%*	*1,035*	*100%*		*8*	*100%*		*213*	*100%*		*11*	*100%*		*822*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	51.1%	8	100.0%	72.2%	96.7%	1	100.0%	15	100.0%	96.8%	0	0.0%	48.1%	0	0.0%	61.4%	1	100%	60.0%	15	100%	65.2%
		Over $1 Million	0	0.0%		0	0.0%		1.1%	0	0.0%	0	0.0%	1.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		8	100.0%		97.8%	1	100.0%	15	100.0%	97.9%	0	0.0%		0	0.0%		1	100.0%		15	100.0%	
		Not Known	0	0.0%		0	0.0%		2.2%	0	0.0%	0	0.0%	2.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*8*	*100%*		*100%*	*1*	*100%*	*15*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*15*	*100%*	
	Loan Size	$100,000 or Less	1	100.0%	87.2%	8	100.0%	49.9%		1	100.0%	15	100.0%		0	0.0%	88.7%	0	0.0%	44.5%	1	100.0%	85.0%	15	100.0%	29.2%
		$100,001 - $250,000	0	0.0%	10.6%	0	0.0%	36.8%		0	0.0%	0	0.0%		0	0.0%	9.4%	0	0.0%	40.1%	0	0.0%	6.0%	0	0.0%	17.4%
		$250,001 - $500,000	0	0.0%	2.1%	0	0.0%	13.3%		0	0.0%	0	0.0%		0	0.0%	1.9%	0	0.0%	15.3%	0	0.0%	9.0%	0	0.0%	53.4%
		Total	*1*	*100%*	*100%*	*8*	*100%*	*100%*		*1*	*100%*	*15*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*15*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		8	100.0%			1	100.0%	15	100.0%		0	0.0%		0	0.0%		1	100.0%		15	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*8*	*100%*			*1*	*100%*	*15*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*15*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Jackson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	0.6%	0.5%	63	0.2%	0.3%	2.0%	8	4.4%	1,232	3.0%	4.2%	4	3.6%	4.8%	652	2.7%	3.4%	4	5.6%	6.3%	580	3.4%	5.0%
	Moderate	24	14.5%	17.5%	3,774	13.5%	14.4%	19.2%	13	7.1%	2,109	5.1%	9.2%	7	6.3%	7.4%	1,412	5.8%	5.2%	6	8.5%	7.7%	697	4.1%	5.1%
	Middle	84	50.9%	44.4%	12,397	44.2%	39.1%	50.2%	97	53.3%	20,185	48.9%	49.5%	65	58.6%	50.5%	12,863	53.0%	45.1%	32	45.1%	48.9%	7,322	43.1%	43.3%
	Upper	56	33.9%	37.3%	11,800	42.1%	46.0%	28.4%	64	35.2%	17,717	43.0%	36.7%	35	31.5%	37.0%	9,335	38.5%	46.0%	29	40.8%	36.9%	8,382	49.4%	46.4%
	Unknown	0	0.0%	0.3%	0	0.0%	0.2%	0.2%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.2%
	Total	*165*	*100%*	*100%*	*28,034*	*100%*	*100%*	*100%*	*182*	*100%*	*41,243*	*100%*	*100%*	*111*	*100%*	*100%*	*24,262*	*100%*	*100%*	*71*	*100%*	*100%*	*16,981*	*100%*	*100%*
REFINANCE	Low	1	0.4%	0.3%	66	0.2%	0.1%	2.0%	8	4.5%	623	3.2%	4.2%	7	6.4%	4.9%	598	4.8%	3.3%	1	1.5%	4.4%	25	0.4%	3.1%
	Moderate	34	14.9%	13.6%	3,585	13.1%	11.2%	19.2%	10	5.7%	757	3.9%	9.2%	7	6.4%	7.4%	456	3.6%	5.1%	3	4.5%	8.4%	301	4.4%	6.2%
	Middle	104	45.6%	41.8%	10,806	39.3%	37.2%	50.2%	101	57.4%	10,271	52.9%	49.5%	56	50.9%	48.6%	5,705	45.6%	42.2%	45	68.2%	56.5%	4,566	66.1%	51.7%
	Upper	89	39.0%	44.2%	13,012	47.4%	51.4%	28.4%	56	31.8%	7,694	39.6%	36.7%	39	35.5%	38.9%	5,675	45.3%	49.3%	17	25.8%	30.3%	2,019	29.2%	38.9%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.2%	1	0.6%	80	0.4%	0.3%	1	0.9%	0.2%	80	0.6%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*228*	*100%*	*100%*	*27,469*	*100%*	*100%*	*100%*	*176*	*100%*	*19,425*	*100%*	*100%*	*110*	*100%*	*100%*	*12,514*	*100%*	*100%*	*66*	*100%*	*100%*	*6,911*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.8%	0	0.0%	0.5%	2.0%	6	4.8%	262	3.3%	4.2%	1	1.4%	4.0%	50	1.2%	4.8%	5	9.3%	7.2%	212	5.8%	5.6%
	Moderate	5	10.2%	11.3%	498	18.7%	15.2%	19.2%	14	11.3%	440	5.6%	9.2%	10	14.3%	7.7%	290	7.0%	5.4%	4	7.4%	9.9%	150	4.1%	10.0%
	Middle	25	51.0%	53.2%	1,354	50.8%	47.8%	50.2%	56	45.2%	3,633	46.2%	49.5%	31	44.3%	46.6%	1,848	44.3%	39.5%	25	46.3%	46.1%	1,785	48.4%	39.5%
	Upper	19	38.8%	34.7%	814	30.5%	36.5%	28.4%	48	38.7%	3,521	44.8%	36.7%	28	40.0%	41.7%	1,983	47.5%	50.3%	20	37.0%	36.9%	1,538	41.7%	45.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*49*	*100%*	*100%*	*2,666*	*100%*	*100%*	*100%*	*124*	*100%*	*7,856*	*100%*	*100%*	*70*	*100%*	*100%*	*4,171*	*100%*	*100%*	*54*	*100%*	*100%*	*3,685*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	9.8%	0	0.0%	2.3%	14.2%	0	0.0%	0	0.0%	24.5%	0	0.0%	18.5%	0	0.0%	6.4%	0	0.0%	5.9%	0	0.0%	4.7%
	Moderate	0	0.0%	56.9%	0	0.0%	26.9%	40.8%	0	0.0%	0	0.0%	9.8%	0	0.0%	14.8%	0	0.0%	12.6%	0	0.0%	20.6%	0	0.0%	23.0%
	Middle	0	0.0%	13.7%	0	0.0%	5.4%	16.0%	0	0.0%	0	0.0%	56.0%	0	0.0%	55.6%	0	0.0%	76.6%	0	0.0%	67.6%	0	0.0%	64.7%
	Upper	0	0.0%	17.6%	0	0.0%	64.0%	23.0%	0	0.0%	0	0.0%	3.6%	0	0.0%	7.4%	0	0.0%	4.0%	0	0.0%	5.9%	0	0.0%	7.5%
	Unknown	0	0.0%	2.0%	0	0.0%	1.4%	6.1%	0	0.0%	0	0.0%	6.2%	0	0.0%	3.7%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.7%	0	0.0%	0.2%	2.0%	0	0.0%	0	0.0%	4.2%	0	0.0%	1.3%	0	0.0%	0.3%	0	0.0%	2.6%	0	0.0%	1.3%
	Moderate	3	10.0%	6.9%	162	7.3%	4.5%	19.2%	1	2.0%	45	1.3%	9.2%	0	0.0%	8.1%	0	0.0%	8.3%	1	5.3%	8.2%	45	3.6%	7.1%
	Middle	13	43.3%	43.8%	775	34.8%	38.5%	50.2%	28	56.0%	2,005	57.4%	49.5%	15	48.4%	41.5%	1,144	51.4%	36.1%	13	68.4%	43.9%	861	68.1%	41.0%
	Upper	14	46.7%	47.9%	1,290	57.9%	56.5%	28.4%	21	42.0%	1,441	41.3%	36.7%	16	51.6%	49.1%	1,082	48.6%	55.3%	5	26.3%	44.9%	359	28.4%	50.4%
	Unknown	0	0.0%	0.7%	0	0.0%	0.3%	0.2%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*30*	*100%*	*100%*	*2,227*	*100%*	*100%*	*100%*	*50*	*100%*	*3,491*	*100%*	*100%*	*31*	*100%*	*100%*	*2,226*	*100%*	*100%*	*19*	*100%*	*100%*	*1,265*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Jackson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.7%	0	0.0%	1.8%	2.0%	0	0.0%	0	0.0%	4.2%	0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	2.9%	0	0.0%	2.7%
	Moderate	2	22.2%	11.7%	96	14.9%	8.7%	19.2%	4	9.8%	141	7.1%	9.2%	2	10.0%	6.3%	75	8.3%	4.8%	2	9.5%	5.9%	66	6.1%	4.5%
	Middle	3	33.3%	53.3%	328	50.9%	38.8%	50.2%	21	51.2%	1,017	51.2%	49.5%	7	35.0%	46.9%	215	23.7%	48.7%	14	66.7%	55.9%	802	74.5%	49.1%
	Upper	4	44.4%	33.3%	220	34.2%	50.7%	28.4%	16	39.0%	827	41.7%	36.7%	11	55.0%	45.8%	619	68.1%	46.3%	5	23.8%	35.3%	208	19.3%	43.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*9*	*100%*	*100%*	*644*	*100%*	*100%*	*100%*	*41*	*100%*	*1,985*	*100%*	*100%*	*20*	*100%*	*100%*	*909*	*100%*	*100%*	*21*	*100%*	*100%*	*1,076*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.0%	0	0.0%	0	0.0%	4.2%	0	0.0%	6.3%	0	0.0%	8.4%	0	0.0%	16.7%	0	0.0%	16.0%
	Moderate	0	0.0%	19.6%	0	0.0%	13.3%	19.2%	0	0.0%	0	0.0%	9.2%	0	0.0%	6.3%	0	0.0%	7.1%	0	0.0%	4.2%	0	0.0%	4.0%
	Middle	0	0.0%	57.1%	0	0.0%	45.8%	50.2%	0	0.0%	0	0.0%	49.5%	0	0.0%	65.6%	0	0.0%	60.9%	0	0.0%	41.7%	0	0.0%	33.1%
	Upper	0	0.0%	23.2%	0	0.0%	41.0%	28.4%	0	0.0%	0	0.0%	36.7%	0	0.0%	21.9%	0	0.0%	23.6%	0	0.0%	37.5%	0	0.0%	47.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	0.4%	0.5%	129	0.2%	0.4%	2.0%	22	3.8%	2,117	2.9%	4.2%	12	3.5%	4.7%	1,300	2.9%	3.7%	10	4.3%	5.7%	817	2.7%	4.6%
	Moderate	68	14.1%	15.7%	8,115	13.3%	14.0%	19.2%	42	7.3%	3,492	4.7%	9.2%	26	7.6%	7.5%	2,233	5.1%	6.2%	16	6.9%	8.1%	1,259	4.2%	6.2%
	Middle	229	47.6%	43.3%	25,660	42.0%	35.8%	50.2%	303	52.9%	37,111	50.2%	49.5%	174	50.9%	49.3%	21,775	49.4%	48.2%	129	55.8%	50.5%	15,336	51.3%	45.6%
	Upper	182	37.8%	40.3%	27,136	44.5%	49.7%	28.4%	205	35.8%	31,200	42.2%	36.7%	129	37.7%	38.3%	18,694	42.4%	41.6%	76	32.9%	35.4%	12,506	41.8%	43.5%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.2%	1	0.2%	80	0.1%	0.3%	1	0.3%	0.2%	80	0.2%	0.2%	0	0.0%	0.3%	0	0.0%	0.2%
	Total	*481*	*100%*	*100%*	*61,040*	*100%*	*100%*	*100%*	*573*	*100%*	*74,000*	*100%*	*100%*	*342*	*100%*	*100%*	*44,082*	*100%*	*100%*	*231*	*100%*	*100%*	*29,918*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Jackson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	12	7.3%	3.4%	1,000	3.6%	1.7%	21.6%	8	4.4%	573	1.4%	22.4%	4	3.6%	3.8%	309	1.3%	1.7%	4	5.6%	3.8%	264	1.6%	1.7%
	Moderate	55	33.3%	17.4%	7,370	26.3%	12.3%	18.0%	40	22.0%	5,643	13.7%	16.1%	24	21.6%	16.9%	3,319	13.7%	10.9%	16	22.5%	15.4%	2,324	13.7%	9.7%
	Middle	38	23.0%	19.8%	5,984	21.3%	18.1%	19.1%	53	29.1%	10,238	24.8%	20.1%	27	24.3%	19.4%	5,577	23.0%	17.7%	26	36.6%	22.9%	4,661	27.4%	19.5%
	Upper	60	36.4%	33.0%	13,680	48.8%	42.1%	41.3%	81	44.5%	24,789	60.1%	41.4%	56	50.5%	36.3%	15,057	62.1%	45.9%	25	35.2%	33.1%	9,732	57.3%	42.5%
	Unknown	0	0.0%	26.4%	0	0.0%	25.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	23.6%	0	0.0%	23.8%	0	0.0%	24.7%	0	0.0%	26.6%
	Total	*165*	*100%*	*100%*	*28,034*	*100%*	*100%*	*100%*	*182*	*100%*	*41,243*	*100%*	*100%*	*111*	*100%*	*100%*	*24,262*	*100%*	*100%*	*71*	*100%*	*100%*	*16,981*	*100%*	*100%*
REFINANCE	Low	22	9.6%	4.0%	1,382	5.0%	1.7%	21.6%	31	17.6%	1,742	9.0%	22.4%	21	19.1%	7.0%	1,038	8.3%	3.5%	10	15.2%	10.2%	704	10.2%	5.1%
	Moderate	49	21.5%	11.4%	3,915	14.3%	7.2%	18.0%	53	30.1%	4,417	22.7%	16.1%	33	30.0%	16.2%	2,820	22.5%	11.6%	20	30.3%	18.7%	1,597	23.1%	14.5%
	Middle	58	25.4%	18.6%	6,620	24.1%	14.8%	19.1%	40	22.7%	4,691	24.1%	20.1%	25	22.7%	23.7%	3,389	27.1%	22.5%	15	22.7%	22.5%	1,302	18.8%	20.8%
	Upper	99	43.4%	40.7%	15,552	56.6%	47.8%	41.3%	52	29.5%	8,575	44.1%	41.4%	31	28.2%	36.1%	5,267	42.1%	43.7%	21	31.8%	33.0%	3,308	47.9%	41.7%
	Unknown	0	0.0%	25.3%	0	0.0%	28.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.9%	0	0.0%	18.7%	0	0.0%	15.6%	0	0.0%	17.8%
	Total	*228*	*100%*	*100%*	*27,469*	*100%*	*100%*	*100%*	*176*	*100%*	*19,425*	*100%*	*100%*	*110*	*100%*	*100%*	*12,514*	*100%*	*100%*	*66*	*100%*	*100%*	*6,911*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	12.2%	8.9%	221	8.3%	4.8%	21.6%	10	8.1%	378	4.8%	22.4%	5	7.1%	2.8%	245	5.9%	1.6%	5	9.3%	7.2%	133	3.6%	2.8%
	Moderate	4	8.2%	10.5%	215	8.1%	7.1%	18.0%	24	19.4%	765	9.7%	16.1%	15	21.4%	11.0%	505	12.1%	6.8%	9	16.7%	16.7%	260	7.1%	10.4%
	Middle	16	32.7%	24.2%	1,022	38.3%	23.3%	19.1%	34	27.4%	2,025	25.8%	20.1%	18	25.7%	20.2%	987	23.7%	14.1%	16	29.6%	25.3%	1,038	28.2%	21.2%
	Upper	23	46.9%	53.2%	1,208	45.3%	60.3%	41.3%	55	44.4%	4,538	57.8%	41.4%	32	45.7%	61.3%	2,434	58.4%	72.0%	23	42.6%	46.1%	2,104	57.1%	56.8%
	Unknown	0	0.0%	3.2%	0	0.0%	4.4%	0.0%	1	0.8%	150	1.9%	0.0%	0	0.0%	4.6%	0	0.0%	5.4%	1	1.9%	4.8%	150	4.1%	8.8%
	Total	*49*	*100%*	*100%*	*2,666*	*100%*	*100%*	*100%*	*124*	*100%*	*7,856*	*100%*	*100%*	*70*	*100%*	*100%*	*4,171*	*100%*	*100%*	*54*	*100%*	*100%*	*3,685*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.6%	0	0.0%	0	0.0%	22.4%	0	0.0%	1.9%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.0%	0	0.0%	0	0.0%	16.1%	0	0.0%	1.9%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.1%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	31.4%	0	0.0%	7.2%	41.3%	0	0.0%	0	0.0%	41.4%	0	0.0%	18.5%	0	0.0%	4.0%	0	0.0%	32.4%	0	0.0%	11.6%
	Unknown	0	0.0%	68.6%	0	0.0%	92.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	77.8%	0	0.0%	95.8%	0	0.0%	67.6%	0	0.0%	88.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	2	6.7%	5.6%	170	7.6%	6.3%	21.6%	5	10.0%	178	5.1%	22.4%	2	6.5%	7.7%	110	4.9%	3.8%	3	15.8%	8.7%	68	5.4%	5.2%
	Moderate	7	23.3%	10.4%	377	16.9%	5.5%	18.0%	8	16.0%	242	6.9%	16.1%	4	12.9%	12.8%	150	6.7%	7.7%	4	21.1%	13.3%	92	7.3%	6.3%
	Middle	6	20.0%	19.4%	149	6.7%	12.6%	19.1%	13	26.0%	855	24.5%	20.1%	7	22.6%	13.7%	350	15.7%	9.5%	6	31.6%	21.9%	505	39.9%	18.4%
	Upper	15	50.0%	61.8%	1,531	68.7%	73.9%	41.3%	24	48.0%	2,216	63.5%	41.4%	18	58.1%	61.5%	1,616	72.6%	75.5%	6	31.6%	54.6%	600	47.4%	69.2%
	Unknown	0	0.0%	2.8%	0	0.0%	1.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	3.4%	0	0.0%	1.5%	0	0.0%	0.9%
	Total	*30*	*100%*	*100%*	*2,227*	*100%*	*100%*	*100%*	*50*	*100%*	*3,491*	*100%*	*100%*	*31*	*100%*	*100%*	*2,226*	*100%*	*100%*	*19*	*100%*	*100%*	*1,265*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Jackson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	11.1%	11.7%	98	15.2%	6.4%	21.6%	4	9.8%	98	4.9%	22.4%	1	5.0%	8.3%	19	2.1%	4.4%	3	14.3%	13.7%	79	7.3%	9.5%
	Moderate	3	33.3%	25.0%	203	31.5%	19.0%	18.0%	10	24.4%	361	18.2%	16.1%	5	25.0%	11.5%	193	21.2%	4.7%	5	23.8%	15.7%	168	15.6%	10.0%
	Middle	3	33.3%	23.3%	296	46.0%	19.2%	19.1%	11	26.8%	352	17.7%	20.1%	7	35.0%	24.0%	232	25.5%	14.9%	4	19.0%	18.6%	120	11.2%	11.6%
	Upper	2	22.2%	38.3%	47	7.3%	53.4%	41.3%	16	39.0%	1,174	59.1%	41.4%	7	35.0%	54.2%	465	51.2%	61.8%	9	42.9%	47.1%	709	65.9%	63.1%
	Unknown	0	0.0%	1.7%	0	0.0%	1.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	14.2%	0	0.0%	4.9%	0	0.0%	5.7%
	Total	*9*	*100%*	*100%*	*644*	*100%*	*100%*	*100%*	*41*	*100%*	*1,985*	*100%*	*100%*	*20*	*100%*	*100%*	*909*	*100%*	*100%*	*21*	*100%*	*100%*	*1,076*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.8%	0	0.0%	1.0%	21.6%	0	0.0%	0	0.0%	22.4%	0	0.0%	3.1%	0	0.0%	2.4%	0	0.0%	8.3%	0	0.0%	7.5%
	Moderate	0	0.0%	5.4%	0	0.0%	3.3%	18.0%	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.2%	0	0.0%	5.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.1%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.3%	0	0.0%	0	0.0%	41.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	92.9%	0	0.0%	95.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.9%	0	0.0%	97.6%	0	0.0%	87.5%	0	0.0%	87.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	43	8.9%	3.8%	2,871	4.7%	1.6%	21.6%	58	10.1%	2,969	4.0%	22.4%	33	9.6%	5.0%	1,721	3.9%	2.0%	25	10.8%	6.1%	1,248	4.2%	2.5%
	Moderate	118	24.5%	14.3%	12,080	19.8%	9.1%	18.0%	135	23.6%	11,428	15.4%	16.1%	81	23.7%	15.6%	6,987	15.9%	9.4%	54	23.4%	16.0%	4,441	14.8%	10.2%
	Middle	121	25.2%	19.1%	14,071	23.1%	15.3%	19.1%	151	26.4%	18,161	24.5%	20.1%	84	24.6%	20.2%	10,535	23.9%	16.2%	67	29.0%	22.5%	7,626	25.5%	18.9%
	Upper	199	41.4%	37.2%	32,018	52.5%	42.0%	41.3%	228	39.8%	41,292	55.8%	41.4%	144	42.1%	39.3%	24,839	56.3%	41.3%	84	36.4%	35.5%	16,453	55.0%	42.4%
	Unknown	0	0.0%	25.6%	0	0.0%	31.9%	0.0%	1	0.2%	150	0.2%	0.0%	0	0.0%	19.9%	0	0.0%	31.1%	1	0.4%	19.9%	150	0.5%	26.0%
	Total	*481*	*100%*	*100%*	*61,040*	*100%*	*100%*	*100%*	*573*	*100%*	*74,000*	*100%*	*100%*	*342*	*100%*	*100%*	*44,082*	*100%*	*100%*	*231*	*100%*	*100%*	*29,918*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Jackson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	5	3.5%	1.6%	403	4.9%	1.9%	1.6%	0	0.0%	0	0.0%	5.4%	0	0.0%	4.8%	0	0.0%	3.4%	0	0.0%	4.2%	0	0.0%	4.1%
	Moderate	49	34.0%	23.4%	2,698	32.9%	23.5%	26.7%	8	12.3%	834	10.6%	9.6%	5	16.7%	7.7%	525	10.9%	6.8%	3	8.6%	7.5%	309	10.2%	9.5%
	Middle	52	36.1%	39.9%	3,559	43.5%	35.9%	42.5%	45	69.2%	5,328	68.0%	53.4%	18	60.0%	48.0%	3,157	65.8%	43.0%	27	77.1%	49.0%	2,171	71.4%	43.1%
	Upper	33	22.9%	29.0%	1,389	17.0%	29.0%	24.1%	11	16.9%	1,678	21.4%	25.9%	6	20.0%	32.6%	1,117	23.3%	36.4%	5	14.3%	33.6%	561	18.4%	31.4%
	Unknown	5	3.5%	5.8%	140	1.7%	9.7%	5.1%	1	1.5%	1	0.0%	5.7%	1	3.3%	6.5%	1	0.0%	10.2%	0	0.0%	5.2%	0	0.0%	11.1%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.8%
	Total	*144*	*100%*	*100%*	*8,189*	*100%*	*100%*	*100%*	*65*	*100%*	*7,841*	*100%*	*100%*	*30*	*100%*	*100%*	*4,800*	*100%*	*100%*	*35*	*100%*	*100%*	*3,041*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	16.7%	0	0.0%	15.3%	15.4%	0	0.0%	0	0.0%	6.6%	0	0.0%	4.3%	0	0.0%	2.2%	0	0.0%	3.2%	0	0.0%	2.2%
	Middle	14	87.5%	65.6%	1,413	70.2%	63.0%	68.0%	6	46.2%	1,079	38.1%	51.5%	1	20.0%	59.0%	275	23.8%	54.0%	5	62.5%	56.9%	804	47.9%	59.9%
	Upper	2	12.5%	17.0%	600	29.8%	20.6%	16.2%	7	53.8%	1,756	61.9%	40.1%	4	80.0%	36.2%	881	76.2%	43.8%	3	37.5%	39.4%	875	52.1%	37.8%
	Unknown	0	0.0%	0.7%	0	0.0%	1.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.0%
	Total	*16*	*100%*	*100%*	*2,013*	*100%*	*100%*	*100%*	*13*	*100%*	*2,835*	*100%*	*100%*	*5*	*100%*	*100%*	*1,156*	*100%*	*100%*	*8*	*100%*	*100%*	*1,679*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Jackson

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	118	81.9%	49.0%	2,639	32.2%	38.6%	89.7%	27	41.5%	1,029	13.1%	89.4%	11	36.7%	48.1%	455	9.5%	41.1%	16	45.7%	48.2%	574	18.9%	38.4%
		Over $1 Million	20	13.9%		5,398	65.9%		9.3%	35	53.8%	5,788	73.8%	9.8%	17	56.7%		3,546	73.9%		18	51.4%		2,242	73.7%	
		Total Rev. available	138	95.8%		8,037	98.1%		99.0%	62	95.4%	6,817	86.9%	99.2%	28	93.3%		4,001	83.4%		34	97.1%		2,816	92.6%	
		Rev. Not Known	6	4.2%		152	1.9%		1.0%	3	4.6%	1,024	13.1%	0.8%	2	6.7%		799	16.6%		1	2.9%		225	7.4%	
		Total	*144*	*100%*		*8,189*	*100%*		*100.0%*	*65*	*100%*	*7,841*	*100%*	*100%*	*30*	*100%*		*4,800*	*100%*		*35*	*100%*		*3,041*	*100%*	
	Loan Size	$100,000 or Less	129	89.6%	88.2%	2,607	31.8%	30.6%		43	66.2%	1,168	14.9%		19	63.3%	88.1%	666	13.9%	28.7%	24	68.6%	89.6%	502	16.5%	30.4%
		$100,001 - $250,000	6	4.2%	6.7%	1,175	14.3%	21.4%		15	23.1%	2,994	38.2%		6	20.0%	7.0%	1,255	26.1%	22.9%	9	25.7%	6.0%	1,739	57.2%	21.1%
		$250,001 - $1 Million	9	6.3%	5.1%	4,407	53.8%	48.0%		7	10.8%	3,679	46.9%		5	16.7%	4.9%	2,879	60.0%	48.4%	2	5.7%	4.4%	800	26.3%	48.5%
		Total	*144*	*100%*	*100.0%*	*8,189*	*100%*	*100.0%*		*65*	*100%*	*7,841*	*100%*		*30*	*100%*	*100%*	*4,800*	*100%*	*100%*	*35*	*100%*	*100%*	*3,041*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	115	97.5%		2,088	79.1%			24	88.9%	393	38.2%		10	90.9%		225	49.5%		14	87.5%		168	29.3%	
		$100,001 - $250,000	3	2.5%		551	20.9%			3	11.1%	636	61.8%		1	9.1%		230	50.5%		2	12.5%		406	70.7%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*118*	*100%*		*2,639*	*100%*			*27*	*100%*	*1,029*	*100%*		*11*	*100%*		*455*	*100%*		*16*	*100%*		*574*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	8	50.0%	44.8%	224	11.1%	55.4%	96.5%	2	15.4%	11	0.4%	95.2%	1	20%	46.2%	6	1%	46.7%	1	13%	38.8%	5	0%	44.8%
		Over $1 Million	8	50.0%		1,789	88.9%		3.5%	4	30.8%	1,450	51.1%	4.8%	2	40.0%		725	62.7%		2	25.0%		725	43.2%	
		Total Rev. available	16	100.0%		2,013	100.0%		100.0%	6	46.2%	1,461	51.5%	100.0%	3	60.0%		731	63.2%		3	37.5%		730	43.5%	
		Not Known	0	0.0%		0	0.0%		0.0%	7	53.8%	1,374	48.5%	0.0%	2	40.0%		425	36.8%		5	62.5%		949	56.5%	
		Total	*16*	*100%*		*2,013*	*100%*		*100%*	*13*	*100%*	*2,835*	*100%*	*100%*	*5*	*100%*		*1,156*	*100%*		*8*	*100%*		*1,679*	*100%*	
	Loan Size	$100,000 or Less	10	62.5%	74.3%	253	12.6%	21.0%		2	15.4%	11	0.4%		1	20.0%	74.3%	6	0.5%	23.5%	1	12.5%	71.3%	5	0.3%	18.5%
		$100,001 - $250,000	2	12.5%	15.3%	260	12.9%	31.1%		5	38.5%	824	29.1%		1	20.0%	17.1%	150	13.0%	38.0%	4	50.0%	15.4%	674	40.1%	30.9%
		$250,001 - $500,000	4	25.0%	10.4%	1,500	74.5%	47.8%		6	46.2%	2,000	70.5%		3	60.0%	8.6%	1,000	86.5%	38.5%	3	37.5%	13.3%	1,000	59.6%	50.6%
		Total	*16*	*100%*	*100%*	*2,013*	*100%*	*100%*		*13*	*100%*	*2,835*	*100%*		*5*	*100%*	*100%*	*1,156*	*100%*	*100%*	*8*	*100%*	*100%*	*1,679*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	7	87.5%		114	50.9%			2	100.0%	11	100.0%		1	100.0%		6	100.0%		1	100.0%		5	100.0%	
		$100,001 - $250,000	1	12.5%		110	49.1%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*8*	*100%*		*224*	*100%*			*2*	*100%*	*11*	*100%*		*1*	*100%*		*6*	*100%*		*1*	*100%*		*5*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Johnson City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	1.9%	0	0.0%	1.0%	0	0.0%	2.3%	0	0.0%	1.5%
	Moderate	6	18.2%	17.3%	803	11.7%	13.8%	18.9%	11	23.4%	1,780	13.8%	21.4%	6	28.6%	22.8%	976	15.0%	19.1%	5	19.2%	20.2%	804	12.6%	16.8%
	Middle	13	39.4%	53.1%	2,493	36.4%	48.7%	56.6%	15	31.9%	3,938	30.5%	48.6%	4	19.0%	40.4%	1,402	21.6%	36.1%	11	42.3%	40.9%	2,536	39.6%	36.8%
	Upper	14	42.4%	29.6%	3,550	51.9%	37.6%	24.6%	21	44.7%	7,185	55.7%	28.4%	11	52.4%	34.9%	4,119	63.4%	43.8%	10	38.5%	36.7%	3,066	47.9%	44.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*33*	*100%*	*100%*	*6,846*	*100%*	*100%*	*100%*	*47*	*100%*	*12,903*	*100%*	*100%*	*21*	*100%*	*100%*	*6,497*	*100%*	*100%*	*26*	*100%*	*100%*	*6,406*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	1.1%	0	0.0%	0.7%	0	0.0%	2.3%	0	0.0%	1.3%
	Moderate	15	17.9%	13.6%	1,298	12.4%	10.7%	18.9%	16	22.2%	1,489	18.6%	21.4%	10	25.0%	21.4%	889	18.0%	17.4%	6	18.8%	23.1%	600	19.5%	21.9%
	Middle	46	54.8%	52.7%	5,532	52.7%	47.7%	56.6%	32	44.4%	3,297	41.2%	48.6%	14	35.0%	45.9%	1,757	35.6%	44.2%	18	56.3%	45.7%	1,540	50.1%	46.0%
	Upper	23	27.4%	33.7%	3,672	35.0%	41.6%	24.6%	24	33.3%	3,218	40.2%	28.4%	16	40.0%	31.7%	2,284	46.3%	37.7%	8	25.0%	28.9%	934	30.4%	30.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*84*	*100%*	*100%*	*10,502*	*100%*	*100%*	*100%*	*72*	*100%*	*8,004*	*100%*	*100%*	*40*	*100%*	*100%*	*4,930*	*100%*	*100%*	*32*	*100%*	*100%*	*3,074*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.4%
	Moderate	7	18.9%	11.9%	621	19.0%	13.4%	18.9%	8	14.5%	619	12.9%	21.4%	5	16.7%	17.9%	375	14.0%	16.5%	3	12.0%	19.8%	244	11.5%	22.4%
	Middle	21	56.8%	49.8%	1,932	59.2%	45.7%	56.6%	33	60.0%	2,452	51.0%	48.6%	20	66.7%	44.6%	1,855	69.1%	40.2%	13	52.0%	42.2%	597	28.1%	38.2%
	Upper	9	24.3%	38.2%	708	21.7%	41.0%	24.6%	14	25.5%	1,740	36.2%	28.4%	5	16.7%	36.9%	453	16.9%	42.9%	9	36.0%	37.1%	1,287	60.5%	39.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*37*	*100%*	*100%*	*3,261*	*100%*	*100%*	*100%*	*55*	*100%*	*4,811*	*100%*	*100%*	*30*	*100%*	*100%*	*2,683*	*100%*	*100%*	*25*	*100%*	*100%*	*2,128*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	100.0%	2,800	100.0%	9.6%	0	0.0%	10.7%	0	0.0%	11.8%	1	100.0%	7.9%	2,800	100.0%	9.9%
	Moderate	0	0.0%	22.2%	0	0.0%	22.5%	27.7%	0	0.0%	0	0.0%	30.0%	0	0.0%	23.2%	0	0.0%	7.0%	0	0.0%	28.9%	0	0.0%	22.9%
	Middle	0	0.0%	58.3%	0	0.0%	51.7%	43.5%	0	0.0%	0	0.0%	23.2%	0	0.0%	37.5%	0	0.0%	27.5%	0	0.0%	52.6%	0	0.0%	42.5%
	Upper	0	0.0%	19.4%	0	0.0%	25.8%	28.8%	0	0.0%	0	0.0%	37.2%	0	0.0%	28.6%	0	0.0%	53.7%	0	0.0%	10.5%	0	0.0%	24.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*2,800*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*2,800*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	2.4%	75	1.6%	1.5%	0	0.0%	2.1%	0	0.0%	6.0%	1	5.9%	2.8%	75	5.0%	1.7%
	Moderate	1	4.5%	8.0%	23	1.3%	9.4%	18.9%	13	31.0%	1,671	35.7%	21.4%	8	32.0%	20.6%	1,047	32.9%	19.3%	5	29.4%	16.8%	624	41.8%	15.2%
	Middle	7	31.8%	47.9%	431	23.7%	38.0%	56.6%	12	28.6%	949	20.3%	48.6%	7	28.0%	41.6%	779	24.5%	28.4%	5	29.4%	38.8%	170	11.4%	36.3%
	Upper	14	63.6%	44.1%	1,361	75.0%	52.6%	24.6%	16	38.1%	1,982	42.4%	28.4%	10	40.0%	35.7%	1,357	42.6%	46.4%	6	35.3%	41.6%	625	41.8%	46.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*22*	*100%*	*100%*	*1,815*	*100%*	*100%*	*100%*	*42*	*100%*	*4,677*	*100%*	*100%*	*25*	*100%*	*100%*	*3,183*	*100%*	*100%*	*17*	*100%*	*100%*	*1,494*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Johnson City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.7%	0	0.0%	1.1%	0	0.0%	1.3%	0	0.0%	0.7%
	Moderate	1	33.3%	14.1%	35	13.1%	9.5%	18.9%	2	28.6%	50	15.9%	21.4%	1	20.0%	15.8%	15	7.1%	9.1%	1	50.0%	20.4%	35	33.7%	17.9%
	Middle	2	66.7%	70.4%	232	86.9%	67.7%	56.6%	2	28.6%	110	35.0%	48.6%	2	40.0%	51.4%	110	52.4%	55.0%	0	0.0%	44.3%	0	0.0%	40.7%
	Upper	0	0.0%	15.5%	0	0.0%	22.8%	24.6%	3	42.9%	154	49.0%	28.4%	2	40.0%	32.2%	85	40.5%	34.8%	1	50.0%	33.9%	69	66.3%	40.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*267*	*100%*	*100%*	*100%*	*7*	*100%*	*314*	*100%*	*100%*	*5*	*100%*	*100%*	*210*	*100%*	*100%*	*2*	*100%*	*100%*	*104*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	5.1%
	Moderate	0	0.0%	10.2%	0	0.0%	4.5%	18.9%	0	0.0%	0	0.0%	21.4%	0	0.0%	23.1%	0	0.0%	29.6%	0	0.0%	11.8%	0	0.0%	5.1%
	Middle	0	0.0%	69.4%	0	0.0%	78.1%	56.6%	0	0.0%	0	0.0%	48.6%	0	0.0%	57.7%	0	0.0%	52.2%	0	0.0%	58.8%	0	0.0%	57.1%
	Upper	0	0.0%	20.4%	0	0.0%	17.3%	24.6%	0	0.0%	0	0.0%	28.4%	0	0.0%	19.2%	0	0.0%	18.2%	0	0.0%	23.5%	0	0.0%	32.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	0.9%	2,875	8.6%	1.5%	0	0.0%	1.6%	0	0.0%	1.9%	2	1.9%	2.1%	2,875	18.0%	2.3%
	Moderate	30	16.8%	15.1%	2,780	12.3%	12.9%	18.9%	50	22.3%	5,609	16.7%	21.4%	30	24.8%	21.7%	3,302	18.9%	17.6%	20	19.4%	20.7%	2,307	14.4%	18.4%
	Middle	89	49.7%	53.0%	10,620	46.8%	48.5%	56.6%	94	42.0%	10,746	32.1%	48.6%	47	38.8%	42.7%	5,903	33.7%	37.6%	47	45.6%	42.3%	4,843	30.3%	39.0%
	Upper	60	33.5%	31.9%	9,291	40.9%	38.7%	24.6%	78	34.8%	14,279	42.6%	28.4%	44	36.4%	34.0%	8,298	47.4%	43.0%	34	33.0%	34.9%	5,981	37.4%	40.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*179*	*100%*	*100%*	*22,691*	*100%*	*100%*	*100%*	*224*	*100%*	*33,509*	*100%*	*100%*	*121*	*100%*	*100%*	*17,503*	*100%*	*100%*	*103*	*100%*	*100%*	*16,006*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Johnson City

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	6.1%	6.4%	238	3.5%	3.2%	21.6%	5	10.6%	605	4.7%	21.5%	1	4.8%	7.0%	169	2.6%	3.2%	4	15.4%	4.6%	436	6.8%	2.1%
	Moderate	11	33.3%	19.4%	1,839	26.9%	13.3%	16.6%	12	25.5%	1,818	14.1%	16.9%	9	42.9%	20.0%	1,447	22.3%	13.0%	3	11.5%	16.5%	371	5.8%	10.4%
	Middle	9	27.3%	21.9%	1,927	28.1%	18.5%	21.7%	13	27.7%	2,884	22.4%	20.8%	4	19.0%	20.8%	1,037	16.0%	17.7%	9	34.6%	20.4%	1,847	28.8%	17.1%
	Upper	11	33.3%	40.5%	2,842	41.5%	53.5%	40.2%	17	36.2%	7,596	58.9%	40.7%	7	33.3%	38.8%	3,844	59.2%	51.2%	10	38.5%	42.2%	3,752	58.6%	54.2%
	Unknown	0	0.0%	11.8%	0	0.0%	11.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.4%	0	0.0%	14.8%	0	0.0%	16.4%	0	0.0%	16.1%
	Total	*33*	*100%*	*100%*	*6,846*	*100%*	*100%*	*100%*	*47*	*100%*	*12,903*	*100%*	*100%*	*21*	*100%*	*100%*	*6,497*	*100%*	*100%*	*26*	*100%*	*100%*	*6,406*	*100%*	*100%*
REFINANCE	Low	11	13.1%	6.3%	720	6.9%	3.3%	21.6%	21	29.2%	1,134	14.2%	21.5%	11	27.5%	14.1%	662	13.4%	7.6%	10	31.3%	9.9%	472	15.4%	4.8%
	Moderate	19	22.6%	16.0%	1,843	17.5%	10.8%	16.6%	15	20.8%	1,474	18.4%	16.9%	9	22.5%	22.8%	945	19.2%	18.0%	6	18.8%	23.3%	529	17.2%	17.1%
	Middle	22	26.2%	19.3%	2,379	22.7%	16.0%	21.7%	15	20.8%	1,517	19.0%	20.8%	10	25.0%	23.1%	1,136	23.0%	22.3%	5	15.6%	24.0%	381	12.4%	22.4%
	Upper	32	38.1%	37.5%	5,560	52.9%	47.1%	40.2%	21	29.2%	3,879	48.5%	40.7%	10	25.0%	30.3%	2,187	44.4%	40.6%	11	34.4%	32.9%	1,692	55.0%	42.9%
	Unknown	0	0.0%	20.9%	0	0.0%	22.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.7%	0	0.0%	11.5%	0	0.0%	9.9%	0	0.0%	12.8%
	Total	*84*	*100%*	*100%*	*10,502*	*100%*	*100%*	*100%*	*72*	*100%*	*8,004*	*100%*	*100%*	*40*	*100%*	*100%*	*4,930*	*100%*	*100%*	*32*	*100%*	*100%*	*3,074*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	10.8%	7.0%	172	5.3%	3.2%	21.6%	9	16.4%	297	6.2%	21.5%	4	13.3%	10.3%	132	4.9%	6.9%	5	20.0%	8.6%	165	7.8%	4.8%
	Moderate	9	24.3%	21.1%	406	12.5%	14.1%	16.6%	6	10.9%	263	5.5%	16.9%	3	10.0%	18.3%	116	4.3%	12.1%	3	12.0%	16.9%	147	6.9%	9.9%
	Middle	4	10.8%	18.3%	446	13.7%	12.5%	21.7%	16	29.1%	980	20.4%	20.8%	9	30.0%	25.2%	499	18.6%	20.0%	7	28.0%	23.9%	481	22.6%	20.7%
	Upper	20	54.1%	50.5%	2,237	68.6%	64.1%	40.2%	24	43.6%	3,271	68.0%	40.7%	14	46.7%	44.2%	1,936	72.2%	58.3%	10	40.0%	47.6%	1,335	62.7%	59.4%
	Unknown	0	0.0%	3.1%	0	0.0%	6.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	2.7%	0	0.0%	3.1%	0	0.0%	5.1%
	Total	*37*	*100%*	*100%*	*3,261*	*100%*	*100%*	*100%*	*55*	*100%*	*4,811*	*100%*	*100%*	*30*	*100%*	*100%*	*2,683*	*100%*	*100%*	*25*	*100%*	*100%*	*2,128*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.6%	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.4%	0	0.0%	0.1%	16.6%	0	0.0%	0	0.0%	16.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	2.8%	0	0.0%	1.2%	21.7%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	12.5%	0	0.0%	4.8%	40.2%	0	0.0%	0	0.0%	40.7%	0	0.0%	14.3%	0	0.0%	6.1%	0	0.0%	10.5%	0	0.0%	1.8%
	Unknown	0	0.0%	83.3%	0	0.0%	93.9%	0.0%	1	100.0%	2,800	100.0%	0.0%	0	0.0%	85.7%	0	0.0%	93.9%	1	100.0%	89.5%	2,800	100.0%	98.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*2,800*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*2,800*	*100%*	*100%*
OTHER PURPOSE LOC	Low	5	22.7%	11.2%	225	12.4%	7.0%	21.6%	7	16.7%	520	11.1%	21.5%	5	20.0%	12.7%	423	13.3%	7.1%	2	11.8%	9.3%	97	6.5%	4.9%
	Moderate	3	13.6%	14.4%	83	4.6%	7.1%	16.6%	9	21.4%	531	11.4%	16.9%	6	24.0%	19.2%	403	12.7%	16.2%	3	17.6%	17.3%	128	8.6%	12.3%
	Middle	2	9.1%	19.1%	48	2.6%	11.0%	21.7%	5	11.9%	175	3.7%	20.8%	3	12.0%	21.3%	120	3.8%	12.6%	2	11.8%	20.1%	55	3.7%	16.0%
	Upper	12	54.5%	54.3%	1,459	80.4%	73.6%	40.2%	21	50.0%	3,451	73.8%	40.7%	11	44.0%	40.5%	2,237	70.3%	59.3%	10	58.8%	50.5%	1,214	81.3%	64.8%
	Unknown	0	0.0%	1.1%	0	0.0%	1.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.2%	0	0.0%	4.8%	0	0.0%	2.8%	0	0.0%	2.0%
	Total	*22*	*100%*	*100%*	*1,815*	*100%*	*100%*	*100%*	*42*	*100%*	*4,677*	*100%*	*100%*	*25*	*100%*	*100%*	*3,183*	*100%*	*100%*	*17*	*100%*	*100%*	*1,494*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Johnson City

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	11.3%	0	0.0%	7.7%	21.6%	1	14.3%	15	4.8%	21.5%	1	20.0%	8.9%	15	7.1%	4.4%	0	0.0%	10.4%	0	0.0%	5.1%
	Moderate	0	0.0%	35.2%	0	0.0%	23.7%	16.6%	3	42.9%	156	49.7%	16.9%	1	20.0%	17.8%	52	24.8%	13.3%	2	100.0%	23.0%	104	100.0%	15.5%
	Middle	0	0.0%	18.3%	0	0.0%	17.4%	21.7%	1	14.3%	33	10.5%	20.8%	1	20.0%	23.3%	33	15.7%	17.5%	0	0.0%	17.8%	0	0.0%	11.6%
	Upper	3	100.0%	35.2%	267	100.0%	51.2%	40.2%	2	28.6%	110	35.0%	40.7%	2	40.0%	37.7%	110	52.4%	40.1%	0	0.0%	40.9%	0	0.0%	52.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.3%	0	0.0%	24.6%	0	0.0%	7.8%	0	0.0%	15.0%
	Total	*3*	*100%*	*100%*	*267*	*100%*	*100%*	*100%*	*7*	*100%*	*314*	*100%*	*100%*	*5*	*100%*	*100%*	*210*	*100%*	*100%*	*2*	*100%*	*100%*	*104*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.6%	0	0.0%	0	0.0%	21.5%	0	0.0%	11.5%	0	0.0%	7.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.0%	0	0.0%	2.3%	16.6%	0	0.0%	0	0.0%	16.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	4.1%	0	0.0%	3.7%	21.7%	0	0.0%	0	0.0%	20.8%	0	0.0%	7.7%	0	0.0%	10.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.0%	0	0.0%	3.8%	40.2%	0	0.0%	0	0.0%	40.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.8%	0	0.0%	90.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	80.8%	0	0.0%	82.1%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	22	12.3%	6.4%	1,355	6.0%	3.1%	21.6%	43	19.2%	2,571	7.7%	21.5%	22	18.2%	9.7%	1,401	8.0%	4.2%	21	20.4%	6.7%	1,170	7.3%	2.5%
	Moderate	42	23.5%	17.6%	4,171	18.4%	11.4%	16.6%	45	20.1%	4,242	12.7%	16.9%	28	23.1%	20.2%	2,963	16.9%	13.2%	17	16.5%	18.2%	1,279	8.0%	10.4%
	Middle	37	20.7%	20.1%	4,800	21.2%	16.2%	21.7%	50	22.3%	5,589	16.7%	20.8%	27	22.3%	21.7%	2,825	16.1%	17.4%	23	22.3%	21.1%	2,764	17.3%	16.0%
	Upper	78	43.6%	39.3%	12,365	54.5%	48.1%	40.2%	85	37.9%	18,307	54.6%	40.7%	44	36.4%	36.5%	10,314	58.9%	45.5%	41	39.8%	40.7%	7,993	49.9%	47.1%
	Unknown	0	0.0%	16.5%	0	0.0%	21.3%	0.0%	1	0.4%	2,800	8.4%	0.0%	0	0.0%	11.9%	0	0.0%	19.7%	1	1.0%	13.3%	2,800	17.5%	24.0%
	Total	*179*	*100%*	*100%*	*22,691*	*100%*	*100%*	*100%*	*224*	*100%*	*33,509*	*100%*	*100%*	*121*	*100%*	*100%*	*17,503*	*100%*	*100%*	*103*	*100%*	*100%*	*16,006*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Johnson City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.7%	0	0.0%	1.2%	0	0.0%	1.5%	0	0.0%	1.5%	0	0.0%	0.8%
	Moderate	10	23.3%	18.1%	666	32.2%	19.2%	19.5%	5	38.5%	738	40.7%	28.3%	1	25.0%	23.2%	15	2.6%	18.2%	4	44.4%	22.3%	723	58.8%	23.0%
	Middle	18	41.9%	44.2%	644	31.1%	39.4%	45.6%	3	23.1%	329	18.1%	34.2%	1	25.0%	38.1%	130	22.3%	35.9%	2	22.2%	37.6%	199	16.2%	30.0%
	Upper	15	34.9%	37.1%	761	36.7%	41.3%	34.4%	5	38.5%	746	41.1%	35.4%	2	50.0%	36.4%	438	75.1%	43.4%	3	33.3%	38.0%	308	25.0%	45.9%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.3%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.0%
	Total	*43*	*100%*	*100%*	*2,071*	*100%*	*100%*	*100%*	*13*	*100%*	*1,813*	*100%*	*100%*	*4*	*100%*	*100%*	*583*	*100%*	*100%*	*9*	*100%*	*100%*	*1,230*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.0%	0	0.0%	2.1%	17.8%	0	0.0%	0	0.0%	23.5%	0	0.0%	18.2%	0	0.0%	4.5%	0	0.0%	7.8%	0	0.0%	2.2%
	Middle	1	100.0%	77.6%	34	100.0%	73.6%	63.6%	0	0.0%	0	0.0%	40.3%	0	0.0%	48.5%	0	0.0%	37.5%	0	0.0%	49.0%	0	0.0%	46.8%
	Upper	0	0.0%	15.5%	0	0.0%	24.2%	18.6%	0	0.0%	0	0.0%	35.3%	0	0.0%	33.3%	0	0.0%	58.0%	0	0.0%	43.1%	0	0.0%	51.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.9%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*34*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Johnson City

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	32	74.4%	47.8%	1,103	53.3%	37.5%	91.9%	3	23.1%	137	7.6%	91.8%	1	25.0%	51.2%	15	2.6%	42.0%	2	22.2%	54.8%	122	9.9%	44.8%
		Over $1 Million	9	20.9%		963	46.5%		7.2%	9	69.2%	1,026	56.6%	7.3%	3	75.0%		568	97.4%		6	66.7%		458	37.2%	
		Total Rev. available	41	95.3%		2,066	99.8%		99.1%	12	92.3%	1,163	64.1%	99.1%	4	100.0%		583	100.0%		8	88.9%		580	47.2%	
		Rev. Not Known	2	4.7%		5	0.2%		0.9%	1	7.7%	650	35.9%	0.9%	0	0.0%		0	0.0%		1	11.1%		650	52.8%	
		Total	*43*	*100%*		*2,071*	*100%*		*100.0%*	*13*	*100%*	*1,813*	*100%*	*100%*	*4*	*100%*		*583*	*100%*		*9*	*100%*		*1,230*	*100%*	
	Loan Size	$100,000 or Less	38	88.4%	90.3%	807	39.0%	32.1%		8	61.5%	374	20.6%		2	50.0%	93.0%	93	16.0%	37.7%	6	66.7%	92.3%	281	22.8%	35.7%
		$100,001 - $250,000	1	2.3%	5.0%	150	7.2%	18.7%		3	23.1%	429	23.7%		1	25.0%	3.8%	130	22.3%	18.2%	2	22.2%	4.0%	299	24.3%	17.2%
		$250,001 - $1 Million	4	9.3%	4.7%	1,114	53.8%	49.2%		2	15.4%	1,010	55.7%		1	25.0%	3.2%	360	61.7%	44.1%	1	11.1%	3.7%	650	52.8%	47.1%
		Total	*43*	*100%*	*100.0%*	*2,071*	*100%*	*100.0%*		*13*	*100%*	*1,813*	*100%*		*4*	*100%*	*100%*	*583*	*100%*	*100%*	*9*	*100%*	*100%*	*1,230*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	30	93.8%		593	53.8%			3	100.0%	137	100.0%		1	100.0%		15	100.0%		2	100.0%		122	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	2	6.3%		510	46.2%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*32*	*100%*		*1,103*	*100%*			*3*	*100%*	*137*	*100%*		*1*	*100%*		*15*	*100%*		*2*	*100%*		*122*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	36.2%	34	100.0%	51.9%	94.1%	0	0.0%	0	0.0%	93.3%	0	0.0%	68.2%	0	0.0%	85.6%	0	0.0%	72.5%	0	0.0%	76.6%
		Over $1 Million	0	0.0%		0	0.0%		1.7%	0	0.0%	0	0.0%	1.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		34	100.0%		95.8%	0	0.0%	0	0.0%	95.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		4.2%	0	0.0%	0	0.0%	5.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*34*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	93.1%	34	100.0%	54.8%		0	0.0%	0	0.0%		0	0.0%	83.3%	0	0.0%	39.9%	0	0.0%	86.3%	0	0.0%	44.9%
		$100,001 - $250,000	0	0.0%	5.2%	0	0.0%	26.8%		0	0.0%	0	0.0%		0	0.0%	13.6%	0	0.0%	40.6%	0	0.0%	7.8%	0	0.0%	21.7%
		$250,001 - $500,000	0	0.0%	1.7%	0	0.0%	18.5%		0	0.0%	0	0.0%		0	0.0%	3.0%	0	0.0%	19.5%	0	0.0%	5.9%	0	0.0%	33.3%
		Total	*1*	*100%*	*100%*	*34*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		34	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*34*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Kingsport

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.6%	0	0.0%	1.3%	0	0.0%	1.3%	0	0.0%	1.0%
	Moderate	11	29.7%	22.9%	1,637	26.1%	16.3%	21.1%	14	30.4%	1,542	23.3%	13.3%	10	40.0%	20.3%	957	29.9%	14.3%	4	19.0%	19.6%	585	17.1%	13.8%
	Middle	16	43.2%	41.4%	2,076	33.1%	41.1%	48.8%	21	45.7%	3,320	50.2%	59.2%	9	36.0%	52.1%	1,323	41.4%	52.9%	12	57.1%	49.8%	1,997	58.4%	49.4%
	Upper	10	27.0%	35.7%	2,562	40.8%	42.7%	30.1%	11	23.9%	1,753	26.5%	26.7%	6	24.0%	26.0%	916	28.7%	31.5%	5	23.8%	29.2%	837	24.5%	35.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*37*	*100%*	*100%*	*6,275*	*100%*	*100%*	*100%*	*46*	*100%*	*6,615*	*100%*	*100%*	*25*	*100%*	*100%*	*3,196*	*100%*	*100%*	*21*	*100%*	*100%*	*3,419*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	2.0%	0	0.0%	1.8%
	Moderate	20	20.8%	15.5%	1,421	13.4%	10.9%	21.1%	11	15.1%	554	7.4%	13.3%	9	19.1%	14.1%	478	10.0%	10.0%	2	7.7%	14.4%	76	2.8%	10.9%
	Middle	34	35.4%	45.7%	3,956	37.3%	45.0%	48.8%	36	49.3%	3,716	49.4%	59.2%	22	46.8%	54.9%	2,149	45.0%	55.9%	14	53.8%	52.8%	1,567	57.0%	53.2%
	Upper	42	43.8%	38.7%	5,240	49.4%	44.1%	30.1%	26	35.6%	3,257	43.3%	26.7%	16	34.0%	30.1%	2,151	45.0%	33.2%	10	38.5%	30.8%	1,106	40.2%	34.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*96*	*100%*	*100%*	*10,617*	*100%*	*100%*	*100%*	*73*	*100%*	*7,527*	*100%*	*100%*	*47*	*100%*	*100%*	*4,778*	*100%*	*100%*	*26*	*100%*	*100%*	*2,749*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.5%	75	1.6%	0.8%	0	0.0%	0.4%	0	0.0%	0.2%	1	4.2%	1.1%	75	3.8%	1.7%
	Moderate	5	15.6%	17.6%	197	10.2%	15.4%	21.1%	7	10.4%	290	6.2%	13.3%	4	9.3%	9.9%	145	5.3%	7.4%	3	12.5%	11.6%	145	7.4%	8.3%
	Middle	13	40.6%	40.8%	718	37.1%	38.1%	48.8%	40	59.7%	2,842	60.7%	59.2%	28	65.1%	57.6%	1,806	66.3%	60.7%	12	50.0%	57.0%	1,036	52.8%	57.6%
	Upper	14	43.8%	41.5%	1,020	52.7%	46.6%	30.1%	19	28.4%	1,476	31.5%	26.7%	11	25.6%	32.1%	771	28.3%	31.8%	8	33.3%	30.3%	705	36.0%	32.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*32*	*100%*	*100%*	*1,935*	*100%*	*100%*	*100%*	*67*	*100%*	*4,683*	*100%*	*100%*	*43*	*100%*	*100%*	*2,722*	*100%*	*100%*	*24*	*100%*	*100%*	*1,961*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.7%	0	0.0%	4.3%	0	0.0%	2.6%	0	0.0%	12.0%	0	0.0%	13.5%
	Moderate	0	0.0%	40.0%	0	0.0%	55.0%	44.7%	0	0.0%	0	0.0%	32.1%	0	0.0%	42.6%	0	0.0%	51.4%	0	0.0%	32.0%	0	0.0%	60.1%
	Middle	0	0.0%	42.9%	0	0.0%	30.7%	37.5%	0	0.0%	0	0.0%	45.9%	0	0.0%	40.4%	0	0.0%	17.2%	0	0.0%	44.0%	0	0.0%	18.7%
	Upper	0	0.0%	17.1%	0	0.0%	14.3%	17.8%	0	0.0%	0	0.0%	16.2%	0	0.0%	12.8%	0	0.0%	28.8%	0	0.0%	12.0%	0	0.0%	7.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.8%	0	0.0%	1.7%	0	0.0%	1.3%	0	0.0%	1.2%
	Moderate	0	0.0%	13.9%	0	0.0%	8.3%	21.1%	4	18.2%	215	10.8%	13.3%	0	0.0%	6.9%	0	0.0%	3.1%	4	28.6%	10.8%	215	29.7%	6.2%
	Middle	3	37.5%	41.7%	135	48.2%	46.3%	48.8%	8	36.4%	580	29.0%	59.2%	3	37.5%	51.6%	280	21.9%	49.6%	5	35.7%	51.9%	300	41.5%	53.6%
	Upper	5	62.5%	44.4%	145	51.8%	45.4%	30.1%	10	45.5%	1,204	60.2%	26.7%	5	62.5%	40.7%	996	78.1%	45.6%	5	35.7%	36.1%	208	28.8%	38.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*100%*	*280*	*100%*	*100%*	*100%*	*22*	*100%*	*1,999*	*100%*	*100%*	*8*	*100%*	*100%*	*1,276*	*100%*	*100%*	*14*	*100%*	*100%*	*723*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Kingsport

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	3.9%	0	0.0%	0.5%	0	0.0%	0.3%
	Moderate	2	100.0%	17.3%	95	100.0%	9.2%	21.1%	1	20.0%	30	7.6%	13.3%	0	0.0%	14.0%	0	0.0%	8.8%	1	25.0%	16.1%	30	9.8%	11.1%
	Middle	0	0.0%	59.6%	0	0.0%	63.6%	48.8%	3	60.0%	263	66.9%	59.2%	1	100.0%	59.6%	88	100.0%	63.4%	2	50.0%	55.6%	175	57.4%	55.5%
	Upper	0	0.0%	23.1%	0	0.0%	27.3%	30.1%	1	20.0%	100	25.4%	26.7%	0	0.0%	25.7%	0	0.0%	23.8%	1	25.0%	27.8%	100	32.8%	33.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*95*	*100%*	*100%*	*100%*	*5*	*100%*	*393*	*100%*	*100%*	*1*	*100%*	*100%*	*88*	*100%*	*100%*	*4*	*100%*	*100%*	*305*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	32.2%	0	0.0%	25.3%	21.1%	0	0.0%	0	0.0%	13.3%	0	0.0%	20.9%	0	0.0%	17.1%	0	0.0%	25.0%	0	0.0%	27.5%
	Middle	0	0.0%	44.1%	0	0.0%	43.2%	48.8%	0	0.0%	0	0.0%	59.2%	0	0.0%	62.8%	0	0.0%	67.3%	0	0.0%	56.3%	0	0.0%	38.5%
	Upper	0	0.0%	23.7%	0	0.0%	31.5%	30.1%	0	0.0%	0	0.0%	26.7%	0	0.0%	16.3%	0	0.0%	15.5%	0	0.0%	18.8%	0	0.0%	34.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.5%	75	0.4%	0.8%	0	0.0%	1.3%	0	0.0%	1.3%	1	1.1%	1.4%	75	0.8%	1.7%
	Moderate	38	21.7%	19.3%	3,350	17.4%	14.9%	21.1%	37	17.4%	2,631	12.4%	13.3%	23	18.5%	17.0%	1,580	13.1%	15.1%	14	15.7%	17.3%	1,051	11.5%	15.2%
	Middle	66	37.7%	43.5%	6,885	35.9%	42.6%	48.8%	108	50.7%	10,721	50.5%	59.2%	63	50.8%	53.5%	5,646	46.8%	51.7%	45	50.6%	51.6%	5,075	55.4%	49.1%
	Upper	71	40.6%	37.2%	8,967	46.7%	42.5%	30.1%	67	31.5%	7,790	36.7%	26.7%	38	30.6%	28.2%	4,834	40.1%	32.0%	29	32.6%	29.7%	2,956	32.3%	34.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*175*	*100%*	*100%*	*19,202*	*100%*	*100%*	*100%*	*213*	*100%*	*21,217*	*100%*	*100%*	*124*	*100%*	*100%*	*12,060*	*100%*	*100%*	*89*	*100%*	*100%*	*9,157*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Kingsport

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	5.4%	7.0%	181	2.9%	3.4%	19.8%	8	17.4%	607	9.2%	21.3%	5	20.0%	7.5%	321	10.0%	3.5%	3	14.3%	4.7%	286	8.4%	2.1%
	Moderate	13	35.1%	20.2%	1,414	22.5%	13.7%	18.7%	18	39.1%	2,395	36.2%	17.2%	11	44.0%	19.2%	1,238	38.7%	12.9%	7	33.3%	15.6%	1,157	33.8%	10.3%
	Middle	7	18.9%	22.6%	1,032	16.4%	19.9%	19.3%	9	19.6%	1,327	20.1%	20.3%	5	20.0%	21.7%	618	19.3%	19.5%	4	19.0%	23.7%	709	20.7%	20.6%
	Upper	15	40.5%	37.5%	3,648	58.1%	50.5%	42.2%	11	23.9%	2,286	34.6%	41.2%	4	16.0%	38.1%	1,019	31.9%	50.5%	7	33.3%	38.4%	1,267	37.1%	50.2%
	Unknown	0	0.0%	12.7%	0	0.0%	12.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.5%	0	0.0%	13.5%	0	0.0%	17.6%	0	0.0%	16.9%
	Total	*37*	*100%*	*100%*	*6,275*	*100%*	*100%*	*100%*	*46*	*100%*	*6,615*	*100%*	*100%*	*25*	*100%*	*100%*	*3,196*	*100%*	*100%*	*21*	*100%*	*100%*	*3,419*	*100%*	*100%*
REFINANCE	Low	12	12.5%	6.4%	746	7.0%	2.9%	19.8%	20	27.4%	1,176	15.6%	21.3%	15	31.9%	10.8%	663	13.9%	5.5%	5	19.2%	13.6%	513	18.7%	7.4%
	Moderate	25	26.0%	12.8%	2,056	19.4%	8.2%	18.7%	17	23.3%	1,625	21.6%	17.2%	10	21.3%	23.5%	785	16.4%	17.3%	7	26.9%	20.1%	840	30.6%	16.4%
	Middle	24	25.0%	19.3%	2,451	23.1%	16.2%	19.3%	18	24.7%	1,498	19.9%	20.3%	11	23.4%	22.3%	959	20.1%	21.3%	7	26.9%	21.5%	539	19.6%	20.2%
	Upper	35	36.5%	39.7%	5,364	50.5%	50.3%	42.2%	18	24.7%	3,228	42.9%	41.2%	11	23.4%	33.9%	2,371	49.6%	44.5%	7	26.9%	31.8%	857	31.2%	40.6%
	Unknown	0	0.0%	21.7%	0	0.0%	22.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.5%	0	0.0%	11.4%	0	0.0%	13.0%	0	0.0%	15.3%
	Total	*96*	*100%*	*100%*	*10,617*	*100%*	*100%*	*100%*	*73*	*100%*	*7,527*	*100%*	*100%*	*47*	*100%*	*100%*	*4,778*	*100%*	*100%*	*26*	*100%*	*100%*	*2,749*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	12.5%	7.7%	97	5.0%	4.4%	19.8%	13	19.4%	446	9.5%	21.3%	8	18.6%	12.6%	339	12.5%	6.8%	5	20.8%	10.3%	107	5.5%	5.8%
	Moderate	6	18.8%	18.0%	254	13.1%	11.2%	18.7%	19	28.4%	1,174	25.1%	17.2%	16	37.2%	22.3%	1,083	39.8%	17.5%	3	12.5%	17.0%	91	4.6%	11.5%
	Middle	8	25.0%	22.9%	530	27.4%	17.9%	19.3%	15	22.4%	998	21.3%	20.3%	9	20.9%	21.0%	454	16.7%	18.8%	6	25.0%	21.9%	544	27.7%	19.1%
	Upper	14	43.8%	48.2%	1,054	54.5%	62.5%	42.2%	20	29.9%	2,065	44.1%	41.2%	10	23.3%	42.2%	846	31.1%	53.6%	10	41.7%	46.5%	1,219	62.2%	57.8%
	Unknown	0	0.0%	3.2%	0	0.0%	4.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	3.3%	0	0.0%	4.3%	0	0.0%	5.7%
	Total	*32*	*100%*	*100%*	*1,935*	*100%*	*100%*	*100%*	*67*	*100%*	*4,683*	*100%*	*100%*	*43*	*100%*	*100%*	*2,722*	*100%*	*100%*	*24*	*100%*	*100%*	*1,961*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.8%	0	0.0%	0	0.0%	21.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	0	0.0%	17.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.3%	0	0.0%	0	0.0%	20.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	14.3%	0	0.0%	6.3%	42.2%	0	0.0%	0	0.0%	41.2%	0	0.0%	17.0%	0	0.0%	8.5%	0	0.0%	24.0%	0	0.0%	9.3%
	Unknown	0	0.0%	85.7%	0	0.0%	93.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	83.0%	0	0.0%	91.5%	0	0.0%	76.0%	0	0.0%	90.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	12.5%	6.4%	10	3.6%	3.9%	19.8%	3	13.6%	177	8.9%	21.3%	1	12.5%	7.3%	116	9.1%	3.0%	2	14.3%	10.8%	61	8.4%	4.3%
	Moderate	2	25.0%	20.3%	150	53.6%	15.9%	18.7%	2	9.1%	50	2.5%	17.2%	0	0.0%	13.8%	0	0.0%	7.5%	2	14.3%	12.0%	50	6.9%	9.8%
	Middle	3	37.5%	18.7%	45	16.1%	15.8%	19.3%	8	36.4%	691	34.6%	20.3%	4	50.0%	26.4%	430	33.7%	18.1%	4	28.6%	24.1%	261	36.1%	18.4%
	Upper	2	25.0%	48.7%	75	26.8%	59.2%	42.2%	9	40.9%	1,081	54.1%	41.2%	3	37.5%	47.2%	730	57.2%	68.5%	6	42.9%	49.4%	351	48.5%	64.3%
	Unknown	0	0.0%	5.9%	0	0.0%	5.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	2.8%	0	0.0%	3.8%	0	0.0%	3.1%
	Total	*8*	*100%*	*100%*	*280*	*100%*	*100%*	*100%*	*22*	*100%*	*1,999*	*100%*	*100%*	*8*	*100%*	*100%*	*1,276*	*100%*	*100%*	*14*	*100%*	*100%*	*723*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Kingsport

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	17.3%	0	0.0%	7.4%	19.8%	2	40.0%	170	43.3%	21.3%	0	0.0%	9.6%	0	0.0%	4.6%	2	50.0%	18.5%	170	55.7%	13.7%
	Moderate	1	50.0%	15.4%	37	38.9%	8.8%	18.7%	0	0.0%	0	0.0%	17.2%	0	0.0%	20.6%	0	0.0%	12.3%	0	0.0%	24.4%	0	0.0%	17.7%
	Middle	0	0.0%	23.1%	0	0.0%	25.2%	19.3%	2	40.0%	135	34.4%	20.3%	0	0.0%	16.2%	0	0.0%	12.9%	2	50.0%	24.9%	135	44.3%	23.8%
	Upper	1	50.0%	34.6%	58	61.1%	52.2%	42.2%	1	20.0%	88	22.4%	41.2%	1	100.0%	35.3%	88	100.0%	39.8%	0	0.0%	28.3%	0	0.0%	40.9%
	Unknown	0	0.0%	9.6%	0	0.0%	6.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.4%	0	0.0%	30.4%	0	0.0%	3.9%	0	0.0%	4.0%
	Total	*2*	*100%*	*100%*	*95*	*100%*	*100%*	*100%*	*5*	*100%*	*393*	*100%*	*100%*	*1*	*100%*	*100%*	*88*	*100%*	*100%*	*4*	*100%*	*100%*	*305*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	5.1%	0	0.0%	4.3%	19.8%	0	0.0%	0	0.0%	21.3%	0	0.0%	2.3%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.7%	0	0.0%	1.3%	18.7%	0	0.0%	0	0.0%	17.2%	0	0.0%	2.3%	0	0.0%	2.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.7%	0	0.0%	0.0%	19.3%	0	0.0%	0	0.0%	20.3%	0	0.0%	4.7%	0	0.0%	9.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.2%	0	0.0%	0	0.0%	41.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.5%	0	0.0%	94.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	90.7%	0	0.0%	86.6%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	19	10.9%	6.8%	1,034	5.4%	3.2%	19.8%	46	21.6%	2,576	12.1%	21.3%	29	23.4%	8.8%	1,439	11.9%	3.9%	17	19.1%	8.0%	1,137	12.4%	3.2%
	Moderate	47	26.9%	16.6%	3,911	20.4%	10.9%	18.7%	56	26.3%	5,244	24.7%	17.2%	37	29.8%	20.1%	3,106	25.8%	13.0%	19	21.3%	16.8%	2,138	23.3%	10.9%
	Middle	42	24.0%	20.8%	4,058	21.1%	17.6%	19.3%	52	24.4%	4,649	21.9%	20.3%	29	23.4%	21.5%	2,461	20.4%	18.4%	23	25.8%	22.9%	2,188	23.9%	19.5%
	Upper	67	38.3%	38.8%	10,199	53.1%	49.3%	42.2%	59	27.7%	8,748	41.2%	41.2%	29	23.4%	37.2%	5,054	41.9%	46.6%	30	33.7%	37.8%	3,694	40.3%	47.2%
	Unknown	0	0.0%	17.1%	0	0.0%	19.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.4%	0	0.0%	18.0%	0	0.0%	14.6%	0	0.0%	19.3%
	Total	*175*	*100%*	*100%*	*19,202*	*100%*	*100%*	*100%*	*213*	*100%*	*21,217*	*100%*	*100%*	*124*	*100%*	*100%*	*12,060*	*100%*	*100%*	*89*	*100%*	*100%*	*9,157*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Kingsport

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	12.0%	1,550	36.9%	8.9%	1	12.5%	5.0%	800	38.5%	7.1%	2	11.8%	4.4%	750	35.3%	7.5%
	Moderate	24	41.4%	24.8%	3,775	68.3%	30.5%	31.5%	4	16.0%	189	4.5%	17.6%	0	0.0%	13.6%	0	0.0%	17.1%	4	23.5%	13.6%	189	8.9%	17.0%
	Middle	22	37.9%	46.5%	1,254	22.7%	44.4%	46.6%	10	40.0%	852	20.3%	51.5%	3	37.5%	55.3%	190	9.2%	56.5%	7	41.2%	55.8%	662	31.1%	53.0%
	Upper	12	20.7%	28.4%	499	9.0%	25.1%	22.0%	8	32.0%	1,612	38.4%	21.9%	4	50.0%	25.8%	1,086	52.3%	19.2%	4	23.5%	26.0%	526	24.7%	22.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.0%
	Total	*58*	*100%*	*100%*	*5,528*	*100%*	*100%*	*100%*	*25*	*100%*	*4,203*	*100%*	*100%*	*8*	*100%*	*100%*	*2,076*	*100%*	*100%*	*17*	*100%*	*100%*	*2,127*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	7.1%	0	0.0%	1.5%	14.1%	0	0.0%	0	0.0%	3.2%	0	0.0%	5.1%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	47.1%	0	0.0%	45.1%	56.6%	0	0.0%	0	0.0%	75.3%	0	0.0%	76.9%	0	0.0%	82.3%	0	0.0%	67.7%	0	0.0%	72.7%
	Upper	1	100.0%	45.7%	5	100.0%	53.4%	29.3%	0	0.0%	0	0.0%	21.5%	0	0.0%	17.9%	0	0.0%	17.1%	0	0.0%	32.3%	0	0.0%	27.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*5*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Kingsport

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	38	65.5%	41.0%	889	16.1%	32.6%	91.3%	6	24.0%	213	5.1%	91.2%	3	37.5%	47.2%	184	8.9%	39.8%	3	17.6%	49.5%	29	1.4%	42.4%
		Over $1 Million	14	24.1%		4,118	74.5%		8.1%	18	72.0%	3,038	72.3%	8.1%	4	50.0%		940	45.3%		14	82.4%		2,098	98.6%	
		Total Rev. available	52	89.7%		5,007	90.6%		99.3%	24	96.0%	3,251	77.3%	99.3%	7	87.5%		1,124	54.1%		17	100.0%		2,127	100.0%	
		Rev. Not Known	6	10.3%		521	9.4%		0.7%	1	4.0%	952	22.7%	0.7%	1	12.5%		952	45.9%		0	0.0%		0	0.0%	
		Total	*58*	*100%*		*5,528*	*100%*		*100.0%*	*25*	*100%*	*4,203*	*100%*	*100%*	*8*	*100%*		*2,076*	*100%*		*17*	*100%*		*2,127*	*100%*	
	Loan Size	$100,000 or Less	47	81.0%	89.7%	1,119	20.2%	31.7%		16	64.0%	616	14.7%		5	62.5%	92.2%	174	8.4%	33.8%	11	64.7%	90.8%	442	20.8%	30.9%
		$100,001 - $250,000	4	6.9%	5.8%	707	12.8%	20.2%		5	20.0%	935	22.2%		1	12.5%	4.0%	150	7.2%	16.8%	4	23.5%	5.0%	785	36.9%	18.9%
		$250,001 - $1 Million	7	12.1%	4.4%	3,702	67.0%	48.1%		4	16.0%	2,652	63.1%		2	25.0%	3.7%	1,752	84.4%	49.3%	2	11.8%	4.2%	900	42.3%	50.2%
		Total	*58*	*100%*	*100.0%*	*5,528*	*100%*	*100.0%*		*25*	*100%*	*4,203*	*100%*		*8*	*100%*	*100%*	*2,076*	*100%*	*100%*	*17*	*100%*	*100%*	*2,127*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	37	97.4%		739	83.1%			5	83.3%	63	29.6%		2	66.7%		34	18.5%		3	100.0%		29	100.0%	
		$100,001 - $250,000	1	2.6%		150	16.9%			1	16.7%	150	70.4%		1	33.3%		150	81.5%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*38*	*100%*		*889*	*100%*			*6*	*100%*	*213*	*100%*		*3*	*100%*		*184*	*100%*		*3*	*100%*		*29*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	51.4%	5	100.0%	73.0%	94.9%	0	0.0%	0	0.0%	95.7%	0	0.0%	69.2%	0	0.0%	79.1%	0	0.0%	67.7%	0	0.0%	73.8%
		Over $1 Million	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		5	100.0%		94.9%	0	0.0%	0	0.0%	95.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		5.1%	0	0.0%	0	0.0%	4.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*5*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	91.4%	5	100.0%	41.9%		0	0.0%	0	0.0%		0	0.0%	79.5%	0	0.0%	32.1%	0	0.0%	80.6%	0	0.0%	23.9%
		$100,001 - $250,000	0	0.0%	5.7%	0	0.0%	25.2%		0	0.0%	0	0.0%		0	0.0%	17.9%	0	0.0%	54.5%	0	0.0%	12.9%	0	0.0%	41.5%
		$250,001 - $500,000	0	0.0%	2.9%	0	0.0%	32.9%		0	0.0%	0	0.0%		0	0.0%	2.6%	0	0.0%	13.4%	0	0.0%	6.5%	0	0.0%	34.6%
		Total	*1*	*100%*	*100%*	*5*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		5	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*5*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	5	2.0%	2.8%	761	0.9%	1.7%	2.6%	12	3.1%	2,746	2.0%	2.4%	8	3.2%	3.4%	1,544	1.9%	2.0%	4	2.8%	3.4%	1,202	2.3%	2.1%
	Moderate	27	10.9%	11.8%	5,059	6.2%	8.5%	11.8%	54	13.9%	10,960	8.1%	12.1%	36	14.6%	13.1%	7,335	9.0%	9.4%	18	12.7%	12.9%	3,625	6.9%	9.6%
	Middle	108	43.5%	51.0%	29,957	36.5%	46.1%	53.6%	193	49.6%	57,760	42.9%	54.3%	124	50.2%	52.7%	37,685	46.1%	48.8%	69	48.6%	51.8%	20,075	38.0%	47.6%
	Upper	108	43.5%	34.4%	46,304	56.4%	43.7%	32.0%	130	33.4%	63,116	46.9%	31.2%	79	32.0%	30.6%	35,191	43.0%	39.6%	51	35.9%	31.7%	27,925	52.9%	40.5%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%
	Total	*248*	*100%*	*100%*	*82,081*	*100%*	*100%*	*100%*	*389*	*100%*	*134,582*	*100%*	*100%*	*247*	*100%*	*100%*	*81,755*	*100%*	*100%*	*142*	*100%*	*100%*	*52,827*	*100%*	*100%*
REFINANCE	Low	11	2.2%	1.4%	1,155	1.3%	0.9%	2.6%	11	3.3%	1,015	2.2%	2.4%	5	2.6%	2.7%	335	1.2%	1.8%	6	4.2%	3.5%	680	3.5%	2.7%
	Moderate	51	10.1%	8.4%	5,931	6.5%	6.0%	11.8%	39	11.8%	3,891	8.3%	12.1%	27	14.3%	11.6%	2,771	10.1%	8.7%	12	8.5%	12.8%	1,120	5.8%	10.1%
	Middle	264	52.3%	50.3%	39,354	43.1%	45.3%	53.6%	165	49.8%	20,612	44.0%	54.3%	100	52.9%	55.6%	12,399	45.0%	51.1%	65	45.8%	55.1%	8,213	42.7%	53.2%
	Upper	179	35.4%	40.0%	44,959	49.2%	47.9%	32.0%	115	34.7%	21,065	45.0%	31.2%	56	29.6%	30.1%	11,822	42.9%	38.3%	59	41.5%	28.6%	9,243	48.0%	33.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.3%	239	0.5%	0.0%	1	0.5%	0.1%	239	0.9%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%
	Total	*505*	*100%*	*100%*	*91,399*	*100%*	*100%*	*100%*	*331*	*100%*	*46,822*	*100%*	*100%*	*189*	*100%*	*100%*	*27,566*	*100%*	*100%*	*142*	*100%*	*100%*	*19,256*	*100%*	*100%*
HOME IMPROVEMENT	Low	8	3.4%	1.5%	394	2.2%	1.0%	2.6%	12	2.1%	546	1.1%	2.4%	9	2.4%	2.2%	406	1.2%	3.1%	3	1.5%	1.9%	140	0.8%	1.8%
	Moderate	29	12.4%	9.1%	1,319	7.2%	7.0%	11.8%	53	9.3%	3,263	6.5%	12.1%	34	9.1%	10.2%	1,898	5.7%	7.2%	19	9.7%	11.6%	1,365	8.3%	8.8%
	Middle	97	41.6%	46.2%	7,623	41.8%	41.6%	53.6%	250	44.0%	19,080	38.1%	54.3%	156	41.9%	46.9%	13,130	39.2%	42.5%	94	48.0%	49.3%	5,950	36.1%	42.9%
	Upper	99	42.5%	43.2%	8,894	48.8%	50.3%	32.0%	252	44.4%	27,080	54.1%	31.2%	172	46.2%	40.7%	18,050	53.8%	47.2%	80	40.8%	37.1%	9,030	54.8%	46.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.2%	50	0.1%	0.0%	1	0.3%	0.0%	50	0.1%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*233*	*100%*	*100%*	*18,230*	*100%*	*100%*	*100%*	*568*	*100%*	*50,019*	*100%*	*100%*	*372*	*100%*	*100%*	*33,534*	*100%*	*100%*	*196*	*100%*	*100%*	*16,485*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	1	100.0%	14.9%	7,800	100.0%	6.0%	11.0%	0	0.0%	0	0.0%	15.5%	0	0.0%	17.0%	0	0.0%	17.8%	0	0.0%	21.6%	0	0.0%	29.6%
	Moderate	0	0.0%	29.3%	0	0.0%	22.7%	32.1%	1	100.0%	10,165	100.0%	18.4%	1	100.0%	23.4%	10,165	100.0%	10.7%	0	0.0%	18.9%	0	0.0%	8.0%
	Middle	0	0.0%	36.7%	0	0.0%	35.3%	36.2%	0	0.0%	0	0.0%	34.4%	0	0.0%	35.7%	0	0.0%	28.8%	0	0.0%	43.2%	0	0.0%	25.1%
	Upper	0	0.0%	19.1%	0	0.0%	36.0%	20.4%	0	0.0%	0	0.0%	27.8%	0	0.0%	23.4%	0	0.0%	42.5%	0	0.0%	15.3%	0	0.0%	37.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	4.0%	0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.9%	0	0.0%	0.1%
	Total	*1*	*100%*	*100%*	*7,800*	*100%*	*100%*	*100%*	*1*	*100%*	*10,165*	*100%*	*100%*	*1*	*100%*	*100%*	*10,165*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	5	2.3%	1.0%	370	1.8%	0.8%	2.6%	5	1.6%	198	0.7%	2.4%	3	1.8%	0.8%	75	0.5%	0.3%	2	1.4%	1.0%	123	1.0%	0.6%
	Moderate	13	5.9%	5.8%	787	3.9%	3.6%	11.8%	38	12.0%	2,266	8.3%	12.1%	22	12.9%	8.6%	1,573	10.3%	5.1%	16	11.0%	9.1%	693	5.7%	6.0%
	Middle	120	54.1%	46.7%	9,391	46.7%	37.3%	53.6%	155	49.1%	11,739	42.8%	54.3%	89	52.0%	47.3%	6,940	45.6%	41.3%	66	45.5%	46.8%	4,799	39.3%	39.7%
	Upper	84	37.8%	46.5%	9,549	47.5%	58.4%	32.0%	118	37.3%	13,236	48.2%	31.2%	57	33.3%	43.2%	6,642	43.6%	53.1%	61	42.1%	43.1%	6,594	54.0%	53.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*222*	*100%*	*100%*	*20,097*	*100%*	*100%*	*100%*	*316*	*100%*	*27,439*	*100%*	*100%*	*171*	*100%*	*100%*	*15,230*	*100%*	*100%*	*145*	*100%*	*100%*	*12,209*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Agg	Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
									Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	2.9%	1.1%	61	1.4%	0.3%	2.6%	4	4.0%	162	1.8%	2.4%	1	2.3%	2.8%	25	0.6%	1.9%	3	5.4%	2.6%	137	2.9%	1.4%
	Moderate	3	8.8%	10.1%	189	4.3%	5.6%	11.8%	10	10.0%	433	4.7%	12.1%	6	13.6%	11.0%	220	4.9%	6.7%	4	7.1%	10.7%	213	4.6%	10.0%
	Middle	15	44.1%	47.9%	1,411	32.3%	47.8%	53.6%	51	51.0%	4,819	52.6%	54.3%	22	50.0%	47.7%	2,322	51.7%	43.4%	29	51.8%	54.2%	2,497	53.4%	46.3%
	Upper	15	44.1%	41.0%	2,705	62.0%	46.3%	32.0%	35	35.0%	3,754	40.9%	31.2%	15	34.1%	38.2%	1,928	42.9%	45.8%	20	35.7%	32.5%	1,826	39.1%	42.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*34*	*100%*	*100%*	*4,366*	*100%*	*100%*	*100%*	*100*	*100%*	*9,168*	*100%*	*100%*	*44*	*100%*	*100%*	*4,495*	*100%*	*100%*	*56*	*100%*	*100%*	*4,673*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.8%	0	0.0%	1.9%	2.6%	1	100.0%	130	100.0%	2.4%	1	100.0%	4.7%	130	100.0%	3.2%	0	0.0%	7.7%	0	0.0%	4.8%
	Moderate	0	0.0%	20.0%	0	0.0%	17.0%	11.8%	0	0.0%	0	0.0%	12.1%	0	0.0%	14.5%	0	0.0%	11.1%	0	0.0%	16.9%	0	0.0%	15.7%
	Middle	0	0.0%	56.8%	0	0.0%	52.8%	53.6%	0	0.0%	0	0.0%	54.3%	0	0.0%	57.0%	0	0.0%	61.2%	0	0.0%	60.0%	0	0.0%	63.5%
	Upper	0	0.0%	20.4%	0	0.0%	28.4%	32.0%	0	0.0%	0	0.0%	31.2%	0	0.0%	23.8%	0	0.0%	24.4%	0	0.0%	15.4%	0	0.0%	16.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*130*	*100%*	*100%*	*1*	*100%*	*100%*	*130*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	31	2.5%	2.0%	10,541	4.7%	1.6%	2.6%	45	2.6%	4,797	1.7%	2.4%	27	2.6%	3.0%	2,515	1.5%	3.8%	18	2.6%	3.2%	2,282	2.2%	4.9%
	Moderate	123	9.9%	9.9%	13,285	5.9%	8.1%	11.8%	195	11.4%	30,978	11.1%	12.1%	126	12.3%	12.1%	23,962	13.9%	9.2%	69	10.1%	12.5%	7,016	6.7%	9.4%
	Middle	604	48.6%	50.3%	87,736	39.2%	44.9%	53.6%	814	47.7%	114,010	41.0%	54.3%	491	47.9%	52.6%	72,476	41.9%	46.7%	323	47.4%	52.1%	41,534	39.4%	45.8%
	Upper	485	39.0%	37.8%	112,411	50.2%	45.4%	32.0%	650	38.1%	128,251	46.1%	31.2%	379	37.0%	32.1%	73,633	42.6%	40.2%	271	39.8%	32.0%	54,618	51.8%	39.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	0.1%	289	0.1%	0.0%	2	0.2%	0.1%	289	0.2%	0.2%	0	0.0%	0.1%	0	0.0%	0.1%
	Total	*1,243*	*100%*	*100%*	*223,973*	*100%*	*100%*	*100%*	*1,706*	*100%*	*278,325*	*100%*	*100%*	*1,025*	*100%*	*100%*	*172,875*	*100%*	*100%*	*681*	*100%*	*100%*	*105,450*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	18	7.3%	5.4%	2,131	2.6%	2.8%	21.5%	27	6.9%	3,401	2.5%	19.7%	17	6.9%	5.8%	2,061	2.5%	2.7%	10	7.0%	4.8%	1,340	2.5%	2.1%
	Moderate	51	20.6%	18.6%	8,842	10.8%	12.8%	16.3%	81	20.8%	16,307	12.1%	17.3%	60	24.3%	18.3%	11,588	14.2%	12.4%	21	14.8%	16.1%	4,719	8.9%	10.3%
	Middle	50	20.2%	19.9%	12,055	14.7%	17.4%	20.0%	83	21.3%	21,439	15.9%	20.6%	51	20.6%	21.3%	13,442	16.4%	18.6%	32	22.5%	22.3%	7,997	15.1%	19.1%
	Upper	129	52.0%	40.8%	59,053	71.9%	52.6%	42.2%	198	50.9%	93,435	69.4%	42.4%	119	48.2%	38.2%	54,664	66.9%	51.0%	79	55.6%	39.3%	38,771	73.4%	51.1%
	Unknown	0	0.0%	15.3%	0	0.0%	14.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.4%	0	0.0%	15.2%	0	0.0%	17.6%	0	0.0%	17.4%
	Total	*248*	*100%*	*100%*	*82,081*	*100%*	*100%*	*100%*	*389*	*100%*	*134,582*	*100%*	*100%*	*247*	*100%*	*100%*	*81,755*	*100%*	*100%*	*142*	*100%*	*100%*	*52,827*	*100%*	*100%*
REFINANCE	Low	60	11.9%	5.3%	4,858	5.3%	2.8%	21.5%	59	17.8%	4,371	9.3%	19.7%	35	18.5%	11.6%	2,710	9.8%	6.6%	24	16.9%	10.4%	1,661	8.6%	6.2%
	Moderate	103	20.4%	15.3%	11,405	12.5%	10.4%	16.3%	71	21.5%	6,497	13.9%	17.3%	39	20.6%	21.6%	3,777	13.7%	16.6%	32	22.5%	21.9%	2,720	14.1%	17.1%
	Middle	119	23.6%	18.7%	16,424	18.0%	15.5%	20.0%	74	22.4%	9,865	21.1%	20.6%	50	26.5%	23.2%	6,522	23.7%	21.8%	24	16.9%	23.9%	3,343	17.4%	22.4%
	Upper	223	44.2%	39.9%	58,712	64.2%	49.6%	42.2%	127	38.4%	26,089	55.7%	42.4%	65	34.4%	30.3%	14,557	52.8%	40.7%	62	43.7%	31.4%	11,532	59.9%	39.0%
	Unknown	0	0.0%	20.8%	0	0.0%	21.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.4%	0	0.0%	14.2%	0	0.0%	12.4%	0	0.0%	15.4%
	Total	*505*	*100%*	*100%*	*91,399*	*100%*	*100%*	*100%*	*331*	*100%*	*46,822*	*100%*	*100%*	*189*	*100%*	*100%*	*27,566*	*100%*	*100%*	*142*	*100%*	*100%*	*19,256*	*100%*	*100%*
HOME IMPROVEMENT	Low	28	12.0%	5.6%	1,017	5.6%	3.0%	21.5%	68	12.0%	3,879	7.8%	19.7%	51	13.7%	7.6%	3,099	9.2%	4.5%	17	8.7%	7.1%	780	4.7%	3.6%
	Moderate	32	13.7%	14.2%	2,069	11.3%	10.7%	16.3%	94	16.5%	5,137	10.3%	17.3%	54	14.5%	15.6%	3,220	9.6%	11.3%	40	20.4%	16.2%	1,917	11.6%	10.8%
	Middle	37	15.9%	17.6%	1,827	10.0%	14.8%	20.0%	127	22.4%	9,457	18.9%	20.6%	88	23.7%	23.7%	6,609	19.7%	18.6%	39	19.9%	23.4%	2,848	17.3%	17.3%
	Upper	136	58.4%	59.3%	13,317	73.0%	67.7%	42.2%	279	49.1%	31,546	63.1%	42.4%	179	48.1%	50.4%	20,606	61.4%	62.6%	100	51.0%	49.5%	10,940	66.4%	63.5%
	Unknown	0	0.0%	3.2%	0	0.0%	3.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	3.0%	0	0.0%	3.8%	0	0.0%	4.7%
	Total	*233*	*100%*	*100%*	*18,230*	*100%*	*100%*	*100%*	*568*	*100%*	*50,019*	*100%*	*100%*	*372*	*100%*	*100%*	*33,534*	*100%*	*100%*	*196*	*100%*	*100%*	*16,485*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.5%	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.3%	0	0.0%	0	0.0%	17.3%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.0%
	Upper	0	0.0%	9.0%	0	0.0%	1.6%	42.2%	0	0.0%	0	0.0%	42.4%	0	0.0%	12.3%	0	0.0%	1.1%	0	0.0%	4.5%	0	0.0%	0.4%
	Unknown	1	100.0%	91.0%	7,800	100.0%	98.4%	0.0%	1	100.0%	10,165	100.0%	0.0%	1	100.0%	87.1%	10,165	100.0%	98.9%	0	0.0%	94.6%	0	0.0%	99.5%
	Total	*1*	*100%*	*100%*	*7,800*	*100%*	*100%*	*100%*	*1*	*100%*	*10,165*	*100%*	*100%*	*1*	*100%*	*100%*	*10,165*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	21	9.5%	4.9%	624	3.1%	2.0%	21.5%	40	12.7%	1,529	5.6%	19.7%	28	16.4%	6.3%	1,149	7.5%	3.3%	12	8.3%	5.3%	380	3.1%	2.9%
	Moderate	46	20.7%	13.5%	2,029	10.1%	6.7%	16.3%	64	20.3%	3,714	13.5%	17.3%	33	19.3%	15.8%	2,162	14.2%	9.2%	31	21.4%	14.8%	1,552	12.7%	8.2%
	Middle	51	23.0%	18.5%	3,854	19.2%	13.8%	20.0%	77	24.4%	5,545	20.2%	20.6%	45	26.3%	21.6%	3,429	22.5%	15.2%	32	22.1%	23.4%	2,116	17.3%	14.5%
	Upper	104	46.8%	59.8%	13,590	67.6%	74.0%	42.2%	134	42.4%	16,602	60.5%	42.4%	64	37.4%	52.8%	8,441	55.4%	69.2%	70	48.3%	51.1%	8,161	66.8%	68.7%
	Unknown	0	0.0%	3.3%	0	0.0%	3.5%	0.0%	1	0.3%	49	0.2%	0.0%	1	0.6%	3.5%	49	0.3%	3.1%	0	0.0%	5.4%	0	0.0%	5.6%
	Total	*222*	*100%*	*100%*	*20,097*	*100%*	*100%*	*100%*	*316*	*100%*	*27,439*	*100%*	*100%*	*171*	*100%*	*100%*	*15,230*	*100%*	*100%*	*145*	*100%*	*100%*	*12,209*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	4	11.8%	8.7%	214	4.9%	3.9%	21.5%	15	15.0%	638	7.0%	19.7%	12	27.3%	9.6%	528	11.7%	4.7%	3	5.4%	10.4%	110	2.4%	5.7%
	Moderate	8	23.5%	14.3%	634	14.5%	7.3%	16.3%	18	18.0%	1,085	11.8%	17.3%	8	18.2%	13.1%	469	10.4%	6.3%	10	17.9%	18.3%	616	13.2%	11.6%
	Middle	5	14.7%	17.2%	731	16.7%	9.5%	20.0%	29	29.0%	2,422	26.4%	20.6%	9	20.5%	21.0%	950	21.1%	13.7%	20	35.7%	26.4%	1,472	31.5%	21.8%
	Upper	17	50.0%	53.4%	2,787	63.8%	74.4%	42.2%	38	38.0%	5,023	54.8%	42.4%	15	34.1%	50.1%	2,548	56.7%	64.9%	23	41.1%	40.8%	2,475	53.0%	57.5%
	Unknown	0	0.0%	6.3%	0	0.0%	4.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.2%	0	0.0%	10.3%	0	0.0%	4.1%	0	0.0%	3.3%
	Total	*34*	*100%*	*100%*	*4,366*	*100%*	*100%*	*100%*	*100*	*100%*	*9,168*	*100%*	*100%*	*44*	*100%*	*100%*	*4,495*	*100%*	*100%*	*56*	*100%*	*100%*	*4,673*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.4%	0	0.0%	0.3%	21.5%	0	0.0%	0	0.0%	19.7%	0	0.0%	2.3%	0	0.0%	1.1%	0	0.0%	7.7%	0	0.0%	6.6%
	Moderate	0	0.0%	1.6%	0	0.0%	1.1%	16.3%	0	0.0%	0	0.0%	17.3%	0	0.0%	1.7%	0	0.0%	1.6%	0	0.0%	1.5%	0	0.0%	2.7%
	Middle	0	0.0%	0.8%	0	0.0%	1.1%	20.0%	0	0.0%	0	0.0%	20.6%	0	0.0%	1.2%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.2%	0	0.0%	2.3%	42.2%	0	0.0%	0	0.0%	42.4%	0	0.0%	0.6%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.0%	0	0.0%	95.2%	0.0%	1	100.0%	130	100.0%	0.0%	1	100.0%	94.2%	130	100.0%	95.4%	0	0.0%	90.8%	0	0.0%	90.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*130*	*100%*	*100%*	*1*	*100%*	*100%*	*130*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	131	10.5%	5.3%	8,844	3.9%	2.6%	21.5%	209	12.3%	13,818	5.0%	19.7%	143	14.0%	7.8%	9,547	5.5%	3.5%	66	9.7%	6.5%	4,271	4.1%	2.6%
	Moderate	240	19.3%	16.5%	24,979	11.2%	10.8%	16.3%	328	19.2%	32,740	11.8%	17.3%	194	18.9%	18.7%	21,216	12.3%	11.8%	134	19.7%	17.3%	11,524	10.9%	10.3%
	Middle	262	21.1%	19.0%	34,891	15.6%	15.3%	20.0%	390	22.9%	48,728	17.5%	20.6%	243	23.7%	21.9%	30,952	17.9%	17.1%	147	21.6%	22.8%	17,776	16.9%	17.5%
	Upper	609	49.0%	41.3%	147,459	65.8%	48.6%	42.2%	776	45.5%	172,695	62.0%	42.4%	442	43.1%	37.6%	100,816	58.3%	43.8%	334	49.0%	38.8%	71,879	68.2%	45.0%
	Unknown	1	0.1%	17.9%	7,800	3.5%	22.8%	0.0%	3	0.2%	10,344	3.7%	0.0%	3	0.3%	14.1%	10,344	6.0%	23.8%	0	0.0%	14.6%	0	0.0%	24.5%
	Total	*1,243*	*100%*	*100%*	*223,973*	*100%*	*100%*	*100%*	*1,706*	*100%*	*278,325*	*100%*	*100%*	*1,025*	*100%*	*100%*	*172,875*	*100%*	*100%*	*681*	*100%*	*100%*	*105,450*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	42	6.9%	3.6%	4,291	8.9%	4.1%	4.2%	10	4.2%	1,468	3.3%	4.3%	6	5.5%	3.5%	1,054	4.6%	3.6%	4	3.1%	3.1%	414	2.0%	3.9%
	Moderate	105	17.3%	12.8%	8,722	18.1%	12.4%	14.2%	37	15.6%	8,268	18.8%	13.6%	17	15.5%	12.6%	3,204	14.0%	14.0%	20	15.7%	11.6%	5,064	24.0%	12.3%
	Middle	220	36.2%	43.8%	14,783	30.6%	41.2%	43.5%	79	33.3%	10,049	22.9%	43.4%	33	30.0%	42.9%	4,588	20.1%	37.4%	46	36.2%	43.8%	5,461	25.9%	39.8%
	Upper	234	38.5%	39.0%	19,082	39.5%	41.0%	37.4%	102	43.0%	22,321	50.9%	37.4%	51	46.4%	39.8%	12,954	56.8%	43.2%	51	40.2%	40.4%	9,367	44.5%	42.4%
	Unknown	7	1.2%	0.5%	1,397	2.9%	1.2%	0.6%	9	3.8%	1,788	4.1%	1.3%	3	2.7%	0.7%	1,024	4.5%	1.7%	6	4.7%	0.7%	764	3.6%	1.6%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*608*	*100%*	*100%*	*48,275*	*100%*	*100%*	*100%*	*237*	*100%*	*43,894*	*100%*	*100%*	*110*	*100%*	*100%*	*22,824*	*100%*	*100%*	*127*	*100%*	*100%*	*21,070*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.1%	0	0.0%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.8%
	Moderate	0	0.0%	11.9%	0	0.0%	10.0%	12.0%	0	0.0%	0	0.0%	4.8%	0	0.0%	2.3%	0	0.0%	0.3%	0	0.0%	2.9%	0	0.0%	8.1%
	Middle	3	75.0%	57.4%	30	90.9%	50.2%	55.2%	0	0.0%	0	0.0%	64.4%	0	0.0%	70.9%	0	0.0%	59.0%	0	0.0%	70.9%	0	0.0%	70.4%
	Upper	1	25.0%	28.7%	3	9.1%	38.7%	31.4%	1	100.0%	400	100.0%	27.7%	1	100.0%	25.6%	400	100.0%	40.5%	0	0.0%	24.3%	0	0.0%	20.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.0%	0	0.0%	1.0%		0	0.0%	0	0.0%		0	0.0%	1.2%	0	0.0%	0.3%	0	0.0%	1.0%	0	0.0%	0.4%
	Total	*4*	*100%*	*100%*	*33*	*100%*	*100%*	*100%*	*1*	*100%*	*400*	*100%*	*100%*	*1*	*100%*	*100%*	*400*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Knoxville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	429	70.6%	47.5%	13,996	29.0%	30.5%	90.8%	111	46.8%	8,752	19.9%	90.6%	50	45.5%	49.0%	4,278	18.7%	33.7%	61	48.0%	51.8%	4,474	21.2%	33.3%
		Over $1 Million	137	22.5%		29,950	62.0%		8.6%	112	47.3%	29,315	66.8%	8.7%	53	48.2%		15,876	69.6%		59	46.5%		13,439	63.8%	
		Total Rev. available	566	93.1%		43,946	91.0%		99.3%	223	94.1%	38,067	86.7%	99.3%	103	93.6%		20,154	88.3%		120	94.5%		17,913	85.0%	
		Rev. Not Known	42	6.9%		4,329	9.0%		0.7%	14	5.9%	5,827	13.3%	0.7%	7	6.4%		2,670	11.7%		7	5.5%		3,157	15.0%	
		Total	*608*	*100%*		*48,275*	*100%*		*100.0%*	*237*	*100%*	*43,894*	*100%*	*100%*	*110*	*100%*		*22,824*	*100%*		*127*	*100%*		*21,070*	*100%*	
	Loan Size	$100,000 or Less	488	80.3%	87.9%	11,927	24.7%	27.3%		126	53.2%	4,232	9.6%		53	48.2%	90.1%	1,792	7.9%	29.7%	73	57.5%	91.2%	2,440	11.6%	31.2%
		$100,001 - $250,000	67	11.0%	6.3%	11,425	23.7%	18.4%		59	24.9%	10,731	24.4%		29	26.4%	5.2%	5,351	23.4%	18.0%	30	23.6%	4.3%	5,380	25.5%	16.5%
		$250,001 - $1 Million	53	8.7%	5.8%	24,923	51.6%	54.4%		52	21.9%	28,931	65.9%		28	25.5%	4.7%	15,681	68.7%	52.3%	24	18.9%	4.5%	13,250	62.9%	52.3%
		Total	*608*	*100%*	*100.0%*	*48,275*	*100%*	*100.0%*		*237*	*100%*	*43,894*	*100%*		*110*	*100%*	*100%*	*22,824*	*100%*	*100%*	*127*	*100%*	*100%*	*21,070*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	406	94.6%		8,758	62.6%			85	76.6%	2,248	25.7%		38	76.0%		1,059	24.8%		47	77.0%		1,189	26.6%	
		$100,001 - $250,000	16	3.7%		2,713	19.4%			21	18.9%	3,521	40.2%		10	20.0%		1,849	43.2%		11	18.0%		1,672	37.4%	
		$250,001 - $1 Million	7	1.6%		2,525	18.0%			5	4.5%	2,983	34.1%		2	4.0%		1,370	32.0%		3	4.9%		1,613	36.1%	
		Total	*429*	*100%*		*13,996*	*100%*			*111*	*100%*	*8,752*	*100%*		*50*	*100%*		*4,278*	*100%*		*61*	*100%*		*4,474*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	4	100.0%	54.5%	33	100.0%	43.5%	97.8%	0	0.0%	0	0.0%	97.7%	0	0%	53.5%	0	0%	50.9%	0	0.0%	47.6%	0	0.0%	33.4%
		Over $1 Million	0	0.0%		0	0.0%		1.4%	0	0.0%	0	0.0%	1.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	4	100.0%		33	100.0%		99.2%	0	0.0%	0	0.0%	99.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.8%	1	100.0%	400	100.0%	0.8%	1	100.0%		400	100.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*33*	*100%*		*100%*	*1*	*100%*	*400*	*100%*	*100%*	*1*	*100%*		*400*	*100%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	4	100.0%	97.0%	33	100.0%	68.5%		0	0.0%	0	0.0%		0	0.0%	89.5%	0	0.0%	29.1%	0	0.0%	97.1%	0	0.0%	75.7%
		$100,001 - $250,000	0	0.0%	2.0%	0	0.0%	15.0%		0	0.0%	0	0.0%		0	0.0%	3.5%	0	0.0%	9.5%	0	0.0%	2.9%	0	0.0%	24.3%
		$250,001 - $500,000	0	0.0%	1.0%	0	0.0%	16.4%		1	100.0%	400	100.0%		1	100.0%	7.0%	400	100.0%	61.4%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*4*	*100%*	*100%*	*33*	*100%*	*100%*		*1*	*100%*	*400*	*100%*		*1*	*100%*	*100%*	*400*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%		33	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*33*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Middle TN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	9	9.8%	8.6%	1,514	6.9%	7.0%	8.0%	5	4.6%	1,332	4.2%	7.2%	4	5.6%	11.7%	1,161	5.4%	10.0%	1	2.6%	11.1%	171	1.7%	10.0%
	Middle	56	60.9%	68.9%	12,584	57.7%	68.6%	67.4%	72	66.1%	18,764	59.1%	68.7%	46	64.8%	64.6%	12,703	59.0%	62.8%	26	68.4%	64.6%	6,061	59.4%	63.1%
	Upper	27	29.3%	22.4%	7,719	35.4%	24.4%	24.6%	32	29.4%	11,628	36.7%	24.1%	21	29.6%	23.7%	7,659	35.6%	27.1%	11	28.9%	24.3%	3,969	38.9%	26.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*92*	*100%*	*100%*	*21,817*	*100%*	*100%*	*100%*	*109*	*100%*	*31,724*	*100%*	*100%*	*71*	*100%*	*100%*	*21,523*	*100%*	*100%*	*38*	*100%*	*100%*	*10,201*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	14	7.9%	5.3%	1,896	7.4%	4.2%	8.0%	11	7.4%	888	5.6%	7.2%	8	8.6%	8.4%	742	7.2%	7.4%	3	5.4%	8.6%	146	2.6%	7.5%
	Middle	112	62.9%	70.3%	15,271	59.8%	69.8%	67.4%	112	75.2%	12,103	75.9%	68.7%	71	76.3%	66.5%	7,743	74.8%	64.3%	41	73.2%	66.1%	4,360	78.0%	63.7%
	Upper	52	29.2%	24.4%	8,354	32.7%	25.9%	24.6%	26	17.4%	2,947	18.5%	24.1%	14	15.1%	25.0%	1,863	18.0%	28.3%	12	21.4%	25.3%	1,084	19.4%	28.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*178*	*100%*	*100%*	*25,521*	*100%*	*100%*	*100%*	*149*	*100%*	*15,938*	*100%*	*100%*	*93*	*100%*	*100%*	*10,348*	*100%*	*100%*	*56*	*100%*	*100%*	*5,590*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	8.3%	5.2%	189	6.6%	4.0%	8.0%	9	6.3%	461	4.3%	7.2%	4	4.4%	6.7%	177	2.3%	4.3%	5	9.4%	8.9%	284	9.2%	6.6%
	Middle	28	58.3%	69.7%	1,631	56.8%	65.3%	67.4%	85	59.4%	6,317	58.8%	68.7%	55	61.1%	65.9%	4,450	58.1%	66.3%	30	56.6%	62.7%	1,867	60.4%	61.5%
	Upper	16	33.3%	25.2%	1,051	36.6%	30.7%	24.6%	49	34.3%	3,966	36.9%	24.1%	31	34.4%	27.4%	3,027	39.5%	29.4%	18	34.0%	28.4%	939	30.4%	32.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*48*	*100%*	*100%*	*2,871*	*100%*	*100%*	*100%*	*143*	*100%*	*10,744*	*100%*	*100%*	*90*	*100%*	*100%*	*7,654*	*100%*	*100%*	*53*	*100%*	*100%*	*3,090*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	36.4%	0	0.0%	49.8%	49.8%	0	0.0%	0	0.0%	25.8%	0	0.0%	25.5%	0	0.0%	41.0%	0	0.0%	16.0%	0	0.0%	17.8%
	Middle	0	0.0%	54.5%	0	0.0%	46.8%	41.8%	0	0.0%	0	0.0%	55.1%	0	0.0%	68.1%	0	0.0%	55.2%	0	0.0%	56.0%	0	0.0%	52.7%
	Upper	0	0.0%	9.1%	0	0.0%	3.4%	8.4%	1	100.0%	2,816	100.0%	19.1%	0	0.0%	6.4%	0	0.0%	3.8%	1	100.0%	28.0%	2,816	100.0%	29.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*2,816*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*2,816*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	6.1%	4.6%	116	4.2%	4.6%	8.0%	18	17.0%	1,303	16.9%	7.2%	8	13.8%	7.7%	442	9.2%	6.7%	10	20.8%	11.1%	861	29.9%	9.9%
	Middle	23	69.7%	65.3%	2,044	74.6%	65.3%	67.4%	71	67.0%	4,767	61.8%	68.7%	42	72.4%	65.0%	3,202	66.4%	63.3%	29	60.4%	62.6%	1,565	54.3%	58.2%
	Upper	8	24.2%	30.2%	579	21.1%	30.0%	24.6%	17	16.0%	1,639	21.3%	24.1%	8	13.8%	27.4%	1,181	24.5%	30.0%	9	18.8%	26.2%	458	15.9%	31.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*33*	*100%*	*100%*	*2,739*	*100%*	*100%*	*100%*	*106*	*100%*	*7,709*	*100%*	*100%*	*58*	*100%*	*100%*	*4,825*	*100%*	*100%*	*48*	*100%*	*100%*	*2,884*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Middle TN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.8%	0	0.0%	1.5%	8.0%	8	14.8%	368	7.7%	7.2%	2	7.7%	8.5%	145	5.8%	6.0%	6	21.4%	8.1%	223	9.6%	5.8%
	Middle	4	36.4%	64.8%	364	38.8%	55.8%	67.4%	33	61.1%	2,876	59.8%	68.7%	16	61.5%	62.5%	1,672	67.0%	59.5%	17	60.7%	69.7%	1,204	52.1%	71.8%
	Upper	7	63.6%	32.4%	574	61.2%	42.7%	24.6%	13	24.1%	1,564	32.5%	24.1%	8	30.8%	29.0%	678	27.2%	34.5%	5	17.9%	22.2%	886	38.3%	22.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*11*	*100%*	*100%*	*938*	*100%*	*100%*	*100%*	*54*	*100%*	*4,808*	*100%*	*100%*	*26*	*100%*	*100%*	*2,495*	*100%*	*100%*	*28*	*100%*	*100%*	*2,313*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	4.9%	0	0.0%	5.6%	8.0%	0	0.0%	0	0.0%	7.2%	0	0.0%	13.0%	0	0.0%	4.1%	0	0.0%	10.7%	0	0.0%	5.9%
	Middle	0	0.0%	78.4%	0	0.0%	75.9%	67.4%	0	0.0%	0	0.0%	68.7%	0	0.0%	64.8%	0	0.0%	68.6%	0	0.0%	78.6%	0	0.0%	82.6%
	Upper	0	0.0%	16.7%	0	0.0%	18.5%	24.6%	0	0.0%	0	0.0%	24.1%	0	0.0%	22.2%	0	0.0%	27.3%	0	0.0%	10.7%	0	0.0%	11.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	29	8.0%	6.8%	3,715	6.9%	6.5%	8.0%	51	9.1%	4,352	5.9%	7.2%	26	7.7%	10.1%	2,667	5.7%	9.6%	25	11.2%	10.3%	1,685	6.3%	9.4%
	Middle	223	61.6%	69.6%	31,894	59.2%	68.6%	67.4%	373	66.4%	44,827	60.8%	68.7%	230	68.0%	65.3%	29,770	63.6%	63.2%	143	63.8%	64.8%	15,057	56.0%	63.0%
	Upper	110	30.4%	23.6%	18,277	33.9%	24.9%	24.6%	138	24.6%	24,560	33.3%	24.1%	82	24.3%	24.5%	14,408	30.8%	27.2%	56	25.0%	24.9%	10,152	37.7%	27.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*362*	*100%*	*100%*	*53,886*	*100%*	*100%*	*100%*	*562*	*100%*	*73,739*	*100%*	*100%*	*338*	*100%*	*100%*	*46,845*	*100%*	*100%*	*224*	*100%*	*100%*	*26,894*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Middle TN

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	5	5.4%	2.0%	450	2.1%	1.0%	19.7%	3	2.8%	281	0.9%	17.7%	1	1.4%	2.5%	65	0.3%	1.2%	2	5.3%	2.1%	216	2.1%	1.0%
	Moderate	15	16.3%	13.3%	2,126	9.7%	8.7%	17.5%	18	16.5%	2,260	7.1%	18.1%	9	12.7%	14.2%	1,365	6.3%	9.3%	9	23.7%	11.6%	895	8.8%	7.3%
	Middle	21	22.8%	21.5%	3,928	18.0%	18.1%	19.3%	24	22.0%	5,380	17.0%	20.1%	18	25.4%	23.0%	4,203	19.5%	19.1%	6	15.8%	23.8%	1,177	11.5%	19.5%
	Upper	51	55.4%	40.4%	15,313	70.2%	49.1%	43.5%	64	58.7%	23,803	75.0%	44.1%	43	60.6%	39.2%	15,890	73.8%	49.3%	21	55.3%	39.8%	7,913	77.6%	48.9%
	Unknown	0	0.0%	22.8%	0	0.0%	23.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.1%	0	0.0%	21.0%	0	0.0%	22.6%	0	0.0%	23.4%
	Total	*92*	*100%*	*100%*	*21,817*	*100%*	*100%*	*100%*	*109*	*100%*	*31,724*	*100%*	*100%*	*71*	*100%*	*100%*	*21,523*	*100%*	*100%*	*38*	*100%*	*100%*	*10,201*	*100%*	*100%*
REFINANCE	Low	16	9.0%	3.1%	935	3.7%	1.4%	19.7%	21	14.1%	1,425	8.9%	17.7%	18	19.4%	7.4%	1,329	12.8%	3.8%	3	5.4%	6.4%	96	1.7%	2.9%
	Moderate	31	17.4%	11.7%	2,600	10.2%	7.8%	17.5%	39	26.2%	3,189	20.0%	18.1%	20	21.5%	18.2%	1,559	15.1%	12.6%	19	33.9%	16.5%	1,630	29.2%	10.8%
	Middle	48	27.0%	20.2%	5,680	22.3%	16.6%	19.3%	39	26.2%	4,064	25.5%	20.1%	26	28.0%	25.3%	3,002	29.0%	22.2%	13	23.2%	23.1%	1,062	19.0%	17.9%
	Upper	83	46.6%	42.3%	16,306	63.9%	49.2%	43.5%	50	33.6%	7,260	45.6%	44.1%	29	31.2%	35.7%	4,458	43.1%	46.2%	21	37.5%	39.3%	2,802	50.1%	50.0%
	Unknown	0	0.0%	22.7%	0	0.0%	25.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.4%	0	0.0%	15.2%	0	0.0%	14.6%	0	0.0%	18.4%
	Total	*178*	*100%*	*100%*	*25,521*	*100%*	*100%*	*100%*	*149*	*100%*	*15,938*	*100%*	*100%*	*93*	*100%*	*100%*	*10,348*	*100%*	*100%*	*56*	*100%*	*100%*	*5,590*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	4.2%	3.8%	110	3.8%	2.2%	19.7%	11	7.7%	277	2.6%	17.7%	9	10.0%	6.0%	216	2.8%	3.0%	2	3.8%	3.8%	61	2.0%	1.8%
	Moderate	9	18.8%	11.7%	463	16.1%	8.6%	17.5%	21	14.7%	986	9.2%	18.1%	10	11.1%	12.9%	556	7.3%	8.6%	11	20.8%	14.1%	430	13.9%	8.4%
	Middle	13	27.1%	19.3%	612	21.3%	16.6%	19.3%	37	25.9%	1,957	18.2%	20.1%	24	26.7%	22.4%	1,354	17.7%	17.1%	13	24.5%	25.5%	603	19.5%	19.2%
	Upper	24	50.0%	61.0%	1,686	58.7%	67.8%	43.5%	74	51.7%	7,524	70.0%	44.1%	47	52.2%	55.7%	5,528	72.2%	68.1%	27	50.9%	50.5%	1,996	64.6%	62.5%
	Unknown	0	0.0%	4.1%	0	0.0%	4.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	3.2%	0	0.0%	6.0%	0	0.0%	8.0%
	Total	*48*	*100%*	*100%*	*2,871*	*100%*	*100%*	*100%*	*143*	*100%*	*10,744*	*100%*	*100%*	*90*	*100%*	*100%*	*7,654*	*100%*	*100%*	*53*	*100%*	*100%*	*3,090*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	6.1%	0	0.0%	0.6%	19.7%	0	0.0%	0	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.5%	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	3.0%	0	0.0%	0.2%	19.3%	0	0.0%	0	0.0%	20.1%	0	0.0%	4.3%	0	0.0%	0.7%	0	0.0%	8.0%	0	0.0%	1.8%
	Upper	0	0.0%	18.2%	0	0.0%	7.3%	43.5%	0	0.0%	0	0.0%	44.1%	0	0.0%	25.5%	0	0.0%	17.7%	0	0.0%	20.0%	0	0.0%	9.5%
	Unknown	0	0.0%	72.7%	0	0.0%	91.9%	0.0%	1	100.0%	2,816	100.0%	0.0%	0	0.0%	70.2%	0	0.0%	81.6%	1	100.0%	72.0%	2,816	100.0%	88.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*2,816*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*2,816*	*100%*	*100%*
OTHER PURPOSE LOC	Low	5	15.2%	5.0%	106	3.9%	2.0%	19.7%	9	8.5%	216	2.8%	17.7%	7	12.1%	6.5%	156	3.2%	3.7%	2	4.2%	3.9%	60	2.1%	2.1%
	Moderate	4	12.1%	9.5%	184	6.7%	5.7%	17.5%	30	28.3%	1,296	16.8%	18.1%	11	19.0%	11.9%	579	12.0%	7.1%	19	39.6%	14.8%	717	24.9%	6.9%
	Middle	6	18.2%	17.2%	321	11.7%	11.0%	19.3%	22	20.8%	1,493	19.4%	20.1%	11	19.0%	18.7%	680	14.1%	15.4%	11	22.9%	21.6%	813	28.2%	15.7%
	Upper	18	54.5%	61.8%	2,128	77.7%	75.2%	43.5%	44	41.5%	4,554	59.1%	44.1%	28	48.3%	57.3%	3,260	67.6%	68.8%	16	33.3%	52.7%	1,294	44.9%	68.3%
	Unknown	0	0.0%	6.5%	0	0.0%	6.1%	0.0%	1	0.9%	150	1.9%	0.0%	1	1.7%	5.6%	150	3.1%	5.0%	0	0.0%	7.0%	0	0.0%	7.0%
	Total	*33*	*100%*	*100%*	*2,739*	*100%*	*100%*	*100%*	*106*	*100%*	*7,709*	*100%*	*100%*	*58*	*100%*	*100%*	*4,825*	*100%*	*100%*	*48*	*100%*	*100%*	*2,884*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Middle TN

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	9.1%	8.3%	42	4.5%	2.5%	19.7%	4	7.4%	267	5.6%	17.7%	2	7.7%	6.8%	94	3.8%	3.6%	2	7.1%	7.2%	173	7.5%	4.9%
	Moderate	2	18.2%	13.0%	297	31.7%	6.6%	17.5%	11	20.4%	868	18.1%	18.1%	3	11.5%	16.5%	213	8.5%	11.8%	8	28.6%	22.6%	655	28.3%	16.3%
	Middle	4	36.4%	23.1%	340	36.2%	17.5%	19.3%	16	29.6%	1,246	25.9%	20.1%	8	30.8%	22.7%	856	34.3%	16.2%	8	28.6%	21.3%	390	16.9%	18.7%
	Upper	4	36.4%	50.9%	259	27.6%	68.4%	43.5%	23	42.6%	2,427	50.5%	44.1%	13	50.0%	46.6%	1,332	53.4%	62.1%	10	35.7%	42.1%	1,095	47.3%	51.9%
	Unknown	0	0.0%	4.6%	0	0.0%	5.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.4%	0	0.0%	6.2%	0	0.0%	6.8%	0	0.0%	8.2%
	Total	*11*	*100%*	*100%*	*938*	*100%*	*100%*	*100%*	*54*	*100%*	*4,808*	*100%*	*100%*	*26*	*100%*	*100%*	*2,495*	*100%*	*100%*	*28*	*100%*	*100%*	*2,313*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.7%	0	0.0%	0	0.0%	17.7%	0	0.0%	5.6%	0	0.0%	4.0%	0	0.0%	7.1%	0	0.0%	4.3%
	Moderate	0	0.0%	2.0%	0	0.0%	0.7%	17.5%	0	0.0%	0	0.0%	18.1%	0	0.0%	7.4%	0	0.0%	11.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.3%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	43.5%	0	0.0%	0	0.0%	44.1%	0	0.0%	1.9%	0	0.0%	5.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.0%	0	0.0%	99.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	85.2%	0	0.0%	79.8%	0	0.0%	92.9%	0	0.0%	95.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	29	8.0%	2.7%	1,643	3.0%	1.2%	19.7%	48	8.5%	2,466	3.3%	17.7%	37	10.9%	4.7%	1,860	4.0%	2.1%	11	4.9%	3.6%	606	2.3%	1.5%
	Moderate	61	16.9%	12.3%	5,670	10.5%	8.1%	17.5%	119	21.2%	8,599	11.7%	18.1%	53	15.7%	15.3%	4,272	9.1%	10.1%	66	29.5%	13.4%	4,327	16.1%	8.1%
	Middle	92	25.4%	20.5%	10,881	20.2%	16.9%	19.3%	138	24.6%	14,140	19.2%	20.1%	87	25.7%	23.3%	10,095	21.5%	19.5%	51	22.8%	23.4%	4,045	15.0%	18.7%
	Upper	180	49.7%	41.8%	35,692	66.2%	48.7%	43.5%	255	45.4%	45,568	61.8%	44.1%	160	47.3%	39.6%	30,468	65.0%	48.6%	95	42.4%	41.1%	15,100	56.1%	49.5%
	Unknown	0	0.0%	22.6%	0	0.0%	25.1%	0.0%	2	0.4%	2,966	4.0%	0.0%	1	0.3%	17.1%	150	0.3%	19.7%	1	0.4%	18.5%	2,816	10.5%	22.2%
	Total	*362*	*100%*	*100%*	*53,886*	*100%*	*100%*	*100%*	*562*	*100%*	*73,739*	*100%*	*100%*	*338*	*100%*	*100%*	*46,845*	*100%*	*100%*	*224*	*100%*	*100%*	*26,894*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Middle TN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Bank Agg	Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	%	Bank #	Bank %	Bank $ (000s)	Bank $ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	33	20.1%	13.4%	2,035	25.7%	16.4%	17.1%	5	11.9%	353	7.9%	13.7%	2	14.3%	11.7%	160	7.9%	13.5%	3	10.7%	10.7%	193	7.9%	12.1%
	Middle	92	56.1%	61.1%	4,307	54.4%	60.2%	59.6%	24	57.1%	2,712	60.5%	65.2%	10	71.4%	64.3%	1,391	68.4%	62.5%	14	50.0%	63.9%	1,321	54.0%	65.4%
	Upper	39	23.8%	24.9%	1,575	19.9%	23.3%	23.3%	13	31.0%	1,414	31.6%	21.2%	2	14.3%	23.1%	482	23.7%	23.8%	11	39.3%	24.8%	932	38.1%	22.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.1%
	Total	*164*	*100%*	*100%*	*7,917*	*100%*	*100%*	*100%*	*42*	*100%*	*4,479*	*100%*	*100%*	*14*	*100%*	*100%*	*2,033*	*100%*	*100%*	*28*	*100%*	*100%*	*2,446*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.0%	0	0.0%	0.8%	3.8%	2	40.0%	350	42.2%	2.8%	1	25.0%	2.1%	236	33.0%	3.0%	1	100.0%	4.3%	114	100.0%	6.4%
	Middle	15	68.2%	72.3%	700	78.2%	71.8%	70.5%	2	40.0%	380	45.8%	73.8%	2	50.0%	75.0%	380	53.1%	75.7%	0	0.0%	70.6%	0	0.0%	69.1%
	Upper	7	31.8%	25.7%	195	21.8%	27.5%	25.7%	1	20.0%	100	12.0%	23.3%	1	25.0%	22.6%	100	14.0%	21.2%	0	0.0%	25.2%	0	0.0%	24.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*22*	*100%*	*100%*	*895*	*100%*	*100%*	*100%*	*5*	*100%*	*830*	*100%*	*100%*	*4*	*100%*	*100%*	*716*	*100%*	*100%*	*1*	*100%*	*100%*	*114*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Middle TN

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Total Businesses %	Bank #	Bank %	Bank $ (000s)	Bank $ %	Total Businesses %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	133	81.1%	55.9%	4,141	52.3%	44.5%	91.6%	24	57.1%	1,111	24.8%	91.5%	7	50.0%	59.2%	513	25.2%	47.2%	17	60.7%	59.2%	598	24.4%	46.4%
		Over $1 Million	20	12.2%		3,482	44.0%		7.3%	18	42.9%	3,368	75.2%	7.4%	7	50.0%		1,520	74.8%		11	39.3%		1,848	75.6%	
		Total Rev. available	153	93.3%		7,623	96.3%		98.9%	42	100.0%	4,479	100.0%	98.9%	14	100.0%		2,033	100.0%		28	100.0%		2,446	100.0%	
		Rev. Not Known	11	6.7%		294	3.7%		1.1%	0	0.0%	0	0.0%	1.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*164*	*100%*		*7,917*	*100%*		*100.0%*	*42*	*100%*	*4,479*	*100%*	*100%*	*14*	*100%*		*2,033*	*100%*		*28*	*100%*		*2,446*	*100%*	
	Loan Size	$100,000 or Less	144	87.8%	90.6%	3,070	38.8%	32.4%		26	61.9%	710	15.9%		7	50.0%	91.1%	213	10.5%	30.5%	19	67.9%	91.6%	497	20.3%	31.6%
		$100,001 - $250,000	14	8.5%	5.4%	2,563	32.4%	20.6%		11	26.2%	2,037	45.5%		4	28.6%	4.8%	770	37.9%	19.2%	7	25.0%	4.5%	1,267	51.8%	19.7%
		$250,001 - $1 Million	6	3.7%	4.0%	2,284	28.8%	46.9%		5	11.9%	1,732	38.7%		3	21.4%	4.1%	1,050	51.6%	50.3%	2	7.1%	3.9%	682	27.9%	48.7%
		Total	*164*	*100%*	*100.0%*	*7,917*	*100%*	*100.0%*		*42*	*100%*	*4,479*	*100%*		*14*	*100%*	*100%*	*2,033*	*100%*	*100%*	*28*	*100%*	*100%*	*2,446*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	127	95.5%		2,556	61.7%			22	91.7%	474	42.7%		6	85.7%		113	22.0%		16	94.1%		361	60.4%	
		$100,001 - $250,000	3	2.3%		446	10.8%			1	4.2%	237	21.3%		0	0.0%		0	0.0%		1	5.9%		237	39.6%	
		$250,001 - $1 Million	3	2.3%		1,139	27.5%			1	4.2%	400	36.0%		1	14.3%		400	78.0%		0	0.0%		0	0.0%	
		Total	*133*	*100%*		*4,141*	*100%*			*24*	*100%*	*1,111*	*100%*		*7*	*100%*		*513*	*100%*		*17*	*100%*		*598*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	20	90.9%	57.5%	665	74.3%	78.4%	97.6%	3	60.0%	314	37.8%	97.7%	2	50%	54.2%	200	28%	71.0%	1	100%	45.4%	114	100%	47.5%
		Over $1 Million	1	4.5%		100	11.2%		1.7%	0	0.0%	0	0.0%	1.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	21	95.5%		765	85.5%		99.3%	3	60.0%	314	37.8%	99.5%	2	50.0%		200	27.9%		1	100.0%		114	100.0%	
		Not Known	1	4.5%		130	14.5%		0.7%	2	40.0%	516	62.2%	0.5%	2	50.0%		516	72.1%		0	0.0%		0	0.0%	
		Total	*22*	*100%*		*895*	*100%*		*100%*	*5*	*100%*	*830*	*100%*	*100%*	*4*	*100%*		*716*	*100%*		*1*	*100%*		*114*	*100%*	
	Loan Size	$100,000 or Less	20	90.9%	89.8%	621	69.4%	40.5%		2	40.0%	200	24.1%		2	50.0%	86.6%	200	27.9%	35.8%	0	0.0%	87.9%	0	0.0%	39.2%
		$100,001 - $250,000	2	9.1%	6.4%	274	30.6%	26.2%		2	40.0%	350	42.2%		1	25.0%	8.0%	236	33.0%	27.3%	1	100.0%	7.4%	114	100.0%	26.2%
		$250,001 - $500,000	0	0.0%	3.8%	0	0.0%	33.3%		1	20.0%	280	33.7%		1	25.0%	5.4%	280	39.1%	36.8%	0	0.0%	4.6%	0	0.0%	34.6%
		Total	*22*	*100%*	*100%*	*895*	*100%*	*100%*		*5*	*100%*	*830*	*100%*		*4*	*100%*	*100%*	*716*	*100%*	*100%*	*1*	*100%*	*100%*	*114*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	19	95.0%		521	78.3%			2	66.7%	200	63.7%		2	100.0%		200	100.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	1	5.0%		144	21.7%			1	33.3%	114	36.3%		0	0.0%		0	0.0%		1	100.0%		114	100.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*20*	*100%*		*665*	*100%*			*3*	*100%*	*314*	*100%*		*2*	*100%*		*200*	*100%*		*1*	*100%*		*114*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Morristown

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	4.5%	1.2%	81	1.2%	0.6%	1.0%	0	0.0%	0	0.0%	1.4%	0	0.0%	1.7%	0	0.0%	0.7%	0	0.0%	1.2%	0	0.0%	0.8%
	Moderate	1	4.5%	15.3%	130	1.9%	11.0%	14.6%	3	9.4%	539	5.5%	10.5%	3	13.6%	11.5%	539	8.1%	7.8%	0	0.0%	11.1%	0	0.0%	8.4%
	Middle	16	72.7%	60.6%	5,676	81.3%	64.1%	61.5%	19	59.4%	6,437	65.6%	65.5%	13	59.1%	67.2%	4,897	74.0%	71.6%	6	60.0%	69.8%	1,540	48.2%	72.2%
	Upper	4	18.2%	22.8%	1,097	15.7%	24.3%	23.0%	10	31.3%	2,842	28.9%	22.7%	6	27.3%	19.7%	1,186	17.9%	19.9%	4	40.0%	17.9%	1,656	51.8%	18.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*22*	*100%*	*100%*	*6,984*	*100%*	*100%*	*100%*	*32*	*100%*	*9,818*	*100%*	*100%*	*22*	*100%*	*100%*	*6,622*	*100%*	*100%*	*10*	*100%*	*100%*	*3,196*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.4%	0	0.0%	0.2%	1.0%	0	0.0%	0	0.0%	1.4%	0	0.0%	1.5%	0	0.0%	0.8%	0	0.0%	1.8%	0	0.0%	1.2%
	Moderate	3	6.3%	10.1%	446	7.8%	8.0%	14.6%	1	3.6%	105	3.4%	10.5%	1	6.3%	7.6%	105	6.6%	5.1%	0	0.0%	8.3%	0	0.0%	6.3%
	Middle	30	62.5%	65.2%	3,782	65.9%	67.3%	61.5%	18	64.3%	2,441	78.4%	65.5%	10	62.5%	69.4%	1,176	73.4%	70.4%	8	66.7%	68.5%	1,265	83.8%	71.1%
	Upper	15	31.3%	24.2%	1,508	26.3%	24.4%	23.0%	9	32.1%	566	18.2%	22.7%	5	31.3%	21.5%	321	20.0%	23.7%	4	33.3%	21.5%	245	16.2%	21.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*48*	*100%*	*100%*	*5,736*	*100%*	*100%*	*100%*	*28*	*100%*	*3,112*	*100%*	*100%*	*16*	*100%*	*100%*	*1,602*	*100%*	*100%*	*12*	*100%*	*100%*	*1,510*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.0%	0	0.0%	0	0.0%	1.4%	0	0.0%	1.4%	0	0.0%	0.9%	0	0.0%	1.4%	0	0.0%	0.7%
	Moderate	1	5.9%	10.8%	27	3.1%	10.3%	14.6%	1	3.6%	16	1.0%	10.5%	0	0.0%	5.6%	0	0.0%	4.3%	1	6.7%	3.6%	16	2.3%	2.7%
	Middle	13	76.5%	70.0%	502	58.3%	71.5%	61.5%	19	67.9%	1,092	69.0%	65.5%	8	61.5%	72.1%	632	72.1%	73.4%	11	73.3%	78.6%	460	65.2%	83.6%
	Upper	3	17.6%	19.2%	332	38.6%	18.2%	23.0%	8	28.6%	474	30.0%	22.7%	5	38.5%	20.9%	245	27.9%	21.4%	3	20.0%	16.4%	229	32.5%	13.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*17*	*100%*	*100%*	*861*	*100%*	*100%*	*100%*	*28*	*100%*	*1,582*	*100%*	*100%*	*13*	*100%*	*100%*	*877*	*100%*	*100%*	*15*	*100%*	*100%*	*705*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	2.9%	0	0.0%	2.2%	7.5%	0	0.0%	0	0.0%	10.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.5%	0	0.0%	29.9%
	Moderate	0	0.0%	26.5%	0	0.0%	19.2%	29.7%	0	0.0%	0	0.0%	22.3%	0	0.0%	19.2%	0	0.0%	3.5%	0	0.0%	21.1%	0	0.0%	9.5%
	Middle	0	0.0%	47.1%	0	0.0%	73.5%	59.2%	0	0.0%	0	0.0%	58.9%	0	0.0%	57.7%	0	0.0%	77.1%	0	0.0%	36.8%	0	0.0%	33.9%
	Upper	0	0.0%	23.5%	0	0.0%	5.1%	3.6%	0	0.0%	0	0.0%	8.8%	0	0.0%	23.1%	0	0.0%	19.3%	0	0.0%	31.6%	0	0.0%	26.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.0%	0	0.0%	0	0.0%	1.4%	0	0.0%	0.6%	0	0.0%	0.9%	0	0.0%	1.1%	0	0.0%	0.3%
	Moderate	0	0.0%	8.1%	0	0.0%	5.3%	14.6%	0	0.0%	0	0.0%	10.5%	0	0.0%	8.1%	0	0.0%	4.9%	0	0.0%	5.7%	0	0.0%	2.0%
	Middle	5	50.0%	60.6%	307	38.8%	60.4%	61.5%	7	50.0%	507	49.0%	65.5%	7	63.6%	63.6%	507	71.2%	64.7%	0	0.0%	64.8%	0	0.0%	70.1%
	Upper	5	50.0%	31.3%	485	61.2%	34.3%	23.0%	7	50.0%	528	51.0%	22.7%	4	36.4%	27.7%	205	28.8%	29.5%	3	100.0%	28.4%	323	100.0%	27.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*10*	*100%*	*100%*	*792*	*100%*	*100%*	*100%*	*14*	*100%*	*1,035*	*100%*	*100%*	*11*	*100%*	*100%*	*712*	*100%*	*100%*	*3*	*100%*	*100%*	*323*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Morristown

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.0%	0	0.0%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.6%	0	0.0%	0.9%
	Moderate	0	0.0%	5.4%	0	0.0%	4.3%	14.6%	2	16.7%	158	25.6%	10.5%	1	33.3%	13.0%	125	70.2%	7.9%	1	11.1%	9.5%	33	7.5%	6.6%
	Middle	0	0.0%	62.2%	0	0.0%	73.6%	61.5%	8	66.7%	355	57.4%	65.5%	2	66.7%	76.1%	53	29.8%	82.6%	6	66.7%	69.8%	302	68.6%	68.9%
	Upper	2	100.0%	32.4%	36	100.0%	22.2%	23.0%	2	16.7%	105	17.0%	22.7%	0	0.0%	10.9%	0	0.0%	9.4%	2	22.2%	19.0%	105	23.9%	23.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*36*	*100%*	*100%*	*100%*	*12*	*100%*	*618*	*100%*	*100%*	*3*	*100%*	*100%*	*178*	*100%*	*100%*	*9*	*100%*	*100%*	*440*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.8%	0	0.0%	0.8%	1.0%	0	0.0%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	22.8%	0	0.0%	15.8%	14.6%	0	0.0%	0	0.0%	10.5%	0	0.0%	13.8%	0	0.0%	12.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	63.2%	0	0.0%	68.9%	61.5%	0	0.0%	0	0.0%	65.5%	0	0.0%	65.5%	0	0.0%	62.8%	0	0.0%	76.9%	0	0.0%	75.3%
	Upper	0	0.0%	12.3%	0	0.0%	14.5%	23.0%	0	0.0%	0	0.0%	22.7%	0	0.0%	20.7%	0	0.0%	24.7%	0	0.0%	23.1%	0	0.0%	24.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	1.0%	0.8%	81	0.6%	0.5%	1.0%	0	0.0%	0	0.0%	1.4%	0	0.0%	1.5%	0	0.0%	0.7%	0	0.0%	1.4%	0	0.0%	2.1%
	Moderate	5	5.1%	12.7%	603	4.2%	10.1%	14.6%	7	6.1%	818	5.1%	10.5%	5	7.7%	9.8%	769	7.7%	6.7%	2	4.1%	9.9%	49	0.8%	7.9%
	Middle	64	64.6%	63.0%	10,267	71.3%	66.0%	61.5%	71	62.3%	10,832	67.0%	65.5%	40	61.5%	68.1%	7,265	72.7%	71.7%	31	63.3%	69.5%	3,567	57.8%	70.6%
	Upper	29	29.3%	23.5%	3,458	24.0%	23.3%	23.0%	36	31.6%	4,515	27.9%	22.7%	20	30.8%	20.6%	1,957	19.6%	20.9%	16	32.7%	19.2%	2,558	41.4%	19.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*99*	*100%*	*100%*	*14,409*	*100%*	*100%*	*100%*	*114*	*100%*	*16,165*	*100%*	*100%*	*65*	*100%*	*100%*	*9,991*	*100%*	*100%*	*49*	*100%*	*100%*	*6,174*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Morristown

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	4.5%	4.5%	90	1.3%	2.3%	21.4%	1	3.1%	107	1.1%	19.0%	1	4.5%	4.4%	107	1.6%	2.1%	0	0.0%	1.5%	0	0.0%	0.5%
	Moderate	3	13.6%	18.6%	418	6.0%	12.5%	17.7%	9	28.1%	1,412	14.4%	19.1%	6	27.3%	19.1%	1,158	17.5%	12.5%	3	30.0%	11.8%	254	7.9%	7.4%
	Middle	2	9.1%	19.8%	338	4.8%	16.9%	19.4%	3	9.4%	681	6.9%	19.8%	3	13.6%	24.6%	681	10.3%	21.3%	0	0.0%	23.9%	0	0.0%	19.4%
	Upper	16	72.7%	38.6%	6,138	87.9%	50.1%	41.6%	19	59.4%	7,618	77.6%	42.0%	12	54.5%	34.6%	4,676	70.6%	48.1%	7	70.0%	44.0%	2,942	92.1%	54.3%
	Unknown	0	0.0%	18.5%	0	0.0%	18.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.3%	0	0.0%	16.0%	0	0.0%	18.7%	0	0.0%	18.4%
	Total	*22*	*100%*	*100%*	*6,984*	*100%*	*100%*	*100%*	*32*	*100%*	*9,818*	*100%*	*100%*	*22*	*100%*	*100%*	*6,622*	*100%*	*100%*	*10*	*100%*	*100%*	*3,196*	*100%*	*100%*
REFINANCE	Low	6	12.5%	4.6%	547	9.5%	2.5%	21.4%	6	21.4%	323	10.4%	19.0%	4	25.0%	11.5%	216	13.5%	6.3%	2	16.7%	6.5%	107	7.1%	3.6%
	Moderate	16	33.3%	14.5%	1,573	27.4%	9.5%	17.7%	10	35.7%	779	25.0%	19.1%	6	37.5%	21.7%	382	23.8%	15.7%	4	33.3%	15.7%	397	26.3%	10.8%
	Middle	7	14.6%	18.4%	920	16.0%	14.4%	19.4%	4	14.3%	539	17.3%	19.8%	3	18.8%	24.7%	313	19.5%	22.7%	1	8.3%	23.8%	226	15.0%	20.6%
	Upper	19	39.6%	40.9%	2,696	47.0%	50.1%	41.6%	8	28.6%	1,471	47.3%	42.0%	3	18.8%	29.4%	691	43.1%	38.1%	5	41.7%	41.3%	780	51.7%	47.1%
	Unknown	0	0.0%	21.6%	0	0.0%	23.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.6%	0	0.0%	17.1%	0	0.0%	12.8%	0	0.0%	17.8%
	Total	*48*	*100%*	*100%*	*5,736*	*100%*	*100%*	*100%*	*28*	*100%*	*3,112*	*100%*	*100%*	*16*	*100%*	*100%*	*1,602*	*100%*	*100%*	*12*	*100%*	*100%*	*1,510*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	5.9%	8.3%	27	3.1%	4.0%	21.4%	7	25.0%	242	15.3%	19.0%	2	15.4%	10.8%	121	13.8%	6.6%	5	33.3%	8.6%	121	17.2%	4.0%
	Moderate	1	5.9%	13.3%	65	7.5%	10.2%	17.7%	2	7.1%	140	8.8%	19.1%	1	7.7%	15.7%	100	11.4%	13.2%	1	6.7%	11.4%	40	5.7%	8.4%
	Middle	5	29.4%	18.3%	173	20.1%	12.7%	19.4%	4	14.3%	120	7.6%	19.8%	3	23.1%	22.0%	55	6.3%	17.9%	1	6.7%	22.9%	65	9.2%	17.9%
	Upper	10	58.8%	56.7%	596	69.2%	67.6%	41.6%	15	53.6%	1,080	68.3%	42.0%	7	53.8%	50.2%	601	68.5%	61.5%	8	53.3%	54.3%	479	67.9%	66.4%
	Unknown	0	0.0%	3.3%	0	0.0%	5.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	0.8%	0	0.0%	2.9%	0	0.0%	3.3%
	Total	*17*	*100%*	*100%*	*861*	*100%*	*100%*	*100%*	*28*	*100%*	*1,582*	*100%*	*100%*	*13*	*100%*	*100%*	*877*	*100%*	*100%*	*15*	*100%*	*100%*	*705*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.4%	0	0.0%	0	0.0%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.4%	0	0.0%	0	0.0%	19.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	14.7%	0	0.0%	3.3%	41.6%	0	0.0%	0	0.0%	42.0%	0	0.0%	3.8%	0	0.0%	0.7%	0	0.0%	5.3%	0	0.0%	2.2%
	Unknown	0	0.0%	85.3%	0	0.0%	96.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.2%	0	0.0%	99.3%	0	0.0%	94.7%	0	0.0%	97.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	2	20.0%	6.1%	225	28.4%	3.9%	21.4%	4	28.6%	137	13.2%	19.0%	4	36.4%	8.1%	137	19.2%	5.4%	0	0.0%	4.5%	0	0.0%	2.4%
	Moderate	3	30.0%	11.1%	232	29.3%	5.8%	17.7%	4	28.6%	205	19.8%	19.1%	4	36.4%	15.6%	205	28.8%	12.6%	0	0.0%	10.2%	0	0.0%	6.8%
	Middle	0	0.0%	20.2%	0	0.0%	20.5%	19.4%	1	7.1%	163	15.7%	19.8%	0	0.0%	27.7%	0	0.0%	23.6%	1	33.3%	18.2%	163	50.5%	12.2%
	Upper	5	50.0%	59.6%	335	42.3%	62.8%	41.6%	5	35.7%	530	51.2%	42.0%	3	27.3%	45.7%	370	52.0%	56.7%	2	66.7%	62.5%	160	49.5%	75.7%
	Unknown	0	0.0%	3.0%	0	0.0%	7.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	1.8%	0	0.0%	4.5%	0	0.0%	2.9%
	Total	*10*	*100%*	*100%*	*792*	*100%*	*100%*	*100%*	*14*	*100%*	*1,035*	*100%*	*100%*	*11*	*100%*	*100%*	*712*	*100%*	*100%*	*3*	*100%*	*100%*	*323*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Morristown

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	10.8%	0	0.0%	4.0%	21.4%	1	8.3%	33	5.3%	19.0%	0	0.0%	10.9%	0	0.0%	7.8%	1	11.1%	9.5%	33	7.5%	5.8%
	Moderate	1	50.0%	10.8%	16	44.4%	8.6%	17.7%	6	50.0%	357	57.8%	19.1%	1	33.3%	23.9%	125	70.2%	18.7%	5	55.6%	23.8%	232	52.7%	17.4%
	Middle	1	50.0%	18.9%	20	55.6%	13.1%	19.4%	3	25.0%	70	11.3%	19.8%	1	33.3%	28.3%	30	16.9%	18.6%	2	22.2%	22.2%	40	9.1%	16.4%
	Upper	0	0.0%	56.8%	0	0.0%	73.4%	41.6%	2	16.7%	158	25.6%	42.0%	1	33.3%	34.8%	23	12.9%	53.9%	1	11.1%	42.9%	135	30.7%	59.0%
	Unknown	0	0.0%	2.7%	0	0.0%	0.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	1.0%	0	0.0%	1.6%	0	0.0%	1.3%
	Total	*2*	*100%*	*100%*	*36*	*100%*	*100%*	*100%*	*12*	*100%*	*618*	*100%*	*100%*	*3*	*100%*	*100%*	*178*	*100%*	*100%*	*9*	*100%*	*100%*	*440*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.8%	0	0.0%	1.0%	21.4%	0	0.0%	0	0.0%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	5.3%	0	0.0%	5.8%	19.4%	0	0.0%	0	0.0%	19.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.6%	0	0.0%	0	0.0%	42.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.0%	0	0.0%	93.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	10	10.1%	4.6%	889	6.2%	2.3%	21.4%	19	16.7%	842	5.2%	19.0%	11	16.9%	7.2%	581	5.8%	3.2%	8	16.3%	3.3%	261	4.2%	1.2%
	Moderate	24	24.2%	16.0%	2,304	16.0%	10.4%	17.7%	31	27.2%	2,893	17.9%	19.1%	18	27.7%	19.3%	1,970	19.7%	12.4%	13	26.5%	12.8%	923	14.9%	7.8%
	Middle	15	15.2%	18.9%	1,451	10.1%	15.0%	19.4%	15	13.2%	1,573	9.7%	19.8%	10	15.4%	24.3%	1,079	10.8%	19.9%	5	10.2%	23.4%	494	8.0%	18.7%
	Upper	50	50.5%	40.0%	9,765	67.8%	48.0%	41.6%	49	43.0%	10,857	67.2%	42.0%	26	40.0%	34.2%	6,361	63.7%	42.6%	23	46.9%	43.9%	4,496	72.8%	51.3%
	Unknown	0	0.0%	20.4%	0	0.0%	24.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.1%	0	0.0%	21.8%	0	0.0%	16.6%	0	0.0%	21.0%
	Total	*99*	*100%*	*100%*	*14,409*	*100%*	*100%*	*100%*	*114*	*100%*	*16,165*	*100%*	*100%*	*65*	*100%*	*100%*	*9,991*	*100%*	*100%*	*49*	*100%*	*100%*	*6,174*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Morristown

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	5	11.4%	4.8%	571	16.5%	8.8%	9.3%	0	0.0%	0	0.0%	8.7%	0	0.0%	5.4%	0	0.0%	9.0%	0	0.0%	4.7%	0	0.0%	6.5%
	Moderate	3	6.8%	16.5%	80	2.3%	20.4%	23.6%	1	9.1%	51	3.6%	17.0%	0	0.0%	11.4%	0	0.0%	18.3%	1	10.0%	12.1%	51	4.3%	14.0%
	Middle	30	68.2%	56.1%	2,554	73.7%	52.6%	50.4%	6	54.5%	1,113	79.3%	55.7%	1	100.0%	62.3%	203	100.0%	53.3%	5	50.0%	63.8%	910	75.8%	60.9%
	Upper	6	13.6%	22.1%	259	7.5%	18.1%	16.7%	4	36.4%	239	17.0%	18.6%	0	0.0%	20.0%	0	0.0%	19.2%	4	40.0%	18.8%	239	19.9%	18.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*44*	*100%*	*100%*	*3,464*	*100%*	*100%*	*100%*	*11*	*100%*	*1,403*	*100%*	*100%*	*1*	*100%*	*100%*	*203*	*100%*	*100%*	*10*	*100%*	*100%*	*1,200*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.5%	0	0.0%	2.6%	8.3%	0	0.0%	0	0.0%	3.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	0.4%
	Middle	1	50.0%	71.7%	162	88.5%	88.2%	66.7%	0	0.0%	0	0.0%	76.4%	0	0.0%	77.1%	0	0.0%	77.5%	0	0.0%	66.7%	0	0.0%	82.8%
	Upper	1	50.0%	21.7%	21	11.5%	9.2%	25.0%	0	0.0%	0	0.0%	20.0%	0	0.0%	22.9%	0	0.0%	22.5%	0	0.0%	28.6%	0	0.0%	16.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*183*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Morristown

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue: $1 Million or Less	29	65.9%	43.3%	898	25.9%	32.5%	91.1%	4	36.4%	374	26.7%	91.3%	1	100.0%	50.1%	203	100.0%	37.6%	3	30.0%	51.7%	171	14.3%	33.6%
	Revenue: Over $1 Million	12	27.3%		2,305	66.5%		8.0%	7	63.6%	1,029	73.3%	7.7%	0	0.0%		0	0.0%		7	70.0%		1,029	85.8%	
	Revenue: *Total Rev. available*	41	93.2%		3,203	92.5%		99.1%	11	100.0%	1,403	100.0%	99.0%	1	100.0%		203	100.0%		10	100.0%		1,200	100.0%	
	Revenue: Rev. Not Known	3	6.8%		261	7.5%		0.9%	0	0.0%	0	0.0%	1.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Revenue: *Total*	*44*	*100%*		*3,464*	*100%*		*100.0%*	*11*	*100%*	*1,403*	*100%*	*100%*	*1*	*100%*		*203*	*100%*		*10*	*100%*		*1,200*	*100%*	
	Loan Size: $100,000 or Less	31	70.5%	90.4%	824	23.8%	31.4%		7	63.6%	276	19.7%		0	0.0%	92.2%	0	0.0%	32.3%	7	70.0%	91.4%	276	23.0%	33.8%
	Loan Size: $100,001 - $250,000	10	22.7%	5.9%	1,451	41.9%	24.0%		3	27.3%	508	36.2%		1	100.0%	4.1%	203	100.0%	18.4%	2	20.0%	5.0%	305	25.4%	20.5%
	Loan Size: $250,001 - $1 Million	3	6.8%	3.7%	1,189	34.3%	44.7%		1	9.1%	619	44.1%		0	0.0%	3.7%	0	0.0%	49.2%	1	10.0%	3.6%	619	51.6%	45.6%
	Loan Size: *Total*	*44*	*100%*	*100.0%*	*3,464*	*100%*	*100.0%*		*11*	*100%*	*1,403*	*100%*		*1*	*100%*	*100%*	*203*	*100%*	*100%*	*10*	*100%*	*100%*	*1,200*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	26	89.7%		580	64.6%			2	50.0%	66	17.6%		0	0.0%		0	0.0%		2	66.7%		66	38.6%	
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	3	10.3%		318	35.4%			2	50.0%	308	82.4%		1	100.0%		203	100.0%		1	33.3%		105	61.4%	
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: *Total*	*29*	*100%*		*898*	*100%*			*4*	*100%*	*374*	*100%*		*1*	*100%*		*203*	*100%*		*3*	*100%*		*171*	*100%*	
								Total Farms					Total Farms												
SMALL FARM	Revenue: $1 Million or Less	1	50.0%	32.6%	21	11.5%	58.3%	95.0%	0	0.0%	0	0.0%	94.5%	0	0.0%	27.1%	0	0.0%	51.9%	0	0.0%	61.9%	0	0.0%	76.6%
	Revenue: Over $1 Million	1	50.0%		162	88.5%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Revenue: *Total Rev. available*	2	100.0%		183	100.0%		95.0%	0	0.0%	0	0.0%	94.5%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Revenue: Not Known	0	0.0%		0	0.0%		5.0%	0	0.0%	0	0.0%	5.5%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Revenue: *Total*	*2*	*100%*		*183*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size: $100,000 or Less	1	50.0%	93.5%	21	11.5%	58.0%		0	0.0%	0	0.0%		0	0.0%	89.6%	0	0.0%	62.9%	0	0.0%	81.0%	0	0.0%	40.0%
	Loan Size: $100,001 - $250,000	1	50.0%	4.3%	162	88.5%	18.1%		0	0.0%	0	0.0%		0	0.0%	10.4%	0	0.0%	37.1%	0	0.0%	14.3%	0	0.0%	28.5%
	Loan Size: $250,001 - $500,000	0	0.0%	2.2%	0	0.0%	23.8%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	31.5%
	Loan Size: *Total*	*2*	*100%*	*100%*	*183*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	1	100.0%		21	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: *Total*	*1*	*100%*		*21*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Western TN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	0.4%	0.2%	130	0.3%	0.1%	0.5%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	18	6.6%	9.3%	2,464	6.0%	8.5%	7.8%	28	7.8%	4,992	8.2%	12.8%	23	11.3%	12.9%	4,116	11.8%	11.0%	5	3.2%	12.1%	876	3.3%	10.9%
	Middle	193	71.2%	73.1%	29,292	70.8%	71.9%	76.0%	302	83.9%	50,176	82.2%	79.3%	160	78.8%	79.7%	26,982	77.5%	81.2%	142	90.4%	80.7%	23,194	88.5%	81.8%
	Upper	59	21.8%	17.4%	9,513	23.0%	19.4%	15.7%	30	8.3%	5,854	9.6%	7.9%	20	9.9%	7.4%	3,716	10.7%	7.8%	10	6.4%	7.2%	2,138	8.2%	7.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*271*	*100%*	*100%*	*41,399*	*100%*	*100%*	*100%*	*360*	*100%*	*61,022*	*100%*	*100%*	*203*	*100%*	*100%*	*34,814*	*100%*	*100%*	*157*	*100%*	*100%*	*26,208*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.1%	0	0.0%	0.1%	0.5%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	17	7.1%	6.8%	1,794	7.0%	6.1%	7.8%	17	7.9%	1,638	7.0%	12.8%	10	7.2%	10.3%	825	5.4%	8.7%	7	9.3%	13.0%	813	10.2%	12.2%
	Middle	178	73.9%	72.7%	19,259	74.7%	71.1%	76.0%	175	81.8%	18,932	80.9%	79.3%	113	81.3%	81.9%	12,317	80.0%	82.7%	62	82.7%	79.6%	6,615	82.6%	79.1%
	Upper	46	19.1%	20.4%	4,734	18.4%	22.7%	15.7%	22	10.3%	2,839	12.1%	7.9%	16	11.5%	7.8%	2,262	14.7%	8.7%	6	8.0%	7.4%	577	7.2%	8.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*241*	*100%*	*100%*	*25,787*	*100%*	*100%*	*100%*	*214*	*100%*	*23,409*	*100%*	*100%*	*139*	*100%*	*100%*	*15,404*	*100%*	*100%*	*75*	*100%*	*100%*	*8,005*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.6%	0	0.0%	0.1%	0.5%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	3.8%	6.7%	104	3.8%	5.2%	7.8%	20	10.7%	835	8.7%	12.8%	10	10.0%	9.0%	541	10.2%	7.5%	10	11.5%	11.9%	294	6.9%	11.4%
	Middle	40	75.5%	73.7%	1,926	70.0%	71.4%	76.0%	148	79.1%	7,971	83.5%	79.3%	82	82.0%	81.8%	4,443	83.8%	81.5%	66	75.9%	80.1%	3,528	83.1%	81.2%
	Upper	10	18.9%	18.4%	712	25.9%	23.2%	15.7%	19	10.2%	743	7.8%	7.9%	8	8.0%	9.2%	320	6.0%	11.0%	11	12.6%	7.7%	423	10.0%	7.0%
	Unknown	1	1.9%	0.6%	10	0.4%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.4%
	Total	*53*	*100%*	*100%*	*2,752*	*100%*	*100%*	*100%*	*187*	*100%*	*9,549*	*100%*	*100%*	*100*	*100%*	*100%*	*5,304*	*100%*	*100%*	*87*	*100%*	*100%*	*4,245*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	5.9%	0	0.0%	2.8%	1.7%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	11.8%	0	0.0%	23.3%	14.0%	0	0.0%	0	0.0%	28.6%	0	0.0%	25.5%	0	0.0%	25.0%	0	0.0%	28.6%	0	0.0%	17.0%
	Middle	0	0.0%	64.7%	0	0.0%	62.4%	65.0%	0	0.0%	0	0.0%	56.8%	0	0.0%	64.7%	0	0.0%	56.9%	0	0.0%	65.7%	0	0.0%	78.8%
	Upper	0	0.0%	17.6%	0	0.0%	11.5%	14.0%	0	0.0%	0	0.0%	9.5%	0	0.0%	7.8%	0	0.0%	3.2%	0	0.0%	5.7%	0	0.0%	4.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	5.2%	0	0.0%	0	0.0%	5.1%	0	0.0%	2.0%	0	0.0%	14.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	2.9%	5.6%	20	1.3%	5.7%	7.8%	4	7.3%	145	4.9%	12.8%	3	9.7%	6.1%	135	7.6%	4.7%	1	4.2%	5.1%	10	0.9%	2.4%
	Middle	29	82.9%	74.0%	1,094	72.7%	76.1%	76.0%	45	81.8%	2,413	82.2%	79.3%	25	80.6%	88.6%	1,357	76.3%	91.9%	20	83.3%	85.0%	1,056	91.3%	89.8%
	Upper	5	14.3%	20.4%	390	25.9%	18.2%	15.7%	6	10.9%	377	12.8%	7.9%	3	9.7%	5.4%	287	16.1%	3.5%	3	12.5%	9.5%	90	7.8%	7.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.5%
	Total	*35*	*100%*	*100%*	*1,504*	*100%*	*100%*	*100%*	*55*	*100%*	*2,935*	*100%*	*100%*	*31*	*100%*	*100%*	*1,779*	*100%*	*100%*	*24*	*100%*	*100%*	*1,156*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Western TN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.2%	0	0.0%	4.6%	7.8%	7	14.6%	289	10.6%	12.8%	3	15.8%	9.2%	86	9.0%	8.4%	4	13.8%	15.0%	203	11.4%	11.0%
	Middle	15	88.2%	81.7%	1,300	92.5%	77.9%	76.0%	39	81.3%	2,356	86.2%	79.3%	16	84.2%	87.0%	872	91.0%	86.4%	23	79.3%	79.1%	1,484	83.6%	81.7%
	Upper	2	11.8%	13.0%	105	7.5%	17.5%	15.7%	2	4.2%	89	3.3%	7.9%	0	0.0%	3.8%	0	0.0%	5.3%	2	6.9%	5.9%	89	5.0%	7.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*17*	*100%*	*100%*	*1,405*	*100%*	*100%*	*100%*	*48*	*100%*	*2,734*	*100%*	*100%*	*19*	*100%*	*100%*	*958*	*100%*	*100%*	*29*	*100%*	*100%*	*1,776*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.2%	0	0.0%	6.2%	7.8%	0	0.0%	0	0.0%	12.8%	0	0.0%	20.8%	0	0.0%	15.9%	0	0.0%	23.1%	0	0.0%	12.9%
	Middle	0	0.0%	79.4%	0	0.0%	75.1%	76.0%	0	0.0%	0	0.0%	79.3%	0	0.0%	73.6%	0	0.0%	80.8%	0	0.0%	65.4%	0	0.0%	59.7%
	Upper	0	0.0%	14.4%	0	0.0%	18.7%	15.7%	0	0.0%	0	0.0%	7.9%	0	0.0%	5.7%	0	0.0%	3.3%	0	0.0%	11.5%	0	0.0%	27.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	0.2%	0.2%	130	0.2%	0.1%	0.5%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	38	6.2%	8.0%	4,382	6.0%	7.6%	7.8%	76	8.8%	7,899	7.9%	12.8%	49	10.0%	11.6%	5,703	9.8%	10.6%	27	7.3%	12.2%	2,196	5.3%	11.2%
	Middle	455	73.7%	73.1%	52,871	72.6%	71.6%	76.0%	709	82.1%	81,848	82.1%	79.3%	396	80.5%	80.9%	45,971	78.9%	81.1%	313	84.1%	80.4%	35,877	86.7%	81.2%
	Upper	122	19.8%	18.7%	15,454	21.2%	20.7%	15.7%	79	9.1%	9,902	9.9%	7.9%	47	9.6%	7.5%	6,585	11.3%	7.8%	32	8.6%	7.4%	3,317	8.0%	7.6%
	Unknown	1	0.2%	0.0%	10	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*617*	*100%*	*100%*	*72,847*	*100%*	*100%*	*100%*	*864*	*100%*	*99,649*	*100%*	*100%*	*492*	*100%*	*100%*	*58,259*	*100%*	*100%*	*372*	*100%*	*100%*	*41,390*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Western TN

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	21	7.7%	3.8%	1,954	4.7%	2.0%	20.7%	25	6.9%	2,059	3.4%	21.9%	17	8.4%	5.7%	1,474	4.2%	2.9%	8	5.1%	4.6%	585	2.2%	2.0%
	Moderate	80	29.5%	17.3%	8,775	21.2%	12.0%	17.9%	100	27.8%	12,129	19.9%	19.3%	55	27.1%	19.9%	6,901	19.8%	14.3%	45	28.7%	20.0%	5,228	19.9%	13.4%
	Middle	82	30.3%	21.9%	13,009	31.4%	20.0%	19.6%	105	29.2%	16,143	26.5%	19.6%	59	29.1%	22.0%	8,809	25.3%	20.4%	46	29.3%	22.4%	7,334	28.0%	20.1%
	Upper	88	32.5%	33.4%	17,661	42.7%	42.2%	41.8%	129	35.8%	30,685	50.3%	39.2%	72	35.5%	30.6%	17,630	50.6%	39.9%	57	36.3%	32.1%	13,055	49.8%	42.0%
	Unknown	0	0.0%	23.5%	0	0.0%	23.9%	0.0%	1	0.3%	6	0.0%	0.0%	0	0.0%	21.9%	0	0.0%	22.5%	1	0.6%	20.8%	6	0.0%	22.5%
	Total	*271*	*100%*	*100%*	*41,399*	*100%*	*100%*	*100%*	*360*	*100%*	*61,022*	*100%*	*100%*	*203*	*100%*	*100%*	*34,814*	*100%*	*100%*	*157*	*100%*	*100%*	*26,208*	*100%*	*100%*
REFINANCE	Low	12	5.0%	4.0%	600	2.3%	1.8%	20.7%	27	12.6%	1,528	6.5%	21.9%	18	12.9%	8.8%	1,090	7.1%	4.4%	9	12.0%	10.3%	438	5.5%	4.9%
	Moderate	37	15.4%	10.7%	2,796	10.8%	7.0%	17.9%	44	20.6%	3,438	14.7%	19.3%	29	20.9%	18.8%	2,310	15.0%	13.3%	15	20.0%	18.6%	1,128	14.1%	12.9%
	Middle	68	28.2%	20.1%	6,765	26.2%	16.5%	19.6%	68	31.8%	7,115	30.4%	19.6%	44	31.7%	25.4%	4,506	29.3%	22.0%	24	32.0%	23.9%	2,609	32.6%	22.2%
	Upper	124	51.5%	45.2%	15,626	60.6%	52.5%	41.8%	75	35.0%	11,328	48.4%	39.2%	48	34.5%	38.5%	7,498	48.7%	49.1%	27	36.0%	37.5%	3,830	47.8%	47.7%
	Unknown	0	0.0%	20.0%	0	0.0%	22.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.5%	0	0.0%	11.2%	0	0.0%	9.7%	0	0.0%	12.3%
	Total	*241*	*100%*	*100%*	*25,787*	*100%*	*100%*	*100%*	*214*	*100%*	*23,409*	*100%*	*100%*	*139*	*100%*	*100%*	*15,404*	*100%*	*100%*	*75*	*100%*	*100%*	*8,005*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	1.9%	2.8%	68	2.5%	2.1%	20.7%	23	12.3%	630	6.6%	21.9%	17	17.0%	11.0%	468	8.8%	8.1%	6	6.9%	7.0%	162	3.8%	4.7%
	Moderate	7	13.2%	16.2%	253	9.2%	11.2%	17.9%	34	18.2%	1,232	12.9%	19.3%	21	21.0%	16.8%	899	16.9%	12.6%	13	14.9%	15.0%	333	7.8%	11.0%
	Middle	12	22.6%	24.0%	508	18.5%	19.5%	19.6%	43	23.0%	2,311	24.2%	19.6%	16	16.0%	20.2%	960	18.1%	18.5%	27	31.0%	24.7%	1,351	31.8%	24.0%
	Upper	33	62.3%	53.6%	1,923	69.9%	62.9%	41.8%	87	46.5%	5,376	56.3%	39.2%	46	46.0%	47.8%	2,977	56.1%	56.8%	41	47.1%	49.9%	2,399	56.5%	55.1%
	Unknown	0	0.0%	3.4%	0	0.0%	4.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.1%	0	0.0%	4.0%	0	0.0%	3.4%	0	0.0%	5.1%
	Total	*53*	*100%*	*100%*	*2,752*	*100%*	*100%*	*100%*	*187*	*100%*	*9,549*	*100%*	*100%*	*100*	*100%*	*100%*	*5,304*	*100%*	*100%*	*87*	*100%*	*100%*	*4,245*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	8.8%	0	0.0%	10.7%	20.7%	0	0.0%	0	0.0%	21.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.9%	0	0.0%	1.8%	17.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	2.0%	0	0.0%	0.6%	0	0.0%	5.7%	0	0.0%	0.4%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	19.6%	0	0.0%	2.0%	0	0.0%	1.9%	0	0.0%	2.9%	0	0.0%	1.3%
	Upper	0	0.0%	38.2%	0	0.0%	29.9%	41.8%	0	0.0%	0	0.0%	39.2%	0	0.0%	33.3%	0	0.0%	17.9%	0	0.0%	22.9%	0	0.0%	11.0%
	Unknown	0	0.0%	50.0%	0	0.0%	57.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	62.7%	0	0.0%	79.6%	0	0.0%	68.6%	0	0.0%	87.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	6	17.1%	8.4%	111	7.4%	5.2%	20.7%	5	9.1%	125	4.3%	21.9%	3	9.7%	10.1%	65	3.7%	4.3%	2	8.3%	10.2%	60	5.2%	6.0%
	Moderate	6	17.1%	12.0%	227	15.1%	9.4%	17.9%	8	14.5%	342	11.7%	19.3%	5	16.1%	13.8%	272	15.3%	13.5%	3	12.5%	13.6%	70	6.1%	11.5%
	Middle	4	11.4%	17.2%	185	12.3%	17.1%	19.6%	15	27.3%	637	21.7%	19.6%	7	22.6%	18.9%	331	18.6%	14.8%	8	33.3%	24.8%	306	26.5%	20.9%
	Upper	19	54.3%	59.6%	981	65.2%	63.9%	41.8%	27	49.1%	1,831	62.4%	39.2%	16	51.6%	55.2%	1,111	62.5%	66.2%	11	45.8%	48.6%	720	62.3%	58.9%
	Unknown	0	0.0%	2.8%	0	0.0%	4.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	1.2%	0	0.0%	2.7%	0	0.0%	2.8%
	Total	*35*	*100%*	*100%*	*1,504*	*100%*	*100%*	*100%*	*55*	*100%*	*2,935*	*100%*	*100%*	*31*	*100%*	*100%*	*1,779*	*100%*	*100%*	*24*	*100%*	*100%*	*1,156*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Western TN

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	5.9%	10.4%	15	1.1%	4.9%	20.7%	10	20.8%	380	13.9%	21.9%	5	26.3%	13.0%	159	16.6%	6.8%	5	17.2%	14.5%	221	12.4%	8.8%
	Moderate	1	5.9%	13.0%	83	5.9%	8.6%	17.9%	12	25.0%	781	28.6%	19.3%	4	21.1%	23.4%	347	36.2%	19.3%	8	27.6%	20.9%	434	24.4%	18.0%
	Middle	5	29.4%	24.3%	225	16.0%	18.4%	19.6%	8	16.7%	553	20.2%	19.6%	5	26.3%	26.1%	248	25.9%	26.7%	3	10.3%	21.8%	305	17.2%	25.0%
	Upper	10	58.8%	47.0%	1,082	77.0%	59.7%	41.8%	18	37.5%	1,020	37.3%	39.2%	5	26.3%	33.2%	204	21.3%	39.4%	13	44.8%	38.6%	816	45.9%	45.3%
	Unknown	0	0.0%	5.2%	0	0.0%	8.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	7.9%	0	0.0%	4.1%	0	0.0%	2.8%
	Total	*17*	*100%*	*100%*	*1,405*	*100%*	*100%*	*100%*	*48*	*100%*	*2,734*	*100%*	*100%*	*19*	*100%*	*100%*	*958*	*100%*	*100%*	*29*	*100%*	*100%*	*1,776*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.1%	0	0.0%	1.3%	20.7%	0	0.0%	0	0.0%	21.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.2%	0	0.0%	4.4%	17.9%	0	0.0%	0	0.0%	19.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	6.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	19.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.0%	0	0.0%	1.4%	41.8%	0	0.0%	0	0.0%	39.2%	0	0.0%	1.9%	0	0.0%	1.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.8%	0	0.0%	93.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.1%	0	0.0%	98.6%	0	0.0%	96.2%	0	0.0%	93.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	41	6.6%	4.1%	2,748	3.8%	2.0%	20.7%	90	10.4%	4,722	4.7%	21.9%	60	12.2%	7.2%	3,256	5.6%	3.4%	30	8.1%	6.9%	1,466	3.5%	2.9%
	Moderate	131	21.2%	14.1%	12,134	16.7%	9.7%	17.9%	198	22.9%	17,922	18.0%	19.3%	114	23.2%	19.0%	10,729	18.4%	13.5%	84	22.6%	18.9%	7,193	17.4%	12.8%
	Middle	171	27.7%	20.8%	20,692	28.4%	18.1%	19.6%	239	27.7%	26,759	26.9%	19.6%	131	26.6%	22.6%	14,854	25.5%	20.1%	108	29.0%	22.8%	11,905	28.8%	20.1%
	Upper	274	44.4%	39.4%	37,273	51.2%	46.7%	41.8%	336	38.9%	50,240	50.4%	39.2%	187	38.0%	34.9%	29,420	50.5%	42.6%	149	40.1%	35.6%	20,820	50.3%	42.9%
	Unknown	0	0.0%	21.6%	0	0.0%	23.4%	0.0%	1	0.1%	6	0.0%	0.0%	0	0.0%	16.2%	0	0.0%	20.4%	1	0.3%	15.8%	6	0.0%	21.2%
	Total	*617*	*100%*	*100%*	*72,847*	*100%*	*100%*	*100%*	*864*	*100%*	*99,649*	*100%*	*100%*	*492*	*100%*	*100%*	*58,259*	*100%*	*100%*	*372*	*100%*	*100%*	*41,390*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Western TN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.6%	0	0.0%	0.8%	0.9%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	8	7.2%	8.5%	430	6.7%	9.5%	9.9%	8	20.0%	1,416	18.3%	17.8%	4	20.0%	14.5%	425	7.8%	14.9%	4	20.0%	14.3%	991	42.7%	15.4%
	Middle	81	73.0%	69.6%	5,060	78.3%	68.7%	72.3%	29	72.5%	5,371	69.3%	72.0%	13	65.0%	75.2%	4,039	74.4%	74.2%	16	80.0%	76.4%	1,332	57.3%	73.1%
	Upper	22	19.8%	20.4%	969	15.0%	20.6%	16.4%	3	7.5%	966	12.5%	9.7%	3	15.0%	9.5%	966	17.8%	10.8%	0	0.0%	8.9%	0	0.0%	11.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.3%	0.5%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.9%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*111*	*100%*	*100%*	*6,459*	*100%*	*100%*	*100%*	*40*	*100%*	*7,753*	*100%*	*100%*	*20*	*100%*	*100%*	*5,430*	*100%*	*100%*	*20*	*100%*	*100%*	*2,323*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.8%	0	0.0%	1.1%	4.7%	0	0.0%	0	0.0%	10.0%	0	0.0%	8.9%	0	0.0%	8.8%	0	0.0%	6.7%	0	0.0%	7.3%
	Middle	37	97.4%	74.3%	1,727	94.5%	70.6%	77.2%	4	100.0%	485	100.0%	80.9%	3	100.0%	85.4%	455	100.0%	83.4%	1	100.0%	87.5%	30	100.0%	85.3%
	Upper	1	2.6%	22.6%	100	5.5%	28.3%	17.5%	0	0.0%	0	0.0%	9.2%	0	0.0%	5.6%	0	0.0%	7.8%	0	0.0%	5.8%	0	0.0%	7.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*38*	*100%*	*100%*	*1,827*	*100%*	*100%*	*100%*	*4*	*100%*	*485*	*100%*	*100%*	*3*	*100%*	*100%*	*455*	*100%*	*100%*	*1*	*100%*	*100%*	*30*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Western TN

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	86	77.5%	55.4%	2,284	35.4%	48.7%	89.8%	23	57.5%	3,320	42.8%	89.5%	12	60.0%	57.7%	2,753	50.7%	51.1%	11	55.0%	55.4%	567	24.4%	45.4%
		Over $1 Million	15	13.5%		4,005	62.0%		8.5%	16	40.0%	4,076	52.6%	8.7%	7	35.0%		2,320	42.7%		9	45.0%		1,756	75.6%	
		Total Rev. available	101	91.0%		6,289	97.4%		98.2%	39	97.5%	7,396	95.4%	98.2%	19	95.0%		5,073	93.4%		20	100.0%		2,323	100.0%	
		Rev. Not Known	10	9.0%		170	2.6%		1.8%	1	2.5%	357	4.6%	1.8%	1	5.0%		357	6.6%		0	0.0%		0	0.0%	
		Total	*111*	*100%*		*6,459*	*100%*		*100.0%*	*40*	*100%*	*7,753*	*100%*	*100%*	*20*	*100%*		*5,430*	*100%*		*20*	*100%*		*2,323*	*100%*	
	Loan Size	$100,000 or Less	96	86.5%	89.2%	1,662	25.7%	34.3%		20	50.0%	637	8.2%		7	35.0%	90.2%	239	4.4%	34.3%	13	65.0%	91.0%	398	17.1%	37.1%
		$100,001 - $250,000	5	4.5%	6.7%	779	12.1%	22.7%		11	27.5%	2,002	25.8%		5	25.0%	6.1%	877	16.2%	23.4%	6	30.0%	5.6%	1,125	48.4%	23.5%
		$250,001 - $1 Million	10	9.0%	4.2%	4,018	62.2%	43.1%		9	22.5%	5,114	66.0%		8	40.0%	3.7%	4,314	79.4%	42.4%	1	5.0%	3.4%	800	34.4%	39.4%
		Total	*111*	*100%*	*100.0%*	*6,459*	*100%*	*100.0%*		*40*	*100%*	*7,753*	*100%*		*20*	*100%*	*100%*	*5,430*	*100%*	*100%*	*20*	*100%*	*100%*	*2,323*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	83	96.5%		1,274	55.8%			15	65.2%	481	14.5%		5	41.7%		139	5.0%		10	90.9%		342	60.3%	
		$100,001 - $250,000	1	1.2%		143	6.3%			5	21.7%	852	25.7%		4	33.3%		627	22.8%		1	9.1%		225	39.7%	
		$250,001 - $1 Million	2	2.3%		867	38.0%			3	13.0%	1,987	59.8%		3	25.0%		1,987	72.2%		0	0.0%		0	0.0%	
		Total	*86*	*100%*		*2,284*	*100%*			*23*	*100%*	*3,320*	*100%*		*12*	*100%*		*2,753*	*100%*		*11*	*100%*		*567*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	34	89.5%	60.2%	1,488	81.4%	72.4%	95.7%	3	75.0%	135	27.8%	96.6%	2	67%	56.4%	105	23%	66.1%	1	100%	48.6%	30	100%	56.5%
		Over $1 Million	2	5.3%		255	14.0%		4.3%	0	0.0%	0	0.0%	3.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	36	94.7%		1,743	95.4%		100.0%	3	75.0%	135	27.8%	100.0%	2	66.7%		105	23.1%		1	100.0%		30	100.0%	
		Not Known	2	5.3%		84	4.6%		0.0%	1	25.0%	350	72.2%	0.0%	1	33.3%		350	76.9%		0	0.0%		0	0.0%	
		Total	*38*	*100%*		*1,827*	*100%*		*100%*	*4*	*100%*	*485*	*100%*	*100%*	*3*	*100%*		*455*	*100%*		*1*	*100%*		*30*	*100%*	
	Loan Size	$100,000 or Less	34	89.5%	79.7%	824	45.1%	27.8%		3	75.0%	135	27.8%		2	66.7%	74.9%	105	23.1%	24.6%	1	100.0%	76.7%	30	100.0%	25.5%
		$100,001 - $250,000	2	5.3%	12.4%	403	22.1%	30.7%		0	0.0%	0	0.0%		0	0.0%	14.3%	0	0.0%	29.2%	0	0.0%	13.4%	0	0.0%	29.3%
		$250,001 - $500,000	2	5.3%	7.9%	600	32.8%	41.5%		1	25.0%	350	72.2%		1	33.3%	10.8%	350	76.9%	46.2%	0	0.0%	9.9%	0	0.0%	45.2%
		Total	*38*	*100%*	*100%*	*1,827*	*100%*	*100%*		*4*	*100%*	*485*	*100%*		*3*	*100%*	*100%*	*455*	*100%*	*100%*	*1*	*100%*	*100%*	*30*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	31	91.2%		688	46.2%			3	100.0%	135	100.0%		2	100.0%		105	100.0%		1	100.0%		30	100.0%	
		$100,001 - $250,000	1	2.9%		200	13.4%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	2	5.9%		600	40.3%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*34*	*100%*		*1,488*	*100%*			*3*	*100%*	*135*	*100%*		*2*	*100%*		*105*	*100%*		*1*	*100%*		*30*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

GEORGIA

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.2%	0	0.0%	0.8%	5.8%	0	0.0%	0	0.0%	7.8%	0	0.0%	3.1%	0	0.0%	2.3%	0	0.0%	4.7%	0	0.0%	2.4%
	Moderate	2	66.7%	19.7%	160	22.6%	15.0%	27.1%	2	28.6%	109	14.3%	12.4%	1	25.0%	4.7%	64	13.7%	2.0%	1	33.3%	4.7%	45	15.3%	2.7%
	Middle	0	0.0%	30.1%	0	0.0%	27.3%	31.4%	1	14.3%	70	9.2%	37.6%	0	0.0%	41.5%	0	0.0%	33.1%	1	33.3%	41.3%	70	23.7%	36.0%
	Upper	1	33.3%	48.9%	547	77.4%	56.9%	35.6%	3	42.9%	507	66.6%	36.2%	2	50.0%	47.0%	327	70.2%	60.6%	1	33.3%	44.9%	180	61.0%	56.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	14.3%	75	9.9%	6.1%	1	25.0%	3.7%	75	16.1%	2.0%	0	0.0%	4.4%	0	0.0%	2.5%
	Total	*3*	*100%*	*100%*	*707*	*100%*	*100%*	*100%*	*7*	*100%*	*761*	*100%*	*100%*	*4*	*100%*	*100%*	*466*	*100%*	*100%*	*3*	*100%*	*100%*	*295*	*100%*	*100%*
REFINANCE	Low	1	11.1%	1.9%	85	10.0%	0.8%	5.8%	1	16.7%	20	3.2%	7.8%	0	0.0%	3.9%	0	0.0%	1.4%	1	25.0%	6.3%	20	7.7%	2.7%
	Moderate	2	22.2%	19.5%	178	20.9%	12.7%	27.1%	0	0.0%	0	0.0%	12.4%	0	0.0%	8.1%	0	0.0%	3.7%	0	0.0%	5.3%	0	0.0%	2.5%
	Middle	3	33.3%	29.8%	179	21.0%	25.9%	31.4%	2	33.3%	125	20.0%	37.6%	0	0.0%	41.4%	0	0.0%	37.1%	2	50.0%	48.2%	125	48.1%	46.7%
	Upper	3	33.3%	48.8%	411	48.2%	60.7%	35.6%	3	50.0%	480	76.8%	36.2%	2	100.0%	42.6%	365	100.0%	55.9%	1	25.0%	32.6%	115	44.2%	44.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	6.1%	0	0.0%	3.9%	0	0.0%	1.9%	0	0.0%	7.6%	0	0.0%	4.1%
	Total	*9*	*100%*	*100%*	*853*	*100%*	*100%*	*100%*	*6*	*100%*	*625*	*100%*	*100%*	*2*	*100%*	*100%*	*365*	*100%*	*100%*	*4*	*100%*	*100%*	*260*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	5.3%	0	0.0%	2.6%	5.8%	0	0.0%	0	0.0%	7.8%	0	0.0%	4.1%	0	0.0%	3.1%	0	0.0%	3.8%	0	0.0%	2.2%
	Moderate	2	33.3%	26.3%	58	26.9%	19.3%	27.1%	0	0.0%	0	0.0%	12.4%	0	0.0%	6.1%	0	0.0%	6.4%	0	0.0%	3.8%	0	0.0%	1.9%
	Middle	1	16.7%	28.9%	43	19.9%	21.6%	31.4%	5	55.6%	197	69.6%	37.6%	4	50.0%	32.7%	167	66.0%	32.8%	1	100.0%	42.3%	30	100.0%	46.6%
	Upper	3	50.0%	39.5%	115	53.2%	56.4%	35.6%	4	44.4%	86	30.4%	36.2%	4	50.0%	46.9%	86	34.0%	46.7%	0	0.0%	42.3%	0	0.0%	44.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	6.1%	0	0.0%	10.2%	0	0.0%	11.0%	0	0.0%	7.7%	0	0.0%	5.1%
	Total	*6*	*100%*	*100%*	*216*	*100%*	*100%*	*100%*	*9*	*100%*	*283*	*100%*	*100%*	*8*	*100%*	*100%*	*253*	*100%*	*100%*	*1*	*100%*	*100%*	*30*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	15.9%	0	0.0%	12.0%	8.9%	0	0.0%	0	0.0%	21.1%	0	0.0%	26.7%	0	0.0%	22.2%	0	0.0%	34.4%	0	0.0%	17.0%
	Moderate	0	0.0%	49.2%	0	0.0%	36.4%	52.0%	0	0.0%	0	0.0%	17.1%	0	0.0%	24.4%	0	0.0%	3.9%	0	0.0%	9.4%	0	0.0%	1.0%
	Middle	0	0.0%	30.2%	0	0.0%	49.1%	34.5%	0	0.0%	0	0.0%	42.0%	0	0.0%	33.3%	0	0.0%	25.6%	0	0.0%	40.6%	0	0.0%	44.2%
	Upper	0	0.0%	4.8%	0	0.0%	2.5%	4.6%	0	0.0%	0	0.0%	14.7%	0	0.0%	6.7%	0	0.0%	47.0%	0	0.0%	9.4%	0	0.0%	30.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.0%	0	0.0%	8.9%	0	0.0%	1.4%	0	0.0%	6.3%	0	0.0%	7.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	4.5%	0	0.0%	0.8%	5.8%	0	0.0%	0	0.0%	7.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	4.5%	0	0.0%	2.7%	27.1%	0	0.0%	0	0.0%	12.4%	0	0.0%	2.9%	0	0.0%	0.3%	0	0.0%	7.4%	0	0.0%	2.2%
	Middle	0	0.0%	36.4%	0	0.0%	37.0%	31.4%	1	100.0%	38	100.0%	37.6%	1	100.0%	35.3%	38	100.0%	27.0%	0	0.0%	40.7%	0	0.0%	49.5%
	Upper	0	0.0%	54.5%	0	0.0%	59.5%	35.6%	0	0.0%	0	0.0%	36.2%	0	0.0%	58.8%	0	0.0%	70.3%	0	0.0%	51.9%	0	0.0%	48.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	6.1%	0	0.0%	2.9%	0	0.0%	2.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*38*	*100%*	*100%*	*1*	*100%*	*100%*	*38*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	5.8%	0	0.0%	0	0.0%	7.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	7.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	27.1%	0	0.0%	0	0.0%	12.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	33.3%	0	0.0%	3.6%	31.4%	1	100.0%	24	100.0%	37.6%	1	100.0%	54.5%	24	100.0%	49.2%	0	0.0%	32.0%	0	0.0%	27.4%
	Upper	0	0.0%	66.7%	0	0.0%	96.4%	35.6%	0	0.0%	0	0.0%	36.2%	0	0.0%	45.5%	0	0.0%	50.8%	0	0.0%	52.0%	0	0.0%	57.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	6.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.0%	0	0.0%	7.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*24*	*100%*	*100%*	*1*	*100%*	*100%*	*24*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.9%	0	0.0%	1.5%	5.8%	0	0.0%	0	0.0%	7.8%	0	0.0%	5.0%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	22.0%	0	0.0%	13.3%	27.1%	0	0.0%	0	0.0%	12.4%	0	0.0%	15.0%	0	0.0%	6.5%	0	0.0%	16.7%	0	0.0%	9.4%
	Middle	0	0.0%	36.6%	0	0.0%	41.0%	31.4%	0	0.0%	0	0.0%	37.6%	0	0.0%	40.0%	0	0.0%	37.3%	0	0.0%	61.1%	0	0.0%	56.0%
	Upper	0	0.0%	36.6%	0	0.0%	44.2%	35.6%	0	0.0%	0	0.0%	36.2%	0	0.0%	35.0%	0	0.0%	50.1%	0	0.0%	16.7%	0	0.0%	22.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	6.1%	0	0.0%	5.0%	0	0.0%	4.6%	0	0.0%	5.6%	0	0.0%	12.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	5.6%	2.2%	85	4.8%	3.6%	5.8%	1	4.2%	20	1.2%	7.8%	0	0.0%	4.0%	0	0.0%	6.7%	1	12.5%	5.8%	20	3.4%	5.5%
	Moderate	6	33.3%	20.6%	396	22.3%	19.4%	27.1%	2	8.3%	109	6.3%	12.4%	1	6.3%	6.4%	64	5.6%	2.8%	1	12.5%	5.1%	45	7.7%	2.3%
	Middle	4	22.2%	30.2%	222	12.5%	32.2%	31.4%	10	41.7%	454	26.2%	37.6%	6	37.5%	40.9%	229	20.0%	32.1%	4	50.0%	43.3%	225	38.5%	39.7%
	Upper	7	38.9%	47.0%	1,073	60.4%	44.8%	35.6%	10	41.7%	1,073	62.0%	36.2%	8	50.0%	44.6%	778	67.9%	56.4%	2	25.0%	40.4%	295	50.4%	48.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	4.2%	75	4.3%	6.1%	1	6.3%	4.1%	75	6.5%	1.9%	0	0.0%	5.5%	0	0.0%	3.9%
	Total	*18*	*100%*	*100%*	*1,776*	*100%*	*100%*	*100%*	*24*	*100%*	*1,731*	*100%*	*100%*	*16*	*100%*	*100%*	*1,146*	*100%*	*100%*	*8*	*100%*	*100%*	*585*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Albany

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.5%	0	0.0%	1.2%	29.0%	3	42.9%	209	27.5%	29.6%	2	50.0%	3.9%	139	29.8%	2.1%	1	33.3%	5.1%	70	23.7%	3.1%
	Moderate	2	66.7%	18.3%	160	22.6%	13.5%	18.3%	0	0.0%	0	0.0%	16.8%	0	0.0%	12.6%	0	0.0%	8.9%	0	0.0%	20.1%	0	0.0%	14.8%
	Middle	0	0.0%	21.7%	0	0.0%	19.9%	15.9%	3	42.9%	415	54.5%	19.5%	1	25.0%	18.0%	190	40.8%	16.9%	2	66.7%	19.2%	225	76.3%	19.1%
	Upper	1	33.3%	35.1%	547	77.4%	44.8%	36.9%	1	14.3%	137	18.0%	34.1%	1	25.0%	34.8%	137	29.4%	44.3%	0	0.0%	26.5%	0	0.0%	35.4%
	Unknown	0	0.0%	22.4%	0	0.0%	20.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	30.6%	0	0.0%	27.9%	0	0.0%	29.1%	0	0.0%	27.7%
	Total	*3*	*100%*	*100%*	*707*	*100%*	*100%*	*100%*	*7*	*100%*	*761*	*100%*	*100%*	*4*	*100%*	*100%*	*466*	*100%*	*100%*	*3*	*100%*	*100%*	*295*	*100%*	*100%*
REFINANCE	Low	2	22.2%	2.4%	65	7.6%	1.1%	29.0%	1	16.7%	20	3.2%	29.6%	0	0.0%	4.2%	0	0.0%	2.3%	1	25.0%	10.3%	20	7.7%	5.8%
	Moderate	2	22.2%	6.2%	134	15.7%	4.0%	18.3%	0	0.0%	0	0.0%	16.8%	0	0.0%	14.0%	0	0.0%	11.8%	0	0.0%	10.0%	0	0.0%	9.5%
	Middle	1	11.1%	13.7%	126	14.8%	10.4%	15.9%	3	50.0%	306	49.0%	19.5%	1	50.0%	15.5%	116	31.8%	13.4%	2	50.0%	21.6%	190	73.1%	23.8%
	Upper	4	44.4%	41.3%	528	61.9%	46.4%	36.9%	2	33.3%	299	47.8%	34.1%	1	50.0%	40.6%	249	68.2%	48.8%	1	25.0%	31.9%	50	19.2%	37.7%
	Unknown	0	0.0%	36.4%	0	0.0%	38.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	25.6%	0	0.0%	23.8%	0	0.0%	26.2%	0	0.0%	23.3%
	Total	*9*	*100%*	*100%*	*853*	*100%*	*100%*	*100%*	*6*	*100%*	*625*	*100%*	*100%*	*2*	*100%*	*100%*	*365*	*100%*	*100%*	*4*	*100%*	*100%*	*260*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	16.7%	5.3%	20	9.3%	1.1%	29.0%	1	11.1%	20	7.1%	29.6%	1	12.5%	4.1%	20	7.9%	2.0%	0	0.0%	11.5%	0	0.0%	7.6%
	Moderate	2	33.3%	13.2%	37	17.1%	6.0%	18.3%	4	44.4%	117	41.3%	16.8%	3	37.5%	10.2%	87	34.4%	6.2%	1	100.0%	23.1%	30	100.0%	12.6%
	Middle	0	0.0%	23.7%	0	0.0%	19.8%	15.9%	1	11.1%	80	28.3%	19.5%	1	12.5%	20.4%	80	31.6%	22.6%	0	0.0%	38.5%	0	0.0%	38.9%
	Upper	3	50.0%	52.6%	159	73.6%	60.6%	36.9%	3	33.3%	66	23.3%	34.1%	3	37.5%	53.1%	66	26.1%	60.3%	0	0.0%	19.2%	0	0.0%	31.3%
	Unknown	0	0.0%	5.3%	0	0.0%	12.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.2%	0	0.0%	8.9%	0	0.0%	7.7%	0	0.0%	9.6%
	Total	*6*	*100%*	*100%*	*216*	*100%*	*100%*	*100%*	*9*	*100%*	*283*	*100%*	*100%*	*8*	*100%*	*100%*	*253*	*100%*	*100%*	*1*	*100%*	*100%*	*30*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	29.0%	0	0.0%	0	0.0%	29.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.6%	0	0.0%	0.7%	18.3%	0	0.0%	0	0.0%	16.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.6%	0	0.0%	0.0%	15.9%	0	0.0%	0	0.0%	19.5%	0	0.0%	2.2%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	11.1%	0	0.0%	2.2%	36.9%	0	0.0%	0	0.0%	34.1%	0	0.0%	20.0%	0	0.0%	2.6%	0	0.0%	9.4%	0	0.0%	2.7%
	Unknown	0	0.0%	85.7%	0	0.0%	97.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	77.8%	0	0.0%	97.1%	0	0.0%	90.6%	0	0.0%	97.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	29.0%	1	100.0%	38	100.0%	29.6%	1	100.0%	2.9%	38	100.0%	1.3%	0	0.0%	7.4%	0	0.0%	1.1%
	Moderate	0	0.0%	4.5%	0	0.0%	0.8%	18.3%	0	0.0%	0	0.0%	16.8%	0	0.0%	11.8%	0	0.0%	10.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	13.6%	0	0.0%	7.6%	15.9%	0	0.0%	0	0.0%	19.5%	0	0.0%	17.6%	0	0.0%	15.7%	0	0.0%	37.0%	0	0.0%	22.3%
	Upper	0	0.0%	72.7%	0	0.0%	78.3%	36.9%	0	0.0%	0	0.0%	34.1%	0	0.0%	67.6%	0	0.0%	72.9%	0	0.0%	40.7%	0	0.0%	51.0%
	Unknown	0	0.0%	9.1%	0	0.0%	13.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	14.8%	0	0.0%	25.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*38*	*100%*	*100%*	*1*	*100%*	*100%*	*38*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Albany

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	29.0%	0	0.0%	0	0.0%	29.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	8.0%	0	0.0%	8.9%
	Moderate	0	0.0%	33.3%	0	0.0%	3.6%	18.3%	0	0.0%	0	0.0%	16.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	24.0%	0	0.0%	28.1%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.9%	1	100.0%	24	100.0%	19.5%	1	100.0%	18.2%	24	100.0%	13.0%	0	0.0%	20.0%	0	0.0%	16.6%
	Upper	0	0.0%	33.3%	0	0.0%	14.4%	36.9%	0	0.0%	0	0.0%	34.1%	0	0.0%	72.7%	0	0.0%	78.2%	0	0.0%	36.0%	0	0.0%	39.8%
	Unknown	0	0.0%	33.3%	0	0.0%	82.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.1%	0	0.0%	8.7%	0	0.0%	12.0%	0	0.0%	6.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*24*	*100%*	*100%*	*1*	*100%*	*100%*	*24*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.4%	0	0.0%	0.5%	29.0%	0	0.0%	0	0.0%	29.6%	0	0.0%	5.0%	0	0.0%	1.5%	0	0.0%	5.6%	0	0.0%	6.1%
	Moderate	0	0.0%	2.4%	0	0.0%	3.1%	18.3%	0	0.0%	0	0.0%	16.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	4.9%	0	0.0%	6.7%	15.9%	0	0.0%	0	0.0%	19.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	12.3%
	Upper	0	0.0%	2.4%	0	0.0%	3.0%	36.9%	0	0.0%	0	0.0%	34.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	87.8%	0	0.0%	86.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.0%	0	0.0%	98.5%	0	0.0%	88.9%	0	0.0%	81.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	3	16.7%	2.4%	85	4.8%	0.9%	29.0%	6	25.0%	287	16.6%	29.6%	4	25.0%	3.8%	197	17.2%	1.6%	2	25.0%	6.7%	90	15.4%	2.9%
	Moderate	6	33.3%	12.1%	331	18.6%	7.2%	18.3%	4	16.7%	117	6.8%	16.8%	3	18.8%	12.2%	87	7.6%	7.3%	1	12.5%	16.1%	30	5.1%	10.6%
	Middle	1	5.6%	17.2%	126	7.1%	11.9%	15.9%	8	33.3%	825	47.7%	19.5%	4	25.0%	16.7%	410	35.8%	12.3%	4	50.0%	20.0%	415	70.9%	15.9%
	Upper	8	44.4%	36.9%	1,234	69.5%	34.7%	36.9%	6	25.0%	502	29.0%	34.1%	5	31.3%	37.2%	452	39.4%	35.7%	1	12.5%	27.4%	50	8.5%	28.9%
	Unknown	0	0.0%	31.4%	0	0.0%	45.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	30.1%	0	0.0%	43.1%	0	0.0%	29.9%	0	0.0%	41.6%
	Total	*18*	*100%*	*100%*	*1,776*	*100%*	*100%*	*100%*	*24*	*100%*	*1,731*	*100%*	*100%*	*16*	*100%*	*100%*	*1,146*	*100%*	*100%*	*8*	*100%*	*100%*	*585*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	17	18.3%	15.6%	281	14.6%	19.9%	18.5%	1	9.1%	5	0.4%	21.0%	1	33.3%	18.1%	5	41.7%	25.1%	0	0.0%	17.1%	0	0.0%	18.6%
	Moderate	45	48.4%	33.1%	949	49.3%	28.0%	31.8%	3	27.3%	70	5.9%	10.2%	0	0.0%	8.4%	0	0.0%	5.5%	3	37.5%	9.5%	70	5.9%	7.0%
	Middle	18	19.4%	25.2%	390	20.2%	24.8%	24.0%	3	27.3%	1,003	84.1%	37.9%	0	0.0%	39.8%	0	0.0%	39.8%	3	37.5%	38.6%	1,003	84.9%	47.1%
	Upper	13	14.0%	25.7%	306	15.9%	27.4%	25.7%	3	27.3%	13	1.1%	26.0%	2	66.7%	28.6%	7	58.3%	22.7%	1	12.5%	29.5%	6	0.5%	21.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	9.1%	102	8.5%	4.8%	0	0.0%	4.7%	0	0.0%	6.8%	1	12.5%	4.6%	102	8.6%	5.8%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.1%
	Total	*93*	*100%*	*100%*	*1,926*	*100%*	*100%*	*100%*	*11*	*100%*	*1,193*	*100%*	*100%*	*3*	*100%*	*100%*	*12*	*100%*	*100%*	*8*	*100%*	*100%*	*1,181*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	11.1%	0	0.0%	2.9%	8.2%	0	0.0%	0	0.0%	11.0%	0	0.0%	16.7%	0	0.0%	1.1%	0	0.0%	5.6%	0	0.0%	0.5%
	Moderate	0	0.0%	11.1%	0	0.0%	1.0%	10.6%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	33.3%	0	0.0%	86.6%	31.8%	2	66.7%	500	71.4%	35.4%	0	0.0%	41.7%	0	0.0%	28.2%	2	66.7%	44.4%	500	71.4%	56.7%
	Upper	0	0.0%	44.4%	0	0.0%	9.5%	49.4%	1	33.3%	200	28.6%	52.4%	0	0.0%	25.0%	0	0.0%	69.2%	1	33.3%	38.9%	200	28.6%	33.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	8.9%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	16.7%	0	0.0%	1.6%	0	0.0%	5.6%	0	0.0%	0.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*700*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*700*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Albany

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	84	90.3%	42.5%	1,497	77.7%	32.3%	91.4%	9	81.8%	691	57.9%	92.1%	3	100.0%	49.0%	12	100.0%	31.4%	6	75.0%	51.6%	679	57.5%	30.7%
		Over $1 Million	4	4.3%		361	18.7%		7.8%	2	18.2%	502	42.1%	7.3%	0	0.0%		0	0.0%		2	25.0%		502	42.5%	
		Total Rev. available	88	94.6%		1,858	96.5%		99.2%	11	100.0%	1,193	100.0%	99.4%	3	100.0%		12	100.0%		8	100.0%		1,181	100.0%	
		Rev. Not Known	5	5.4%		68	3.5%		0.8%	0	0.0%	0	0.0%	0.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*93*	*100%*		*1,926*	*100%*		*100.0%*	*11*	*100%*	*1,193*	*100%*	*100%*	*3*	*100%*		*12*	*100%*		*8*	*100%*		*1,181*	*100%*	
	Loan Size	$100,000 or Less	90	96.8%	91.9%	1,529	79.4%	33.9%		8	72.7%	161	13.5%		3	100.0%	92.2%	12	100.0%	30.2%	5	62.5%	91.3%	149	12.6%	31.9%
		$100,001 - $250,000	3	3.2%	4.5%	397	20.6%	17.8%		1	9.1%	102	8.5%		0	0.0%	4.3%	0	0.0%	18.6%	1	12.5%	5.2%	102	8.6%	22.4%
		$250,001 - $1 Million	0	0.0%	3.5%	0	0.0%	48.3%		2	18.2%	930	78.0%		0	0.0%	3.5%	0	0.0%	51.2%	2	25.0%	3.5%	930	78.7%	45.7%
		Total	*93*	*100%*	*100.0%*	*1,926*	*100%*	*100.0%*		*11*	*100%*	*1,193*	*100%*		*3*	*100%*	*100%*	*12*	*100%*	*100%*	*8*	*100%*	*100%*	*1,181*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	83	98.8%		1,367	91.3%			8	88.9%	161	23.3%		3	100.0%		12	100.0%		5	83.3%		149	21.9%	
		$100,001 - $250,000	1	1.2%		130	8.7%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	11.1%	530	76.7%		0	0.0%		0	0.0%		1	16.7%		530	78.1%	
		Total	*84*	*100%*		*1,497*	*100%*			*9*	*100%*	*691*	*100%*		*3*	*100%*		*12*	*100%*		*6*	*100%*		*679*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	77.8%	0	0.0%	88.9%	94.1%	0	0.0%	0	0.0%	93.9%	0	0.0%	41.7%	0	0.0%	28.2%	0	0%	50.0%	0	0%	17.3%
		Over $1 Million	0	0.0%		0	0.0%		5.9%	2	66.7%	500	71.4%	6.1%	0	0.0%		0	0.0%		2	66.7%		500	71.4%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	2	66.7%	500	71.4%	100.0%	0	0.0%		0	0.0%		2	66.7%		500	71.4%	
		Not Known	0	0.0%		0	0.0%		0.0%	1	33.3%	200	28.6%	0.0%	0	0.0%		0	0.0%		1	33.3%		200	28.6%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*3*	*100%*	*700*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*3*	*100%*		*700*	*100%*	
	Loan Size	$100,000 or Less	0	0.0%	72.2%	0	0.0%	13.6%		0	0.0%	0	0.0%		0	0.0%	83.3%	0	0.0%	12.1%	0	0.0%	83.3%	0	0.0%	29.0%
		$100,001 - $250,000	0	0.0%	11.1%	0	0.0%	17.0%		3	100.0%	700	100.0%		0	0.0%	8.3%	0	0.0%	24.0%	3	100.0%	16.7%	700	100.0%	71.0%
		$250,001 - $500,000	0	0.0%	16.7%	0	0.0%	69.4%		0	0.0%	0	0.0%		0	0.0%	8.3%	0	0.0%	63.9%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*3*	*100%*	*700*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*700*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	14	21.5%	15.4%	3,255	16.7%	12.9%	14.0%	9	7.0%	1,897	4.9%	9.7%	6	8.5%	10.0%	1,298	5.9%	7.5%	3	5.2%	9.5%	599	3.6%	7.1%
	Moderate	12	18.5%	12.3%	3,284	16.8%	9.8%	10.5%	36	27.9%	9,427	24.4%	22.3%	23	32.4%	21.8%	6,495	29.3%	18.1%	13	22.4%	19.8%	2,932	17.8%	16.6%
	Middle	24	36.9%	47.1%	7,263	37.3%	47.1%	46.4%	52	40.3%	14,992	38.8%	38.2%	25	35.2%	39.9%	6,819	30.8%	38.0%	27	46.6%	41.3%	8,173	49.5%	39.5%
	Upper	15	23.1%	25.2%	5,691	29.2%	30.2%	29.1%	32	24.8%	12,341	31.9%	29.8%	17	23.9%	28.2%	7,547	34.1%	36.4%	15	25.9%	29.5%	4,794	29.1%	36.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*65*	*100%*	*100%*	*19,493*	*100%*	*100%*	*100%*	*129*	*100%*	*38,657*	*100%*	*100%*	*71*	*100%*	*100%*	*22,159*	*100%*	*100%*	*58*	*100%*	*100%*	*16,498*	*100%*	*100%*
REFINANCE	Low	2	2.6%	8.1%	429	2.4%	6.7%	14.0%	9	18.8%	2,005	17.8%	9.7%	8	25.0%	11.2%	1,682	21.2%	9.2%	1	6.3%	11.1%	323	9.7%	10.1%
	Moderate	8	10.3%	8.6%	1,510	8.5%	6.4%	10.5%	4	8.3%	665	5.9%	22.3%	2	6.3%	18.5%	257	3.2%	15.4%	2	12.5%	20.5%	408	12.3%	18.6%
	Middle	40	51.3%	53.7%	8,855	50.0%	48.9%	46.4%	22	45.8%	4,337	38.5%	38.2%	12	37.5%	40.1%	2,333	29.4%	36.7%	10	62.5%	37.0%	2,004	60.2%	32.8%
	Upper	28	35.9%	29.6%	6,925	39.1%	37.9%	29.1%	13	27.1%	4,245	37.7%	29.8%	10	31.3%	30.2%	3,653	46.1%	38.6%	3	18.8%	31.4%	592	17.8%	38.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*78*	*100%*	*100%*	*17,719*	*100%*	*100%*	*100%*	*48*	*100%*	*11,252*	*100%*	*100%*	*32*	*100%*	*100%*	*7,925*	*100%*	*100%*	*16*	*100%*	*100%*	*3,327*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	11.8%	8.1%	180	21.6%	5.3%	14.0%	3	10.3%	170	9.4%	9.7%	1	5.9%	6.1%	25	2.1%	4.2%	2	16.7%	5.0%	145	22.5%	4.4%
	Moderate	0	0.0%	4.4%	0	0.0%	3.3%	10.5%	6	20.7%	400	22.0%	22.3%	2	11.8%	11.4%	50	4.3%	9.3%	4	33.3%	15.6%	350	54.3%	19.3%
	Middle	9	52.9%	53.7%	340	40.8%	45.7%	46.4%	8	27.6%	269	14.8%	38.2%	6	35.3%	38.6%	221	18.8%	32.8%	2	16.7%	48.2%	48	7.5%	41.7%
	Upper	6	35.3%	33.8%	314	37.6%	45.7%	29.1%	12	41.4%	979	53.9%	29.8%	8	47.1%	43.9%	878	74.8%	53.7%	4	33.3%	31.2%	101	15.7%	34.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*17*	*100%*	*100%*	*834*	*100%*	*100%*	*100%*	*29*	*100%*	*1,818*	*100%*	*100%*	*17*	*100%*	*100%*	*1,174*	*100%*	*100%*	*12*	*100%*	*100%*	*644*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	42.9%	0	0.0%	26.0%	26.6%	0	0.0%	0	0.0%	17.0%	0	0.0%	16.7%	0	0.0%	12.0%	0	0.0%	20.0%	0	0.0%	54.5%
	Moderate	0	0.0%	14.3%	0	0.0%	11.0%	9.9%	0	0.0%	0	0.0%	33.7%	0	0.0%	31.3%	0	0.0%	26.6%	0	0.0%	30.0%	0	0.0%	14.7%
	Middle	0	0.0%	31.4%	0	0.0%	56.7%	35.7%	0	0.0%	0	0.0%	16.3%	0	0.0%	22.9%	0	0.0%	33.4%	0	0.0%	5.0%	0	0.0%	1.7%
	Upper	0	0.0%	11.4%	0	0.0%	6.4%	25.7%	0	0.0%	0	0.0%	33.0%	0	0.0%	29.2%	0	0.0%	27.9%	0	0.0%	45.0%	0	0.0%	29.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	2.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	2	40.0%	7.1%	381	60.4%	8.6%	14.0%	0	0.0%	0	0.0%	9.7%	0	0.0%	2.8%	0	0.0%	2.7%	0	0.0%	4.3%	0	0.0%	4.2%
	Moderate	0	0.0%	8.0%	0	0.0%	6.6%	10.5%	1	12.5%	48	7.9%	22.3%	0	0.0%	13.1%	0	0.0%	10.4%	1	33.3%	14.8%	48	23.3%	9.8%
	Middle	1	20.0%	53.6%	25	4.0%	46.5%	46.4%	4	50.0%	295	48.8%	38.2%	3	60.0%	51.0%	257	64.4%	45.7%	1	33.3%	45.2%	38	18.4%	45.9%
	Upper	2	40.0%	31.3%	225	35.7%	38.3%	29.1%	3	37.5%	262	43.3%	29.8%	2	40.0%	33.1%	142	35.6%	41.2%	1	33.3%	35.7%	120	58.3%	40.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*631*	*100%*	*100%*	*100%*	*8*	*100%*	*605*	*100%*	*100%*	*5*	*100%*	*100%*	*399*	*100%*	*100%*	*3*	*100%*	*100%*	*206*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	8.7%	0	0.0%	4.8%	14.0%	1	20.0%	200	64.7%	9.7%	1	100.0%	13.3%	200	100.0%	7.2%	0	0.0%	9.5%	0	0.0%	6.1%
	Moderate	0	0.0%	8.7%	0	0.0%	5.5%	10.5%	0	0.0%	0	0.0%	22.3%	0	0.0%	10.0%	0	0.0%	25.5%	0	0.0%	26.2%	0	0.0%	19.4%
	Middle	3	100.0%	43.5%	419	100.0%	31.5%	46.4%	4	80.0%	109	35.3%	38.2%	0	0.0%	36.7%	0	0.0%	30.0%	4	100.0%	35.7%	109	100.0%	26.8%
	Upper	0	0.0%	39.1%	0	0.0%	58.2%	29.1%	0	0.0%	0	0.0%	29.8%	0	0.0%	40.0%	0	0.0%	37.2%	0	0.0%	28.6%	0	0.0%	47.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*419*	*100%*	*100%*	*100%*	*5*	*100%*	*309*	*100%*	*100%*	*1*	*100%*	*100%*	*200*	*100%*	*100%*	*4*	*100%*	*100%*	*109*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	12.9%	0	0.0%	8.3%	14.0%	0	0.0%	0	0.0%	9.7%	0	0.0%	15.4%	0	0.0%	21.2%	0	0.0%	33.3%	0	0.0%	19.2%
	Moderate	0	0.0%	29.0%	0	0.0%	28.8%	10.5%	0	0.0%	0	0.0%	22.3%	0	0.0%	15.4%	0	0.0%	6.5%	0	0.0%	40.0%	0	0.0%	46.6%
	Middle	0	0.0%	41.9%	0	0.0%	44.6%	46.4%	0	0.0%	0	0.0%	38.2%	0	0.0%	46.2%	0	0.0%	31.9%	0	0.0%	20.0%	0	0.0%	33.8%
	Upper	0	0.0%	16.1%	0	0.0%	18.3%	29.1%	0	0.0%	0	0.0%	29.8%	0	0.0%	23.1%	0	0.0%	40.4%	0	0.0%	6.7%	0	0.0%	0.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	20	11.9%	11.6%	4,245	10.9%	11.7%	14.0%	22	10.0%	4,272	8.1%	9.7%	16	12.7%	10.0%	3,205	10.1%	8.5%	6	6.5%	9.5%	1,067	5.1%	12.2%
	Moderate	20	11.9%	10.2%	4,794	12.3%	8.5%	10.5%	47	21.5%	10,540	20.0%	22.3%	27	21.4%	19.8%	6,802	21.4%	18.6%	20	21.5%	19.7%	3,738	18.0%	16.8%
	Middle	77	45.8%	50.5%	16,902	43.2%	48.9%	46.4%	90	41.1%	20,002	38.0%	38.2%	46	36.5%	40.2%	9,630	30.2%	36.8%	44	47.3%	40.4%	10,372	49.9%	34.6%
	Upper	51	30.4%	27.7%	13,155	33.6%	30.9%	29.1%	60	27.4%	17,827	33.9%	29.8%	37	29.4%	30.0%	12,220	38.4%	36.0%	23	24.7%	30.3%	5,607	27.0%	36.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*168*	*100%*	*100%*	*39,096*	*100%*	*100%*	*100%*	*219*	*100%*	*52,641*	*100%*	*100%*	*126*	*100%*	*100%*	*31,857*	*100%*	*100%*	*93*	*100%*	*100%*	*20,784*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Athens

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	3.1%	5.9%	385	2.0%	3.8%	32.2%	8	6.2%	1,351	3.5%	29.8%	4	5.6%	5.2%	624	2.8%	2.8%	4	6.9%	5.2%	727	4.4%	2.8%
	Moderate	9	13.8%	16.7%	1,914	9.8%	13.6%	14.3%	23	17.8%	5,295	13.7%	16.4%	11	15.5%	16.3%	2,390	10.8%	12.5%	12	20.7%	18.6%	2,905	17.6%	14.7%
	Middle	11	16.9%	18.1%	2,740	14.1%	17.2%	16.7%	38	29.5%	10,439	27.0%	15.9%	21	29.6%	19.6%	5,782	26.1%	18.4%	17	29.3%	20.4%	4,657	28.2%	19.2%
	Upper	43	66.2%	43.0%	14,454	74.1%	49.6%	36.7%	60	46.5%	21,572	55.8%	37.9%	35	49.3%	40.5%	13,363	60.3%	48.7%	25	43.1%	36.0%	8,209	49.8%	43.3%
	Unknown	0	0.0%	16.3%	0	0.0%	15.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.4%	0	0.0%	17.5%	0	0.0%	19.8%	0	0.0%	19.9%
	Total	*65*	*100%*	*100%*	*19,493*	*100%*	*100%*	*100%*	*129*	*100%*	*38,657*	*100%*	*100%*	*71*	*100%*	*100%*	*22,159*	*100%*	*100%*	*58*	*100%*	*100%*	*16,498*	*100%*	*100%*
REFINANCE	Low	6	7.7%	5.5%	789	4.5%	3.0%	32.2%	6	12.5%	1,027	9.1%	29.8%	5	15.6%	9.6%	992	12.5%	6.3%	1	6.3%	13.0%	35	1.1%	7.8%
	Moderate	18	23.1%	17.2%	3,050	17.2%	12.8%	14.3%	9	18.8%	1,807	16.1%	16.4%	5	15.6%	21.4%	1,186	15.0%	16.7%	4	25.0%	24.5%	621	18.7%	19.7%
	Middle	18	23.1%	22.4%	3,036	17.1%	19.0%	16.7%	7	14.6%	773	6.9%	15.9%	5	15.6%	23.0%	537	6.8%	20.1%	2	12.5%	17.0%	236	7.1%	17.7%
	Upper	36	46.2%	39.4%	10,844	61.2%	50.5%	36.7%	26	54.2%	7,645	67.9%	37.9%	17	53.1%	30.3%	5,210	65.7%	40.5%	9	56.3%	28.5%	2,435	73.2%	37.3%
	Unknown	0	0.0%	15.4%	0	0.0%	14.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.7%	0	0.0%	16.5%	0	0.0%	17.0%	0	0.0%	17.5%
	Total	*78*	*100%*	*100%*	*17,719*	*100%*	*100%*	*100%*	*48*	*100%*	*11,252*	*100%*	*100%*	*32*	*100%*	*100%*	*7,925*	*100%*	*100%*	*16*	*100%*	*100%*	*3,327*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	6.6%	0	0.0%	2.8%	32.2%	0	0.0%	0	0.0%	29.8%	0	0.0%	5.3%	0	0.0%	3.6%	0	0.0%	8.5%	0	0.0%	5.8%
	Moderate	3	17.6%	14.7%	245	29.4%	12.9%	14.3%	9	31.0%	425	23.4%	16.4%	3	17.6%	14.4%	110	9.4%	12.6%	6	50.0%	21.3%	315	48.9%	15.6%
	Middle	3	17.6%	26.5%	100	12.0%	23.5%	16.7%	8	27.6%	353	19.4%	15.9%	5	29.4%	21.2%	209	17.8%	15.6%	3	25.0%	29.8%	144	22.4%	27.9%
	Upper	11	64.7%	42.6%	489	58.6%	43.6%	36.7%	12	41.4%	1,040	57.2%	37.9%	9	52.9%	55.3%	855	72.8%	65.4%	3	25.0%	31.9%	185	28.7%	40.9%
	Unknown	0	0.0%	9.6%	0	0.0%	17.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	2.7%	0	0.0%	8.5%	0	0.0%	9.7%
	Total	*17*	*100%*	*100%*	*834*	*100%*	*100%*	*100%*	*29*	*100%*	*1,818*	*100%*	*100%*	*17*	*100%*	*100%*	*1,174*	*100%*	*100%*	*12*	*100%*	*100%*	*644*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	32.2%	0	0.0%	0	0.0%	29.8%	0	0.0%	2.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.3%	0	0.0%	0	0.0%	16.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.7%	0	0.0%	0	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	14.3%	0	0.0%	3.5%	36.7%	0	0.0%	0	0.0%	37.9%	0	0.0%	10.4%	0	0.0%	5.2%	0	0.0%	20.0%	0	0.0%	3.7%
	Unknown	0	0.0%	85.7%	0	0.0%	96.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	87.5%	0	0.0%	94.7%	0	0.0%	80.0%	0	0.0%	96.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	5.4%	0	0.0%	2.3%	32.2%	0	0.0%	0	0.0%	29.8%	0	0.0%	4.8%	0	0.0%	2.7%	0	0.0%	16.5%	0	0.0%	14.8%
	Moderate	0	0.0%	17.0%	0	0.0%	9.3%	14.3%	2	25.0%	86	14.2%	16.4%	0	0.0%	12.4%	0	0.0%	8.2%	2	66.7%	23.5%	86	41.7%	16.1%
	Middle	2	40.0%	21.4%	225	35.7%	14.6%	16.7%	2	25.0%	137	22.6%	15.9%	2	40.0%	33.1%	137	34.3%	32.9%	0	0.0%	20.0%	0	0.0%	16.4%
	Upper	3	60.0%	54.5%	406	64.3%	69.5%	36.7%	4	50.0%	382	63.1%	37.9%	3	60.0%	47.6%	262	65.7%	54.4%	1	33.3%	35.7%	120	58.3%	48.0%
	Unknown	0	0.0%	1.8%	0	0.0%	4.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	1.7%	0	0.0%	4.3%	0	0.0%	4.7%
	Total	*5*	*100%*	*100%*	*631*	*100%*	*100%*	*100%*	*8*	*100%*	*605*	*100%*	*100%*	*5*	*100%*	*100%*	*399*	*100%*	*100%*	*3*	*100%*	*100%*	*206*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Athens

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	4.3%	0	0.0%	2.6%	32.2%	1	20.0%	18	5.8%	29.8%	0	0.0%	6.7%	0	0.0%	2.4%	1	25.0%	9.5%	18	16.5%	3.7%
	Moderate	1	33.3%	8.7%	153	36.5%	5.2%	14.3%	2	40.0%	64	20.7%	16.4%	0	0.0%	20.0%	0	0.0%	7.6%	2	50.0%	23.8%	64	58.7%	10.8%
	Middle	1	33.3%	26.1%	135	32.2%	13.6%	16.7%	2	40.0%	227	73.5%	15.9%	1	100.0%	13.3%	200	100.0%	8.4%	1	25.0%	16.7%	27	24.8%	18.8%
	Upper	1	33.3%	60.9%	131	31.3%	78.6%	36.7%	0	0.0%	0	0.0%	37.9%	0	0.0%	50.0%	0	0.0%	57.6%	0	0.0%	40.5%	0	0.0%	41.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	24.0%	0	0.0%	9.5%	0	0.0%	25.5%
	Total	*3*	*100%*	*100%*	*419*	*100%*	*100%*	*100%*	*5*	*100%*	*309*	*100%*	*100%*	*1*	*100%*	*100%*	*200*	*100%*	*100%*	*4*	*100%*	*100%*	*109*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	32.2%	0	0.0%	0	0.0%	29.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	13.3%	0	0.0%	12.9%
	Moderate	0	0.0%	3.2%	0	0.0%	0.2%	14.3%	0	0.0%	0	0.0%	16.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.7%	0	0.0%	0	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	36.7%	0	0.0%	0	0.0%	37.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.8%	0	0.0%	99.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	86.7%	0	0.0%	87.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	8	4.8%	5.7%	1,174	3.0%	2.9%	32.2%	15	6.8%	2,396	4.6%	29.8%	9	7.1%	6.6%	1,616	5.1%	3.2%	6	6.5%	7.9%	780	3.8%	3.7%
	Moderate	31	18.5%	16.6%	5,362	13.7%	11.4%	14.3%	45	20.5%	7,677	14.6%	16.4%	19	15.1%	17.3%	3,686	11.6%	11.4%	26	28.0%	20.1%	3,991	19.2%	14.0%
	Middle	35	20.8%	20.4%	6,236	16.0%	15.8%	16.7%	57	26.0%	11,929	22.7%	15.9%	34	27.0%	21.0%	6,865	21.5%	15.8%	23	24.7%	19.9%	5,064	24.4%	17.1%
	Upper	94	56.0%	41.1%	26,324	67.3%	44.4%	36.7%	102	46.6%	30,639	58.2%	37.9%	64	50.8%	37.7%	19,690	61.8%	39.9%	38	40.9%	33.7%	10,949	52.7%	38.3%
	Unknown	0	0.0%	16.3%	0	0.0%	25.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.4%	0	0.0%	29.7%	0	0.0%	18.4%	0	0.0%	26.9%
	Total	*168*	*100%*	*100%*	*39,096*	*100%*	*100%*	*100%*	*219*	*100%*	*52,641*	*100%*	*100%*	*126*	*100%*	*100%*	*31,857*	*100%*	*100%*	*93*	*100%*	*100%*	*20,784*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	1	5.3%	19.7%	12	0.8%	21.0%	18.4%	2	22.2%	136	15.1%	12.2%	0	0.0%	10.9%	0	0.0%	13.0%	2	25.0%	9.4%	136	27.0%	10.8%
	Moderate	3	15.8%	12.2%	814	52.9%	15.6%	10.1%	0	0.0%	0	0.0%	23.4%	0	0.0%	28.2%	0	0.0%	36.4%	0	0.0%	26.8%	0	0.0%	33.3%
	Middle	9	47.4%	42.7%	486	31.6%	39.4%	43.2%	4	44.4%	357	39.5%	29.8%	0	0.0%	29.5%	0	0.0%	26.3%	4	50.0%	29.7%	357	71.0%	32.5%
	Upper	6	31.6%	24.5%	228	14.8%	23.7%	27.0%	3	33.3%	410	45.4%	34.6%	1	100.0%	31.0%	400	100.0%	24.2%	2	25.0%	33.5%	10	2.0%	23.3%
	Unknown	0	0.0%	0.4%	0	0.0%	0.3%	1.3%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.1%
	Total	*19*	*100%*	*100%*	*1,540*	*100%*	*100%*	*100%*	*9*	*100%*	*903*	*100%*	*100%*	*1*	*100%*	*100%*	*400*	*100%*	*100%*	*8*	*100%*	*100%*	*503*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	8.3%	0	0.0%	40.7%	16.1%	0	0.0%	0	0.0%	8.3%	0	0.0%	7.1%	0	0.0%	0.3%	0	0.0%	25.0%	0	0.0%	1.0%
	Moderate	0	0.0%	8.3%	0	0.0%	13.2%	9.7%	0	0.0%	0	0.0%	23.3%	0	0.0%	21.4%	0	0.0%	43.9%	0	0.0%	75.0%	0	0.0%	99.0%
	Middle	0	0.0%	66.7%	0	0.0%	12.3%	40.3%	0	0.0%	0	0.0%	41.7%	0	0.0%	64.3%	0	0.0%	55.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	16.7%	0	0.0%	33.8%	30.6%	0	0.0%	0	0.0%	26.7%	0	0.0%	7.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	3.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Athens

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	17	89.5%	44.7%	1,249	81.1%	35.3%	91.8%	4	44.4%	17	1.9%	91.8%	0	0.0%	44.8%	0	0.0%	32.2%	4	50.0%	47.6%	17	3.4%	25.7%
		Over $1 Million	2	10.5%		291	18.9%		7.2%	4	44.4%	486	53.8%	7.2%	0	0.0%		0	0.0%		4	50.0%		486	96.6%	
		Total Rev. available	19	100.0%		1,540	100.0%		99.0%	8	88.9%	503	55.7%	99.0%	0	0.0%		0	0.0%		8	100.0%		503	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		1.0%	1	11.1%	400	44.3%	1.0%	1	100.0%		400	100.0%		0	0.0%		0	0.0%	
		Total	*19*	*100%*		*1,540*	*100%*		*100.0%*	*9*	*100%*	*903*	*100%*	*100%*	*1*	*100%*		*400*	*100%*		*8*	*100%*		*503*	*100%*	
	Loan Size	$100,000 or Less	16	84.2%	91.8%	443	28.8%	35.7%		7	77.8%	253	28.0%		0	0.0%	93.7%	0	0.0%	40.3%	7	87.5%	93.4%	253	50.3%	40.3%
		$100,001 - $250,000	2	10.5%	4.4%	347	22.5%	17.4%		1	11.1%	250	27.7%		0	0.0%	3.6%	0	0.0%	16.8%	1	12.5%	4.0%	250	49.7%	19.9%
		$250,001 - $1 Million	1	5.3%	3.8%	750	48.7%	46.8%		1	11.1%	400	44.3%		1	100.0%	2.8%	400	100.0%	42.9%	0	0.0%	2.6%	0	0.0%	39.9%
		Total	*19*	*100%*	*100.0%*	*1,540*	*100%*	*100.0%*		*9*	*100%*	*903*	*100%*		*1*	*100%*	*100%*	*400*	*100%*	*100%*	*8*	*100%*	*100%*	*503*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	15	88.2%		382	30.6%			4	100.0%	17	100.0%		0	0.0%		0	0.0%		4	100.0%		17	100.0%	
		$100,001 - $250,000	1	5.9%		117	9.4%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	1	5.9%		750	60.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*17*	*100%*		*1,249*	*100%*			*4*	*100%*	*17*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*4*	*100%*		*17*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	33.3%	0	0.0%	19.6%	95.2%	0	0.0%	0	0.0%	93.3%	0	0.0%	57.1%	0	0.0%	56.0%	0	0.0%	50.0%	0	0.0%	77.6%
		Over $1 Million	0	0.0%		0	0.0%		4.8%	0	0.0%	0	0.0%	6.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	91.7%	0	0.0%	59.3%		0	0.0%	0	0.0%		0	0.0%	78.6%	0	0.0%	10.5%	0	0.0%	75.0%	0	0.0%	23.5%
		$100,001 - $250,000	0	0.0%	8.3%	0	0.0%	40.7%		0	0.0%	0	0.0%		0	0.0%	7.1%	0	0.0%	15.3%	0	0.0%	25.0%	0	0.0%	76.5%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	14.3%	0	0.0%	74.1%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	15	20.3%	9.7%	1,979	17.4%	7.7%	16.1%	26	25.0%	4,855	24.3%	13.6%	17	22.1%	15.5%	2,961	20.4%	14.4%	9	33.3%	13.0%	1,894	34.3%	11.8%
	Middle	36	48.6%	49.3%	5,065	44.6%	48.2%	50.2%	59	56.7%	11,356	56.7%	71.6%	45	58.4%	69.1%	8,175	56.4%	67.8%	14	51.9%	70.8%	3,181	57.6%	70.8%
	Upper	23	31.1%	41.0%	4,304	37.9%	44.1%	33.8%	19	18.3%	3,802	19.0%	14.8%	15	19.5%	15.5%	3,352	23.1%	17.7%	4	14.8%	16.2%	450	8.1%	17.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*74*	*100%*	*100%*	*11,348*	*100%*	*100%*	*100%*	*104*	*100%*	*20,013*	*100%*	*100%*	*77*	*100%*	*100%*	*14,488*	*100%*	*100%*	*27*	*100%*	*100%*	*5,525*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	49	26.5%	9.9%	4,341	20.3%	7.3%	16.1%	27	22.1%	2,378	16.4%	13.6%	20	23.8%	10.5%	1,856	20.5%	8.9%	7	18.4%	10.7%	522	9.6%	3.7%
	Middle	81	43.8%	47.5%	9,621	45.1%	46.5%	50.2%	80	65.6%	10,056	69.3%	71.6%	54	64.3%	73.2%	5,702	62.9%	72.1%	26	68.4%	72.9%	4,354	80.0%	87.4%
	Upper	55	29.7%	42.6%	7,383	34.6%	46.2%	33.8%	15	12.3%	2,076	14.3%	14.8%	10	11.9%	16.3%	1,511	16.7%	19.0%	5	13.2%	16.4%	565	10.4%	8.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*185*	*100%*	*100%*	*21,345*	*100%*	*100%*	*100%*	*122*	*100%*	*14,510*	*100%*	*100%*	*84*	*100%*	*100%*	*9,069*	*100%*	*100%*	*38*	*100%*	*100%*	*5,441*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	6	20.0%	14.7%	272	15.8%	9.8%	16.1%	13	12.4%	837	12.5%	13.6%	6	11.8%	9.8%	467	13.5%	8.3%	7	13.0%	9.0%	370	11.4%	6.6%
	Middle	10	33.3%	41.3%	560	32.6%	37.2%	50.2%	73	69.5%	4,596	68.4%	71.6%	34	66.7%	63.4%	2,337	67.6%	67.2%	39	72.2%	71.0%	2,259	69.3%	71.2%
	Upper	14	46.7%	44.0%	886	51.6%	53.0%	33.8%	19	18.1%	1,282	19.1%	14.8%	11	21.6%	26.8%	652	18.9%	24.4%	8	14.8%	20.0%	630	19.3%	22.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*30*	*100%*	*100%*	*1,718*	*100%*	*100%*	*100%*	*105*	*100%*	*6,715*	*100%*	*100%*	*51*	*100%*	*100%*	*3,456*	*100%*	*100%*	*54*	*100%*	*100%*	*3,259*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	45.0%	0	0.0%	18.3%	18.7%	0	0.0%	0	0.0%	41.5%	0	0.0%	26.3%	0	0.0%	33.1%	0	0.0%	37.5%	0	0.0%	75.6%
	Middle	0	0.0%	20.0%	0	0.0%	34.9%	43.1%	0	0.0%	0	0.0%	52.2%	0	0.0%	63.2%	0	0.0%	42.0%	0	0.0%	45.8%	0	0.0%	18.3%
	Upper	0	0.0%	35.0%	0	0.0%	46.9%	38.1%	0	0.0%	0	0.0%	6.3%	0	0.0%	10.5%	0	0.0%	24.9%	0	0.0%	16.7%	0	0.0%	6.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	14.3%	10.5%	10	2.7%	8.2%	16.1%	4	15.4%	180	8.4%	13.6%	0	0.0%	9.2%	0	0.0%	8.0%	4	22.2%	10.2%	180	13.1%	9.0%
	Middle	1	14.3%	38.6%	30	8.0%	38.8%	50.2%	19	73.1%	1,416	66.0%	71.6%	6	75.0%	71.9%	475	61.3%	67.1%	13	72.2%	69.9%	941	68.6%	67.2%
	Upper	5	71.4%	50.9%	337	89.4%	53.1%	33.8%	3	11.5%	550	25.6%	14.8%	2	25.0%	18.9%	300	38.7%	24.9%	1	5.6%	19.9%	250	18.2%	23.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*377*	*100%*	*100%*	*100%*	*26*	*100%*	*2,146*	*100%*	*100%*	*8*	*100%*	*100%*	*775*	*100%*	*100%*	*18*	*100%*	*100%*	*1,371*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.7%	0	0.0%	0.9%	16.1%	3	9.4%	239	13.1%	13.6%	1	9.1%	11.6%	45	8.4%	6.9%	2	9.5%	6.1%	194	15.0%	8.7%
	Middle	1	33.3%	44.4%	40	44.4%	23.4%	50.2%	27	84.4%	1,413	77.3%	71.6%	9	81.8%	76.7%	438	82.2%	79.6%	18	85.7%	76.8%	975	75.3%	71.1%
	Upper	2	66.7%	51.9%	50	55.6%	75.7%	33.8%	2	6.3%	175	9.6%	14.8%	1	9.1%	11.6%	50	9.4%	13.6%	1	4.8%	17.1%	125	9.7%	20.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*90*	*100%*	*100%*	*100%*	*32*	*100%*	*1,827*	*100%*	*100%*	*11*	*100%*	*100%*	*533*	*100%*	*100%*	*21*	*100%*	*100%*	*1,294*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	9.8%	0	0.0%	10.5%	16.1%	0	0.0%	0	0.0%	13.6%	0	0.0%	8.1%	0	0.0%	6.9%	0	0.0%	19.3%	0	0.0%	17.2%
	Middle	0	0.0%	53.7%	0	0.0%	51.7%	50.2%	0	0.0%	0	0.0%	71.6%	0	0.0%	83.8%	0	0.0%	84.4%	0	0.0%	76.1%	0	0.0%	78.7%
	Upper	0	0.0%	36.6%	0	0.0%	37.8%	33.8%	0	0.0%	0	0.0%	14.8%	0	0.0%	8.1%	0	0.0%	8.7%	0	0.0%	4.5%	0	0.0%	4.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	71	23.7%	10.0%	6,602	18.9%	8.0%	16.1%	73	18.8%	8,489	18.8%	13.6%	44	19.0%	13.3%	5,329	18.8%	12.9%	29	18.4%	12.3%	3,160	18.7%	16.4%
	Middle	129	43.1%	47.9%	15,316	43.9%	46.6%	50.2%	258	66.3%	28,837	63.8%	71.6%	148	64.1%	70.6%	17,127	60.5%	68.7%	110	69.6%	71.3%	11,710	69.3%	69.9%
	Upper	99	33.1%	42.1%	12,960	37.2%	45.4%	33.8%	58	14.9%	7,885	17.4%	14.8%	39	16.9%	16.1%	5,865	20.7%	18.4%	19	12.0%	16.4%	2,020	12.0%	13.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*299*	*100%*	*100%*	*34,878*	*100%*	*100%*	*100%*	*389*	*100%*	*45,211*	*100%*	*100%*	*231*	*100%*	*100%*	*28,321*	*100%*	*100%*	*158*	*100%*	*100%*	*16,890*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Dalton

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank							Bank					Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	2.7%	4.3%	130	1.1%	2.6%	20.4%	11	10.6%	1,366	6.8%	18.5%	9	11.7%	4.7%	1,174	8.1%	2.5%	2	7.4%	3.5%	192	3.5%	1.6%
	Moderate	37	50.0%	24.7%	4,246	37.4%	18.9%	19.5%	35	33.7%	5,241	26.2%	20.0%	28	36.4%	24.5%	4,288	29.6%	18.7%	7	25.9%	18.7%	953	17.2%	13.4%
	Middle	12	16.2%	23.5%	2,006	17.7%	22.5%	20.0%	29	27.9%	5,875	29.4%	22.0%	21	27.3%	26.7%	4,005	27.6%	25.7%	8	29.6%	27.8%	1,870	33.8%	25.5%
	Upper	23	31.1%	30.7%	4,966	43.8%	39.4%	40.2%	29	27.9%	7,531	37.6%	39.5%	19	24.7%	27.6%	5,021	34.7%	36.2%	10	37.0%	31.3%	2,510	45.4%	40.2%
	Unknown	0	0.0%	16.7%	0	0.0%	16.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.5%	0	0.0%	16.9%	0	0.0%	18.7%	0	0.0%	19.4%
	Total	*74*	*100%*	*100%*	*11,348*	*100%*	*100%*	*100%*	*104*	*100%*	*20,013*	*100%*	*100%*	*77*	*100%*	*100%*	*14,488*	*100%*	*100%*	*27*	*100%*	*100%*	*5,525*	*100%*	*100%*
REFINANCE	Low	10	5.4%	4.4%	763	3.6%	2.5%	20.4%	19	15.6%	1,333	9.2%	18.5%	15	17.9%	8.3%	1,166	12.9%	5.0%	4	10.5%	9.1%	167	3.1%	2.2%
	Moderate	68	36.8%	17.4%	6,461	30.3%	12.3%	19.5%	32	26.2%	2,888	19.9%	20.0%	23	27.4%	23.8%	1,982	21.9%	17.6%	9	23.7%	18.0%	906	16.7%	6.3%
	Middle	39	21.1%	22.0%	4,095	19.2%	19.2%	20.0%	33	27.0%	3,611	24.9%	22.0%	24	28.6%	24.8%	2,723	30.0%	23.4%	9	23.7%	21.9%	888	16.3%	9.4%
	Upper	68	36.8%	39.1%	10,026	47.0%	48.4%	40.2%	38	31.1%	6,678	46.0%	39.5%	22	26.2%	33.2%	3,198	35.3%	43.1%	16	42.1%	38.9%	3,480	64.0%	25.4%
	Unknown	0	0.0%	17.1%	0	0.0%	17.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.9%	0	0.0%	11.0%	0	0.0%	12.1%	0	0.0%	56.6%
	Total	*185*	*100%*	*100%*	*21,345*	*100%*	*100%*	*100%*	*122*	*100%*	*14,510*	*100%*	*100%*	*84*	*100%*	*100%*	*9,069*	*100%*	*100%*	*38*	*100%*	*100%*	*5,441*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	10.0%	10.7%	96	5.6%	6.2%	20.4%	14	13.3%	448	6.7%	18.5%	4	7.8%	9.8%	122	3.5%	7.3%	10	18.5%	9.7%	326	10.0%	4.9%
	Moderate	3	10.0%	13.3%	117	6.8%	9.6%	19.5%	25	23.8%	1,572	23.4%	20.0%	10	19.6%	18.8%	623	18.0%	15.3%	15	27.8%	21.4%	949	29.1%	19.7%
	Middle	8	26.7%	29.3%	535	31.1%	32.6%	20.0%	18	17.1%	1,332	19.8%	22.0%	8	15.7%	18.8%	656	19.0%	19.0%	10	18.5%	24.8%	676	20.7%	22.7%
	Upper	16	53.3%	45.3%	970	56.5%	50.7%	40.2%	48	45.7%	3,363	50.1%	39.5%	29	56.9%	49.1%	2,055	59.5%	53.8%	19	35.2%	41.4%	1,308	40.1%	50.6%
	Unknown	0	0.0%	1.3%	0	0.0%	0.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	4.5%	0	0.0%	2.8%	0	0.0%	2.1%
	Total	*30*	*100%*	*100%*	*1,718*	*100%*	*100%*	*100%*	*105*	*100%*	*6,715*	*100%*	*100%*	*51*	*100%*	*100%*	*3,456*	*100%*	*100%*	*54*	*100%*	*100%*	*3,259*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.4%	0	0.0%	0	0.0%	18.5%	0	0.0%	5.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.5%	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.2%	0	0.0%	0.1%
	Middle	0	0.0%	5.0%	0	0.0%	0.8%	20.0%	0	0.0%	0	0.0%	22.0%	0	0.0%	5.3%	0	0.0%	2.4%	0	0.0%	4.2%	0	0.0%	0.6%
	Upper	0	0.0%	15.0%	0	0.0%	5.5%	40.2%	0	0.0%	0	0.0%	39.5%	0	0.0%	5.3%	0	0.0%	4.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	80.0%	0	0.0%	93.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	84.2%	0	0.0%	93.3%	0	0.0%	91.7%	0	0.0%	99.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	14.3%	6.1%	20	5.3%	3.0%	20.4%	0	0.0%	0	0.0%	18.5%	0	0.0%	5.4%	0	0.0%	3.1%	0	0.0%	5.6%	0	0.0%	3.0%
	Moderate	1	14.3%	21.1%	86	22.8%	15.3%	19.5%	9	34.6%	503	23.4%	20.0%	2	25.0%	17.8%	295	38.1%	15.1%	7	38.9%	15.8%	208	15.2%	9.7%
	Middle	2	28.6%	18.4%	31	8.2%	16.7%	20.0%	6	23.1%	345	16.1%	22.0%	2	25.0%	22.2%	70	9.0%	16.4%	4	22.2%	27.6%	275	20.1%	22.1%
	Upper	3	42.9%	51.8%	240	63.7%	61.6%	40.2%	11	42.3%	1,298	60.5%	39.5%	4	50.0%	52.4%	410	52.9%	63.8%	7	38.9%	44.4%	888	64.8%	60.7%
	Unknown	0	0.0%	2.6%	0	0.0%	3.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	1.7%	0	0.0%	6.6%	0	0.0%	4.5%
	Total	*7*	*100%*	*100%*	*377*	*100%*	*100%*	*100%*	*26*	*100%*	*2,146*	*100%*	*100%*	*8*	*100%*	*100%*	*775*	*100%*	*100%*	*18*	*100%*	*100%*	*1,371*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Dalton

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank							Bank					Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	11.1%	0	0.0%	6.0%	20.4%	1	3.1%	25	1.4%	18.5%	0	0.0%	11.6%	0	0.0%	9.3%	1	4.8%	6.1%	25	1.9%	4.3%
	Moderate	0	0.0%	11.1%	0	0.0%	5.6%	19.5%	11	34.4%	378	20.7%	20.0%	3	27.3%	18.6%	94	17.6%	14.1%	8	38.1%	25.6%	284	21.9%	17.0%
	Middle	1	33.3%	33.3%	40	44.4%	25.4%	20.0%	10	31.3%	654	35.8%	22.0%	6	54.5%	34.9%	344	64.5%	26.8%	4	19.0%	20.7%	310	24.0%	20.9%
	Upper	2	66.7%	40.7%	50	55.6%	59.1%	40.2%	10	31.3%	770	42.1%	39.5%	2	18.2%	25.6%	95	17.8%	40.1%	8	38.1%	43.9%	675	52.2%	55.7%
	Unknown	0	0.0%	3.7%	0	0.0%	3.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.3%	0	0.0%	9.6%	0	0.0%	3.7%	0	0.0%	2.2%
	Total	*3*	*100%*	*100%*	*90*	*100%*	*100%*	*100%*	*32*	*100%*	*1,827*	*100%*	*100%*	*11*	*100%*	*100%*	*533*	*100%*	*100%*	*21*	*100%*	*100%*	*1,294*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	9.8%	0	0.0%	9.0%	20.4%	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	4.9%	0	0.0%	3.9%	19.5%	0	0.0%	0	0.0%	20.0%	0	0.0%	5.4%	0	0.0%	5.0%	0	0.0%	1.1%	0	0.0%	1.8%
	Middle	0	0.0%	2.4%	0	0.0%	2.9%	20.0%	0	0.0%	0	0.0%	22.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.4%	0	0.0%	1.3%	40.2%	0	0.0%	0	0.0%	39.5%	0	0.0%	2.7%	0	0.0%	4.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	80.5%	0	0.0%	82.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	91.9%	0	0.0%	90.3%	0	0.0%	98.9%	0	0.0%	98.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	16	5.4%	4.6%	1,009	2.9%	2.5%	20.4%	45	11.6%	3,172	7.0%	18.5%	28	12.1%	6.1%	2,462	8.7%	3.3%	17	10.8%	5.1%	710	4.2%	1.8%
	Moderate	109	36.5%	20.5%	10,910	31.3%	14.9%	19.5%	112	28.8%	10,582	23.4%	20.0%	66	28.6%	23.2%	7,282	25.7%	17.8%	46	29.1%	18.0%	3,300	19.5%	9.6%
	Middle	62	20.7%	22.5%	6,707	19.2%	20.0%	20.0%	96	24.7%	11,817	26.1%	22.0%	61	26.4%	25.2%	7,798	27.5%	24.1%	35	22.2%	24.9%	4,019	23.8%	17.3%
	Upper	112	37.5%	35.3%	16,252	46.6%	42.0%	40.2%	136	35.0%	19,640	43.4%	39.5%	76	32.9%	31.1%	10,779	38.1%	38.4%	60	38.0%	33.5%	8,861	52.5%	31.6%
	Unknown	0	0.0%	17.1%	0	0.0%	20.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.4%	0	0.0%	16.4%	0	0.0%	18.6%	0	0.0%	39.8%
	Total	*299*	*100%*	*100%*	*34,878*	*100%*	*100%*	*100%*	*389*	*100%*	*45,211*	*100%*	*100%*	*231*	*100%*	*100%*	*28,321*	*100%*	*100%*	*158*	*100%*	*100%*	*16,890*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	7	8.5%	15.1%	192	1.7%	11.8%	16.6%	6	21.4%	1,787	30.0%	35.0%	3	30.0%	28.8%	970	31.5%	39.3%	3	16.7%	29.3%	817	28.4%	42.9%
	Middle	61	74.4%	53.7%	5,796	50.4%	61.5%	55.1%	15	53.6%	3,260	54.7%	51.2%	7	70.0%	55.4%	2,114	68.5%	47.8%	8	44.4%	55.4%	1,146	39.9%	45.4%
	Upper	14	17.1%	29.4%	5,506	47.9%	26.2%	28.4%	7	25.0%	910	15.3%	13.8%	0	0.0%	15.0%	0	0.0%	12.8%	7	38.9%	14.6%	910	31.7%	11.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.8%	0	0.0%	0.5%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.1%
	Total	*82*	*100%*	*100%*	*11,494*	*100%*	*100%*	*100%*	*28*	*100%*	*5,957*	*100%*	*100%*	*10*	*100%*	*100%*	*3,084*	*100%*	*100%*	*18*	*100%*	*100%*	*2,873*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	15.4%	0	0.0%	27.4%	11.5%	2	100.0%	432	100.0%	7.9%	2	100.0%	6.8%	432	100.0%	20.7%	0	0.0%	6.7%	0	0.0%	1.8%
	Middle	1	100.0%	69.2%	9	100.0%	56.4%	61.5%	0	0.0%	0	0.0%	88.8%	0	0.0%	88.6%	0	0.0%	75.5%	0	0.0%	83.3%	0	0.0%	90.1%
	Upper	0	0.0%	15.4%	0	0.0%	16.2%	27.1%	0	0.0%	0	0.0%	3.4%	0	0.0%	4.5%	0	0.0%	3.7%	0	0.0%	10.0%	0	0.0%	8.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*9*	*100%*	*100%*	*100%*	*2*	*100%*	*432*	*100%*	*100%*	*2*	*100%*	*100%*	*432*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Dalton

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	48	58.5%	47.3%	1,448	12.6%	31.3%	88.4%	11	39.3%	104	1.7%	88.5%	2	20.0%	48.6%	10	0.3%	25.7%	9	50.0%	48.2%	94	3.3%	24.2%
		Over $1 Million	33	40.2%		9,988	86.9%		10.7%	17	60.7%	5,853	98.3%	10.6%	8	80.0%		3,074	99.7%		9	50.0%		2,779	96.7%	
		Total Rev. available	81	98.8%		11,436	99.5%		99.1%	28	100.0%	5,957	100.0%	99.1%	10	100.0%		3,084	100.0%		18	100.0%		2,873	100.0%	
		Rev. Not Known	1	1.2%		58	0.5%		0.9%	0	0.0%	0	0.0%	0.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*82*	*100%*		*11,494*	*100%*		*100.0%*	*28*	*100%*	*5,957*	*100%*	*100%*	*10*	*100%*		*3,084*	*100%*		*18*	*100%*		*2,873*	*100%*	
	Loan Size	$100,000 or Less	59	72.0%	89.5%	1,551	13.5%	24.9%		18	64.3%	345	5.8%		6	60.0%	92.3%	184	6.0%	28.6%	12	66.7%	92.5%	161	5.6%	32.8%
		$100,001 - $250,000	8	9.8%	4.6%	1,253	10.9%	15.1%		4	14.3%	680	11.4%		1	10.0%	3.4%	150	4.9%	13.6%	3	16.7%	3.6%	530	18.4%	15.4%
		$250,001 - $1 Million	15	18.3%	5.9%	8,690	75.6%	60.1%		6	21.4%	4,932	82.8%		3	30.0%	4.3%	2,750	89.2%	57.8%	3	16.7%	3.9%	2,182	75.9%	51.9%
		Total	*82*	*100%*	*100.0%*	*11,494*	*100%*	*100.0%*		*28*	*100%*	*5,957*	*100%*		*10*	*100%*	*100%*	*3,084*	*100%*	*100%*	*18*	*100%*	*100%*	*2,873*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	44	91.7%		653	45.1%			11	100.0%	104	100.0%		2	100.0%		10	100.0%		9	100.0%		94	100.0%	
		$100,001 - $250,000	3	6.3%		395	27.3%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	1	2.1%		400	27.6%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*48*	*100%*		*1,448*	*100%*			*11*	*100%*	*104*	*100%*		*2*	*100%*		*10*	*100%*		*9*	*100%*		*94*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	38.5%	9	100.0%	72.9%	97.9%	0	0.0%	0	0.0%	97.8%	0	0%	50.0%	0	0%	51.9%	0	0.0%	46.7%	0	0.0%	31.4%
		Over $1 Million	0	0.0%		0	0.0%		2.1%	0	0.0%	0	0.0%	2.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		9	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	2	100.0%	432	100.0%	0.0%	2	100.0%		432	100.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*9*	*100%*		*100%*	*2*	*100%*	*432*	*100%*	*100%*	*2*	*100%*		*432*	*100%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	89.7%	9	100.0%	38.4%		0	0.0%	0	0.0%		0	0.0%	86.4%	0	0.0%	35.7%	0	0.0%	90.0%	0	0.0%	54.3%
		$100,001 - $250,000	0	0.0%	5.1%	0	0.0%	16.9%		2	100.0%	432	100.0%		2	100.0%	11.4%	432	100.0%	44.4%	0	0.0%	10.0%	0	0.0%	45.7%
		$250,001 - $500,000	0	0.0%	5.1%	0	0.0%	44.6%		0	0.0%	0	0.0%		0	0.0%	2.3%	0	0.0%	19.9%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*1*	*100%*	*100%*	*9*	*100%*	*100%*		*2*	*100%*	*432*	*100%*		*2*	*100%*	*100%*	*432*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		9	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*9*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: GA Elbert-Wilkes

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	9.1%	26.4%	160	8.8%	22.3%	16.6%	0	0.0%	0	0.0%	29.3%	0	0.0%	22.7%	0	0.0%	24.8%	0	0.0%	18.2%	0	0.0%	17.5%
	Middle	10	90.9%	73.3%	1,653	91.2%	77.6%	83.4%	14	100.0%	2,488	100.0%	70.7%	11	100.0%	77.3%	1,861	100.0%	75.2%	3	100.0%	81.4%	627	100.0%	81.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.3%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.7%
	Total	*11*	*100%*	*100%*	*1,813*	*100%*	*100%*	*100%*	*14*	*100%*	*2,488*	*100%*	*100%*	*11*	*100%*	*100%*	*1,861*	*100%*	*100%*	*3*	*100%*	*100%*	*627*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	6	28.6%	15.7%	576	21.4%	11.9%	16.6%	3	17.6%	295	18.2%	29.3%	2	25.0%	25.0%	195	29.4%	30.9%	1	11.1%	24.3%	100	10.4%	30.4%
	Middle	15	71.4%	84.3%	2,116	78.6%	88.1%	83.4%	14	82.4%	1,326	81.8%	70.7%	6	75.0%	75.0%	469	70.6%	69.1%	8	88.9%	75.7%	857	89.6%	69.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*21*	*100%*	*100%*	*2,692*	*100%*	*100%*	*100%*	*17*	*100%*	*1,621*	*100%*	*100%*	*8*	*100%*	*100%*	*664*	*100%*	*100%*	*9*	*100%*	*100%*	*957*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	14.3%	12.0%	40	6.2%	5.3%	16.6%	7	28.0%	495	32.0%	29.3%	5	33.3%	32.4%	395	34.9%	44.9%	2	20.0%	24.0%	100	24.0%	25.0%
	Middle	12	85.7%	88.0%	601	93.8%	94.7%	83.4%	18	72.0%	1,054	68.0%	70.7%	10	66.7%	67.6%	737	65.1%	55.1%	8	80.0%	76.0%	317	76.0%	75.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*14*	*100%*	*100%*	*641*	*100%*	*100%*	*100%*	*25*	*100%*	*1,549*	*100%*	*100%*	*15*	*100%*	*100%*	*1,132*	*100%*	*100%*	*10*	*100%*	*100%*	*417*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	50.0%	0	0.0%	78.1%	12.9%	0	0.0%	0	0.0%	20.5%	0	0.0%	33.3%	0	0.0%	62.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	50.0%	0	0.0%	21.9%	87.1%	0	0.0%	0	0.0%	79.5%	0	0.0%	66.7%	0	0.0%	37.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.6%	1	12.5%	100	18.6%	29.3%	1	25.0%	20.0%	100	25.5%	19.9%	0	0.0%	18.2%	0	0.0%	16.5%
	Middle	5	100.0%	100.0%	327	100.0%	100.0%	83.4%	7	87.5%	437	81.4%	70.7%	3	75.0%	80.0%	292	74.5%	80.1%	4	100.0%	81.8%	145	100.0%	83.5%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*327*	*100%*	*100%*	*100%*	*8*	*100%*	*537*	*100%*	*100%*	*4*	*100%*	*100%*	*392*	*100%*	*100%*	*4*	*100%*	*100%*	*145*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: GA Elbert-Wilkes

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	33.3%	30.8%	174	64.0%	19.6%	16.6%	2	50.0%	152	56.9%	29.3%	1	100.0%	30.0%	22	100.0%	27.3%	1	33.3%	27.8%	130	53.1%	22.8%
	Middle	2	66.7%	69.2%	98	36.0%	80.4%	83.4%	2	50.0%	115	43.1%	70.7%	0	0.0%	70.0%	0	0.0%	72.7%	2	66.7%	72.2%	115	46.9%	77.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*272*	*100%*	*100%*	*100%*	*4*	*100%*	*267*	*100%*	*100%*	*1*	*100%*	*100%*	*22*	*100%*	*100%*	*3*	*100%*	*100%*	*245*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	20.0%	0	0.0%	16.2%	16.6%	0	0.0%	0	0.0%	29.3%	0	0.0%	50.0%	0	0.0%	51.1%	0	0.0%	50.0%	0	0.0%	34.9%
	Middle	0	0.0%	80.0%	0	0.0%	83.8%	83.4%	0	0.0%	0	0.0%	70.7%	0	0.0%	50.0%	0	0.0%	48.9%	0	0.0%	50.0%	0	0.0%	65.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	10	18.5%	21.5%	950	16.5%	19.3%	16.6%	13	19.1%	1,042	16.1%	29.3%	9	23.1%	24.2%	712	17.5%	27.4%	4	13.8%	21.6%	330	13.8%	21.0%
	Middle	44	81.5%	78.4%	4,795	83.5%	80.6%	83.4%	55	80.9%	5,420	83.9%	70.7%	30	76.9%	75.8%	3,359	82.5%	72.6%	25	86.2%	78.2%	2,061	86.2%	78.5%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.5%
	Total	*54*	*100%*	*100%*	*5,745*	*100%*	*100%*	*100%*	*68*	*100%*	*6,462*	*100%*	*100%*	*39*	*100%*	*100%*	*4,071*	*100%*	*100%*	*29*	*100%*	*100%*	*2,391*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Elbert-Wilkes

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	9.1%	4.7%	64	3.5%	2.3%	23.3%	3	21.4%	375	15.1%	25.9%	3	27.3%	7.8%	375	20.2%	4.7%	0	0.0%	9.1%	0	0.0%	4.5%
	Moderate	0	0.0%	17.0%	0	0.0%	11.4%	19.0%	4	28.6%	556	22.3%	18.9%	3	27.3%	21.5%	419	22.5%	15.7%	1	33.3%	20.6%	137	21.9%	16.7%
	Middle	5	45.5%	21.5%	898	49.5%	19.4%	20.8%	2	14.3%	349	14.0%	17.7%	2	18.2%	23.0%	349	18.8%	22.7%	0	0.0%	19.0%	0	0.0%	18.5%
	Upper	5	45.5%	33.2%	851	46.9%	44.5%	37.0%	5	35.7%	1,208	48.6%	37.5%	3	27.3%	24.4%	718	38.6%	33.8%	2	66.7%	29.6%	490	78.1%	41.1%
	Unknown	0	0.0%	23.6%	0	0.0%	22.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	23.3%	0	0.0%	23.0%	0	0.0%	21.7%	0	0.0%	19.2%
	Total	*11*	*100%*	*100%*	*1,813*	*100%*	*100%*	*100%*	*14*	*100%*	*2,488*	*100%*	*100%*	*11*	*100%*	*100%*	*1,861*	*100%*	*100%*	*3*	*100%*	*100%*	*627*	*100%*	*100%*
REFINANCE	Low	1	4.8%	2.6%	60	2.2%	1.1%	23.3%	4	23.5%	282	17.4%	25.9%	3	37.5%	12.2%	183	27.6%	6.8%	1	11.1%	6.1%	99	10.3%	3.0%
	Moderate	4	19.0%	14.4%	258	9.6%	10.6%	19.0%	2	11.8%	162	10.0%	18.9%	0	0.0%	15.5%	0	0.0%	13.5%	2	22.2%	23.5%	162	16.9%	16.7%
	Middle	6	28.6%	23.3%	640	23.8%	19.8%	20.8%	5	29.4%	536	33.1%	17.7%	4	50.0%	24.3%	381	57.4%	25.1%	1	11.1%	18.3%	155	16.2%	12.7%
	Upper	10	47.6%	39.3%	1,734	64.4%	45.0%	37.0%	6	35.3%	641	39.5%	37.5%	1	12.5%	32.4%	100	15.1%	39.5%	5	55.6%	35.7%	541	56.5%	42.2%
	Unknown	0	0.0%	20.3%	0	0.0%	23.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.5%	0	0.0%	15.0%	0	0.0%	16.5%	0	0.0%	25.4%
	Total	*21*	*100%*	*100%*	*2,692*	*100%*	*100%*	*100%*	*17*	*100%*	*1,621*	*100%*	*100%*	*8*	*100%*	*100%*	*664*	*100%*	*100%*	*9*	*100%*	*100%*	*957*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	14.3%	12.0%	30	4.7%	3.5%	23.3%	5	20.0%	167	10.8%	25.9%	3	20.0%	14.7%	120	10.6%	12.1%	2	20.0%	8.0%	47	11.3%	3.3%
	Moderate	1	7.1%	12.0%	25	3.9%	5.6%	19.0%	5	20.0%	400	25.8%	18.9%	3	20.0%	17.6%	295	26.1%	21.2%	2	20.0%	12.0%	105	25.2%	10.8%
	Middle	4	28.6%	32.0%	218	34.0%	36.7%	20.8%	7	28.0%	273	17.6%	17.7%	3	20.0%	17.6%	133	11.7%	7.0%	4	40.0%	40.0%	140	33.6%	38.5%
	Upper	7	50.0%	44.0%	368	57.4%	54.1%	37.0%	8	32.0%	709	45.8%	37.5%	6	40.0%	47.1%	584	51.6%	56.8%	2	20.0%	36.0%	125	30.0%	44.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	2.9%	0	0.0%	4.0%	0	0.0%	3.1%
	Total	*14*	*100%*	*100%*	*641*	*100%*	*100%*	*100%*	*25*	*100%*	*1,549*	*100%*	*100%*	*15*	*100%*	*100%*	*1,132*	*100%*	*100%*	*10*	*100%*	*100%*	*417*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.3%	0	0.0%	0	0.0%	25.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.0%	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	17.7%	0	0.0%	33.3%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	25.0%	0	0.0%	12.8%	37.0%	0	0.0%	0	0.0%	37.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	75.0%	0	0.0%	87.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	66.7%	0	0.0%	77.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.3%	1	12.5%	42	7.8%	25.9%	1	25.0%	10.0%	42	10.7%	6.4%	0	0.0%	9.1%	0	0.0%	8.2%
	Moderate	1	20.0%	16.7%	37	11.3%	10.4%	19.0%	0	0.0%	0	0.0%	18.9%	0	0.0%	20.0%	0	0.0%	9.5%	0	0.0%	9.1%	0	0.0%	12.4%
	Middle	1	20.0%	33.3%	25	7.6%	15.4%	20.8%	2	25.0%	60	11.2%	17.7%	0	0.0%	20.0%	0	0.0%	19.8%	2	50.0%	36.4%	60	41.4%	35.1%
	Upper	3	60.0%	50.0%	265	81.0%	74.2%	37.0%	5	62.5%	435	81.0%	37.5%	3	75.0%	50.0%	350	89.3%	64.3%	2	50.0%	36.4%	85	58.6%	35.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	9.1%	0	0.0%	9.3%
	Total	*5*	*100%*	*100%*	*327*	*100%*	*100%*	*100%*	*8*	*100%*	*537*	*100%*	*100%*	*4*	*100%*	*100%*	*392*	*100%*	*100%*	*4*	*100%*	*100%*	*145*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Elbert-Wilkes

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	23.1%	0	0.0%	8.1%	23.3%	1	25.0%	22	8.2%	25.9%	1	100.0%	60.0%	22	100.0%	48.8%	0	0.0%	5.6%	0	0.0%	2.4%
	Moderate	1	33.3%	30.8%	65	23.9%	22.1%	19.0%	2	50.0%	200	74.9%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	2	66.7%	33.3%	200	81.6%	48.5%
	Middle	1	33.3%	15.4%	33	12.1%	7.5%	20.8%	1	25.0%	45	16.9%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	1	33.3%	33.3%	45	18.4%	19.4%
	Upper	1	33.3%	30.8%	174	64.0%	62.3%	37.0%	0	0.0%	0	0.0%	37.5%	0	0.0%	40.0%	0	0.0%	51.2%	0	0.0%	27.8%	0	0.0%	29.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*272*	*100%*	*100%*	*100%*	*4*	*100%*	*267*	*100%*	*100%*	*1*	*100%*	*100%*	*22*	*100%*	*100%*	*3*	*100%*	*100%*	*245*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.3%	0	0.0%	0	0.0%	25.9%	0	0.0%	25.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.0%	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	37.0%	0	0.0%	0	0.0%	37.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	75.0%	0	0.0%	83.9%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	7.4%	4.3%	154	2.7%	1.8%	23.3%	14	20.6%	888	13.7%	25.9%	11	28.2%	10.5%	742	18.2%	5.8%	3	10.3%	7.8%	146	6.1%	4.1%
	Moderate	7	13.0%	15.7%	385	6.7%	10.8%	19.0%	13	19.1%	1,318	20.4%	18.9%	6	15.4%	19.0%	714	17.5%	15.0%	7	24.1%	20.4%	604	25.3%	17.1%
	Middle	17	31.5%	22.1%	1,814	31.6%	18.9%	20.8%	17	25.0%	1,263	19.5%	17.7%	9	23.1%	22.4%	863	21.2%	22.5%	8	27.6%	20.4%	400	16.7%	17.5%
	Upper	26	48.1%	35.7%	3,392	59.0%	44.0%	37.0%	24	35.3%	2,993	46.3%	37.5%	13	33.3%	28.4%	1,752	43.0%	35.8%	11	37.9%	30.7%	1,241	51.9%	40.7%
	Unknown	0	0.0%	22.1%	0	0.0%	24.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.7%	0	0.0%	21.0%	0	0.0%	20.6%	0	0.0%	20.5%
	Total	*54*	*100%*	*100%*	*5,745*	*100%*	*100%*	*100%*	*68*	*100%*	*6,462*	*100%*	*100%*	*39*	*100%*	*100%*	*4,071*	*100%*	*100%*	*29*	*100%*	*100%*	*2,391*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Elbert-Wilkes

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	10.0%	19.8%	85	16.3%	25.3%	24.1%	2	18.2%	141	38.4%	22.2%	1	20.0%	24.3%	75	40.1%	18.2%	1	16.7%	27.7%	66	36.7%	22.7%
	Middle	18	90.0%	78.5%	438	83.7%	74.3%	75.9%	9	81.8%	226	61.6%	77.8%	4	80.0%	74.2%	112	59.9%	81.4%	5	83.3%	71.0%	114	63.3%	77.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.7%	0	0.0%	0.5%		0	0.0%	0	0.0%		0	0.0%	1.6%	0	0.0%	0.3%	0	0.0%	1.3%	0	0.0%	0.1%
	Total	*20*	*100%*	*100%*	*523*	*100%*	*100%*	*100%*	*11*	*100%*	*367*	*100%*	*100%*	*5*	*100%*	*100%*	*187*	*100%*	*100%*	*6*	*100%*	*100%*	*180*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	100.0%	21.6%	26	100.0%	9.6%	16.3%	0	0.0%	0	0.0%	36.2%	0	0.0%	41.7%	0	0.0%	14.7%	0	0.0%	33.9%	0	0.0%	17.4%
	Middle	0	0.0%	78.4%	0	0.0%	90.4%	83.7%	2	100.0%	200	100.0%	63.8%	0	0.0%	58.3%	0	0.0%	85.3%	2	100.0%	66.1%	200	100.0%	82.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*26*	*100%*	*100%*	*100%*	*2*	*100%*	*200*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*200*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Elbert-Wilkes

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	16	80.0%	39.8%	390	74.6%	26.4%	91.0%	8	72.7%	219	59.7%	90.9%	4	80.0%	45.6%	112	59.9%	27.7%	4	66.7%	51.2%	107	59.4%	26.1%
		Over $1 Million	2	10.0%		118	22.6%		7.6%	3	27.3%	148	40.3%	7.7%	1	20.0%		75	40.1%		2	33.3%		73	40.6%	
		Total Rev. available	18	90.0%		508	97.1%		98.6%	11	100.0%	367	100.0%	98.6%	5	100.0%		187	100.0%		6	100.0%		180	100.0%	
		Rev. Not Known	2	10.0%		15	2.9%		1.4%	0	0.0%	0	0.0%	1.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*20*	*100%*		*523*	*100%*		*100.0%*	*11*	*100%*	*367*	*100%*	*100%*	*5*	*100%*		*187*	*100%*		*6*	*100%*		*180*	*100%*	
	Loan Size	$100,000 or Less	20	100.0%	94.6%	523	100.0%	44.8%		11	100.0%	367	100.0%		5	100.0%	87.9%	187	100.0%	30.1%	6	100.0%	89.1%	180	100.0%	35.7%
		$100,001 - $250,000	0	0.0%	2.7%	0	0.0%	12.6%		0	0.0%	0	0.0%		0	0.0%	7.4%	0	0.0%	22.8%	0	0.0%	7.1%	0	0.0%	22.8%
		$250,001 - $1 Million	0	0.0%	2.7%	0	0.0%	42.6%		0	0.0%	0	0.0%		0	0.0%	4.7%	0	0.0%	47.0%	0	0.0%	3.8%	0	0.0%	41.5%
		Total	*20*	*100%*	*100.0%*	*523*	*100%*	*100.0%*		*11*	*100%*	*367*	*100%*		*5*	*100%*	*100%*	*187*	*100%*	*100%*	*6*	*100%*	*100%*	*180*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	16	100.0%		390	100.0%			8	100.0%	219	100.0%		4	100.0%		112	100.0%		4	100.0%		107	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*16*	*100%*		*390*	*100%*			*8*	*100%*	*219*	*100%*		*4*	*100%*		*112*	*100%*		*4*	*100%*		*107*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	2	100.0%	43.2%	26	100.0%	50.9%	94.2%	0	0.0%	0	0.0%	94.3%	0	0.0%	58.3%	0	0.0%	58.3%	0	0%	57.1%	0	0%	70.2%
		Over $1 Million	0	0.0%		0	0.0%		5.8%	2	100.0%	200	100.0%	5.7%	0	0.0%		0	0.0%		2	100.0%		200	100.0%	
		Total Rev. available	2	100.0%		26	100.0%		100.0%	2	100.0%	200	100.0%	100.0%	0	0.0%		0	0.0%		2	100.0%		200	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*26*	*100%*		*100%*	*2*	*100%*	*200*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*2*	*100%*		*200*	*100%*	
	Loan Size	$100,000 or Less	2	100.0%	100.0%	26	100.0%	100.0%		1	50.0%	75	37.5%		0	0.0%	85.4%	0	0.0%	26.5%	1	50.0%	83.9%	75	37.5%	31.6%
		$100,001 - $250,000	0	0.0%	0.0%	0	0.0%	0.0%		1	50.0%	125	62.5%		0	0.0%	4.2%	0	0.0%	11.1%	1	50.0%	5.4%	125	62.5%	10.1%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	10.4%	0	0.0%	62.4%	0	0.0%	10.7%	0	0.0%	58.3%
		Total	*2*	*100%*	*100%*	*26*	*100%*	*100%*		*2*	*100%*	*200*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*200*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%		26	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*26*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Gainesville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.6%	0	0.0%	0.3%	1.2%	0	0.0%	0	0.0%	2.0%	0	0.0%	1.1%	0	0.0%	0.8%	0	0.0%	1.6%	0	0.0%	1.2%
	Moderate	9	15.0%	13.1%	1,994	10.5%	10.1%	12.4%	8	8.2%	2,159	5.2%	9.3%	4	7.7%	8.7%	909	3.9%	7.1%	4	8.9%	11.6%	1,250	6.9%	10.1%
	Middle	24	40.0%	40.8%	8,339	44.0%	40.0%	44.6%	47	48.5%	22,943	55.6%	52.2%	28	53.8%	54.8%	13,946	60.4%	52.8%	19	42.2%	52.0%	8,997	49.5%	50.0%
	Upper	27	45.0%	45.6%	8,601	45.4%	49.6%	41.8%	40	41.2%	15,649	37.9%	33.7%	20	38.5%	34.1%	8,251	35.7%	37.6%	20	44.4%	33.0%	7,398	40.7%	36.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	2.1%	549	1.3%	2.7%	0	0.0%	1.4%	0	0.0%	1.7%	2	4.4%	1.7%	549	3.0%	2.1%
	Total	*60*	*100%*	*100%*	*18,934*	*100%*	*100%*	*100%*	*97*	*100%*	*41,300*	*100%*	*100%*	*52*	*100%*	*100%*	*23,106*	*100%*	*100%*	*45*	*100%*	*100%*	*18,194*	*100%*	*100%*
REFINANCE	Low	1	0.7%	0.3%	165	0.5%	0.1%	1.2%	0	0.0%	0	0.0%	2.0%	0	0.0%	1.0%	0	0.0%	0.6%	0	0.0%	0.7%	0	0.0%	0.5%
	Moderate	17	11.3%	9.9%	2,771	8.7%	7.4%	12.4%	13	13.1%	1,728	11.7%	9.3%	8	12.9%	6.8%	1,142	12.1%	5.8%	5	13.5%	7.2%	586	11.0%	6.2%
	Middle	74	49.3%	41.8%	14,680	45.9%	40.6%	44.6%	50	50.5%	6,351	42.9%	52.2%	34	54.8%	53.5%	4,501	47.5%	51.0%	16	43.2%	52.4%	1,850	34.7%	51.7%
	Upper	58	38.7%	48.0%	14,392	45.0%	51.9%	41.8%	32	32.3%	6,282	42.4%	33.7%	19	30.6%	36.5%	3,729	39.4%	40.3%	13	35.1%	37.8%	2,553	47.9%	39.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	4.0%	439	3.0%	2.7%	1	1.6%	2.2%	100	1.1%	2.4%	3	8.1%	2.0%	339	6.4%	2.6%
	Total	*150*	*100%*	*100%*	*32,008*	*100%*	*100%*	*100%*	*99*	*100%*	*14,800*	*100%*	*100%*	*62*	*100%*	*100%*	*9,472*	*100%*	*100%*	*37*	*100%*	*100%*	*5,328*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	1.9%	0.6%	45	1.0%	0.3%	1.2%	1	0.6%	150	1.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	1.6%	0.7%	150	2.5%	0.5%
	Moderate	0	0.0%	5.4%	0	0.0%	4.6%	12.4%	19	11.7%	1,319	8.6%	9.3%	10	9.9%	5.6%	793	8.6%	4.6%	9	14.8%	8.8%	526	8.7%	7.5%
	Middle	26	49.1%	38.0%	2,077	45.4%	30.7%	44.6%	75	46.3%	7,373	48.1%	52.2%	45	44.6%	51.0%	4,006	43.2%	48.9%	30	49.2%	48.1%	3,367	55.5%	49.1%
	Upper	26	49.1%	56.1%	2,449	53.6%	64.4%	41.8%	59	36.4%	5,692	37.1%	33.7%	39	38.6%	40.7%	3,714	40.1%	37.8%	20	32.8%	40.2%	1,978	32.6%	39.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	8	4.9%	810	5.3%	2.7%	7	6.9%	2.7%	760	8.2%	8.8%	1	1.6%	2.2%	50	0.8%	3.0%
	Total	*53*	*100%*	*100%*	*4,571*	*100%*	*100%*	*100%*	*162*	*100%*	*15,344*	*100%*	*100%*	*101*	*100%*	*100%*	*9,273*	*100%*	*100%*	*61*	*100%*	*100%*	*6,071*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	9.5%	0	0.0%	6.8%	20.0%	0	0.0%	0	0.0%	23.7%	0	0.0%	31.3%	0	0.0%	24.1%	0	0.0%	11.1%	0	0.0%	4.6%
	Moderate	0	0.0%	23.8%	0	0.0%	27.4%	29.6%	0	0.0%	0	0.0%	13.5%	0	0.0%	25.0%	0	0.0%	18.2%	0	0.0%	22.2%	0	0.0%	38.4%
	Middle	0	0.0%	52.4%	0	0.0%	39.3%	36.1%	0	0.0%	0	0.0%	53.1%	0	0.0%	37.5%	0	0.0%	57.5%	0	0.0%	44.4%	0	0.0%	54.2%
	Upper	0	0.0%	14.3%	0	0.0%	26.5%	14.2%	0	0.0%	0	0.0%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	22.2%	0	0.0%	2.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.7%	0	0.0%	6.3%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.9%	0	0.0%	0.2%	1.2%	1	3.4%	50	1.6%	2.0%	1	5.9%	0.3%	50	2.5%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%
	Moderate	1	6.3%	4.5%	66	5.6%	2.9%	12.4%	2	6.9%	90	3.0%	9.3%	2	11.8%	6.1%	90	4.6%	5.4%	0	0.0%	3.3%	0	0.0%	5.7%
	Middle	7	43.8%	42.9%	356	30.1%	43.7%	44.6%	13	44.8%	1,881	61.7%	52.2%	8	47.1%	46.5%	1,500	76.3%	44.9%	5	41.7%	48.2%	381	35.2%	48.8%
	Upper	8	50.0%	51.8%	760	64.3%	53.1%	41.8%	13	44.8%	1,026	33.7%	33.7%	6	35.3%	42.9%	326	16.6%	42.1%	7	58.3%	45.3%	700	64.8%	42.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.7%	0	0.0%	4.2%	0	0.0%	7.5%	0	0.0%	2.9%	0	0.0%	3.4%
	Total	*16*	*100%*	*100%*	*1,182*	*100%*	*100%*	*100%*	*29*	*100%*	*3,047*	*100%*	*100%*	*17*	*100%*	*100%*	*1,966*	*100%*	*100%*	*12*	*100%*	*100%*	*1,081*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Gainesville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank						Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.2%	0	0.0%	0	0.0%	2.0%	0	0.0%	1.8%	0	0.0%	1.2%	0	0.0%	2.0%	0	0.0%	2.7%
	Moderate	3	27.3%	9.1%	466	54.4%	5.1%	12.4%	1	5.3%	35	2.1%	9.3%	0	0.0%	3.5%	0	0.0%	2.7%	1	11.1%	6.0%	35	6.0%	5.4%
	Middle	4	36.4%	40.3%	240	28.0%	40.0%	44.6%	12	63.2%	1,183	69.8%	52.2%	8	80.0%	58.4%	931	83.8%	57.1%	4	44.4%	46.0%	252	43.1%	51.7%
	Upper	4	36.4%	50.6%	151	17.6%	54.9%	41.8%	6	31.6%	478	28.2%	33.7%	2	20.0%	32.7%	180	16.2%	31.0%	4	44.4%	43.3%	298	50.9%	38.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.7%	0	0.0%	3.5%	0	0.0%	8.0%	0	0.0%	2.7%	0	0.0%	1.8%
	Total	*11*	*100%*	*100%*	*857*	*100%*	*100%*	*100%*	*19*	*100%*	*1,696*	*100%*	*100%*	*10*	*100%*	*100%*	*1,111*	*100%*	*100%*	*9*	*100%*	*100%*	*585*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.7%	0	0.0%	1.3%	1.2%	0	0.0%	0	0.0%	2.0%	0	0.0%	5.0%	0	0.0%	2.0%	0	0.0%	3.6%	0	0.0%	0.9%
	Moderate	0	0.0%	17.6%	0	0.0%	13.2%	12.4%	0	0.0%	0	0.0%	9.3%	0	0.0%	17.5%	0	0.0%	15.7%	0	0.0%	21.4%	0	0.0%	21.5%
	Middle	0	0.0%	41.9%	0	0.0%	39.4%	44.6%	0	0.0%	0	0.0%	52.2%	0	0.0%	50.0%	0	0.0%	47.1%	0	0.0%	53.6%	0	0.0%	58.8%
	Upper	0	0.0%	37.8%	0	0.0%	46.0%	41.8%	0	0.0%	0	0.0%	33.7%	0	0.0%	27.5%	0	0.0%	35.1%	0	0.0%	21.4%	0	0.0%	18.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	0.7%	0.5%	210	0.4%	0.6%	1.2%	2	0.5%	200	0.3%	2.0%	1	0.4%	1.1%	50	0.1%	3.0%	1	0.6%	1.3%	150	0.5%	1.2%
	Moderate	30	10.3%	11.3%	5,297	9.2%	9.9%	12.4%	43	10.6%	5,331	7.0%	9.3%	24	9.9%	7.8%	2,934	6.5%	7.8%	19	11.6%	10.1%	2,397	7.7%	10.2%
	Middle	135	46.6%	41.2%	25,692	44.6%	40.1%	44.6%	197	48.5%	39,731	52.1%	52.2%	123	50.8%	53.8%	24,884	55.4%	52.7%	74	45.1%	51.3%	14,847	47.5%	50.4%
	Upper	123	42.4%	47.0%	26,353	45.8%	49.4%	41.8%	150	36.9%	29,127	38.2%	33.7%	86	35.5%	35.4%	16,200	36.1%	34.4%	64	39.0%	35.3%	12,927	41.4%	36.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	14	3.4%	1,798	2.4%	2.7%	8	3.3%	1.9%	860	1.9%	2.0%	6	3.7%	1.9%	938	3.0%	2.2%
	Total	*290*	*100%*	*100%*	*57,552*	*100%*	*100%*	*100%*	*406*	*100%*	*76,187*	*100%*	*100%*	*242*	*100%*	*100%*	*44,928*	*100%*	*100%*	*164*	*100%*	*100%*	*31,259*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank							Bank					Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	6.7%	5.2%	680	3.6%	3.1%	20.6%	7	7.2%	955	2.3%	20.3%	6	11.5%	3.7%	787	3.4%	1.9%	1	2.2%	2.5%	168	0.9%	1.2%
	Moderate	12	20.0%	19.7%	2,424	12.8%	14.6%	18.0%	8	8.2%	1,649	4.0%	18.5%	3	5.8%	17.4%	581	2.5%	12.6%	5	11.1%	11.2%	1,068	5.9%	7.4%
	Middle	12	20.0%	21.6%	2,472	13.1%	19.6%	20.3%	24	24.7%	7,064	17.1%	20.1%	16	30.8%	23.4%	4,709	20.4%	20.8%	8	17.8%	21.5%	2,355	12.9%	18.5%
	Upper	32	53.3%	34.8%	13,358	70.6%	43.9%	41.0%	58	59.8%	31,632	76.6%	41.0%	27	51.9%	34.8%	17,029	73.7%	44.1%	31	68.9%	40.6%	14,603	80.3%	50.0%
	Unknown	0	0.0%	18.7%	0	0.0%	18.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.6%	0	0.0%	20.6%	0	0.0%	24.3%	0	0.0%	22.9%
	Total	*60*	*100%*	*100%*	*18,934*	*100%*	*100%*	*100%*	*97*	*100%*	*41,300*	*100%*	*100%*	*52*	*100%*	*100%*	*23,106*	*100%*	*100%*	*45*	*100%*	*100%*	*18,194*	*100%*	*100%*
REFINANCE	Low	11	7.3%	6.3%	1,371	4.3%	3.4%	20.6%	23	23.2%	2,034	13.7%	20.3%	16	25.8%	10.7%	1,499	15.8%	6.1%	7	18.9%	8.4%	535	10.0%	4.5%
	Moderate	45	30.0%	16.5%	6,604	20.6%	11.4%	18.0%	25	25.3%	2,688	18.2%	18.5%	18	29.0%	22.9%	2,254	23.8%	17.4%	7	18.9%	16.2%	434	8.1%	10.9%
	Middle	36	24.0%	20.7%	6,335	19.8%	18.2%	20.3%	22	22.2%	2,485	16.8%	20.1%	11	17.7%	21.9%	1,466	15.5%	20.8%	11	29.7%	25.5%	1,019	19.1%	23.2%
	Upper	58	38.7%	35.8%	17,698	55.3%	45.6%	41.0%	29	29.3%	7,593	51.3%	41.0%	17	27.4%	30.5%	4,253	44.9%	41.2%	12	32.4%	37.3%	3,340	62.7%	46.6%
	Unknown	0	0.0%	20.8%	0	0.0%	21.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.0%	0	0.0%	14.5%	0	0.0%	12.6%	0	0.0%	14.8%
	Total	*150*	*100%*	*100%*	*32,008*	*100%*	*100%*	*100%*	*99*	*100%*	*14,800*	*100%*	*100%*	*62*	*100%*	*100%*	*9,472*	*100%*	*100%*	*37*	*100%*	*100%*	*5,328*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	5.7%	4.2%	75	1.6%	2.9%	20.6%	12	7.4%	381	2.5%	20.3%	9	8.9%	4.9%	316	3.4%	1.9%	3	4.9%	4.3%	65	1.1%	2.5%
	Moderate	11	20.8%	15.6%	741	16.2%	12.1%	18.0%	33	20.4%	2,406	15.7%	18.5%	19	18.8%	13.6%	1,410	15.2%	8.4%	14	23.0%	14.2%	996	16.4%	9.0%
	Middle	11	20.8%	20.4%	776	17.0%	20.3%	20.3%	42	25.9%	3,219	21.0%	20.1%	26	25.7%	22.6%	1,952	21.1%	16.6%	16	26.2%	20.7%	1,267	20.9%	14.0%
	Upper	28	52.8%	57.5%	2,979	65.2%	63.4%	41.0%	75	46.3%	9,338	60.9%	41.0%	47	46.5%	54.7%	5,595	60.3%	69.2%	28	45.9%	57.5%	3,743	61.7%	71.9%
	Unknown	0	0.0%	2.3%	0	0.0%	1.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.1%	0	0.0%	3.8%	0	0.0%	3.4%	0	0.0%	2.7%
	Total	*53*	*100%*	*100%*	*4,571*	*100%*	*100%*	*100%*	*162*	*100%*	*15,344*	*100%*	*100%*	*101*	*100%*	*100%*	*9,273*	*100%*	*100%*	*61*	*100%*	*100%*	*6,071*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0	0.0%	20.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.0%	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.3%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.0%	0	0.0%	0	0.0%	41.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	4.5%	0	0.0%	2.1%	20.6%	3	10.3%	133	4.4%	20.3%	1	5.9%	6.4%	68	3.5%	4.0%	2	16.7%	2.9%	65	6.0%	1.7%
	Moderate	0	0.0%	11.2%	0	0.0%	8.0%	18.0%	7	24.1%	474	15.6%	18.5%	6	35.3%	14.1%	420	21.4%	9.8%	1	8.3%	11.7%	54	5.0%	7.1%
	Middle	5	31.3%	18.8%	217	18.4%	14.1%	20.3%	8	27.6%	634	20.8%	20.1%	7	41.2%	17.6%	568	28.9%	11.9%	1	8.3%	21.9%	66	6.1%	13.0%
	Upper	11	68.8%	61.6%	965	81.6%	73.5%	41.0%	11	37.9%	1,806	59.3%	41.0%	3	17.6%	55.4%	910	46.3%	71.2%	8	66.7%	53.6%	896	82.9%	71.4%
	Unknown	0	0.0%	4.0%	0	0.0%	2.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.4%	0	0.0%	3.1%	0	0.0%	9.9%	0	0.0%	6.9%
	Total	*16*	*100%*	*100%*	*1,182*	*100%*	*100%*	*100%*	*29*	*100%*	*3,047*	*100%*	*100%*	*17*	*100%*	*100%*	*1,966*	*100%*	*100%*	*12*	*100%*	*100%*	*1,081*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank							Bank					Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	18.2%	7.8%	90	10.5%	2.5%	20.6%	2	10.5%	270	15.9%	20.3%	2	20.0%	8.8%	270	24.3%	4.7%	0	0.0%	4.7%	0	0.0%	4.1%
	Moderate	2	18.2%	13.0%	132	15.4%	5.6%	18.0%	8	42.1%	648	38.2%	18.5%	4	40.0%	18.6%	325	29.3%	12.5%	4	44.4%	9.3%	323	55.2%	7.0%
	Middle	2	18.2%	26.0%	72	8.4%	12.1%	20.3%	4	21.1%	301	17.7%	20.1%	1	10.0%	18.6%	219	19.7%	12.6%	3	33.3%	29.3%	82	14.0%	23.2%
	Upper	5	45.5%	46.8%	563	65.7%	74.8%	41.0%	5	26.3%	477	28.1%	41.0%	3	30.0%	43.4%	297	26.7%	58.4%	2	22.2%	41.3%	180	30.8%	47.1%
	Unknown	0	0.0%	6.5%	0	0.0%	4.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.6%	0	0.0%	11.8%	0	0.0%	15.3%	0	0.0%	18.6%
	Total	*11*	*100%*	*100%*	*857*	*100%*	*100%*	*100%*	*19*	*100%*	*1,696*	*100%*	*100%*	*10*	*100%*	*100%*	*1,111*	*100%*	*100%*	*9*	*100%*	*100%*	*585*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.1%	0	0.0%	2.8%	20.6%	0	0.0%	0	0.0%	20.3%	0	0.0%	2.5%	0	0.0%	2.7%	0	0.0%	3.6%	0	0.0%	3.7%
	Moderate	0	0.0%	2.7%	0	0.0%	3.1%	18.0%	0	0.0%	0	0.0%	18.5%	0	0.0%	2.5%	0	0.0%	3.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	2.7%	0	0.0%	2.7%	20.3%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.0%	0	0.0%	0	0.0%	41.0%	0	0.0%	2.5%	0	0.0%	6.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	90.5%	0	0.0%	91.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	92.5%	0	0.0%	87.6%	0	0.0%	96.4%	0	0.0%	96.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	20	6.9%	5.7%	2,216	3.9%	3.0%	20.6%	47	11.6%	3,773	5.0%	20.3%	34	14.0%	5.9%	2,940	6.5%	2.7%	13	7.9%	3.7%	833	2.7%	1.7%
	Moderate	70	24.1%	17.8%	9,901	17.2%	12.3%	18.0%	81	20.0%	7,865	10.3%	18.5%	50	20.7%	18.4%	4,990	11.1%	12.2%	31	18.9%	12.2%	2,875	9.2%	7.7%
	Middle	66	22.8%	21.0%	9,872	17.2%	17.8%	20.3%	100	24.6%	13,703	18.0%	20.1%	61	25.2%	22.4%	8,914	19.8%	18.4%	39	23.8%	22.2%	4,789	15.3%	18.3%
	Upper	134	46.2%	36.2%	35,563	61.8%	42.5%	41.0%	178	43.8%	50,846	66.7%	41.0%	97	40.1%	35.7%	28,084	62.5%	40.2%	81	49.4%	41.9%	22,762	72.8%	49.0%
	Unknown	0	0.0%	19.4%	0	0.0%	24.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.5%	0	0.0%	26.6%	0	0.0%	20.0%	0	0.0%	23.3%
	Total	*290*	*100%*	*100%*	*57,552*	*100%*	*100%*	*100%*	*406*	*100%*	*76,187*	*100%*	*100%*	*242*	*100%*	*100%*	*44,928*	*100%*	*100%*	*164*	*100%*	*100%*	*31,259*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Gainesville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESSES	Low	22	16.3%	7.8%	1,778	8.9%	11.5%	9.6%	14	15.1%	3,290	15.4%	10.6%	6	15.0%	8.1%	1,022	9.3%	10.1%	8	15.1%	8.4%	2,268	21.9%	10.6%
	Moderate	33	24.4%	17.1%	7,005	35.0%	25.1%	16.6%	19	20.4%	4,292	20.1%	12.3%	10	25.0%	9.8%	2,645	24.1%	11.0%	9	17.0%	10.3%	1,647	15.9%	12.5%
	Middle	58	43.0%	41.6%	10,503	52.4%	41.3%	42.1%	44	47.3%	10,919	51.2%	49.6%	18	45.0%	53.5%	5,372	49.0%	60.5%	26	49.1%	52.5%	5,547	53.5%	57.0%
	Upper	22	16.3%	32.7%	743	3.7%	22.0%	31.7%	15	16.1%	2,749	12.9%	23.5%	6	15.0%	25.2%	1,914	17.5%	15.8%	9	17.0%	25.9%	835	8.1%	17.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.1%	71	0.3%	4.0%	0	0.0%	2.8%	0	0.0%	2.3%	1	1.9%	2.3%	71	0.7%	2.3%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.1%
	Total	*135*	*100%*	*100%*	*20,029*	*100%*	*100%*	*100%*	*93*	*100%*	*21,321*	*100%*	*100%*	*40*	*100%*	*100%*	*10,953*	*100%*	*100%*	*53*	*100%*	*100%*	*10,368*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.5%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	11.6%	0	0.0%	3.4%	9.8%	0	0.0%	0	0.0%	9.4%	0	0.0%	10.0%	0	0.0%	3.5%	0	0.0%	15.4%	0	0.0%	2.4%
	Middle	1	100.0%	72.1%	13	100.0%	88.4%	48.9%	0	0.0%	0	0.0%	68.0%	0	0.0%	66.7%	0	0.0%	26.2%	0	0.0%	69.2%	0	0.0%	63.8%
	Upper	0	0.0%	16.3%	0	0.0%	8.2%	39.8%	0	0.0%	0	0.0%	18.8%	0	0.0%	23.3%	0	0.0%	70.3%	0	0.0%	11.5%	0	0.0%	32.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	0.9%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*13*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Gainesville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	83	61.5%	45.1%	3,492	17.4%	28.4%	91.1%	33	35.5%	1,846	8.7%	91.2%	14	35.0%	48.5%	1,056	9.6%	29.4%	19	35.8%	49.0%	790	7.6%	29.4%
		Over $1 Million	49	36.3%		16,503	82.4%		8.0%	58	62.4%	18,542	87.0%	8.0%	25	62.5%		9,297	84.9%		33	62.3%		9,245	89.2%	
		Total Rev. available	132	97.8%		19,995	99.8%		99.2%	91	97.8%	20,388	95.6%	99.2%	39	97.5%		10,353	94.5%		52	98.1%		10,035	96.8%	
		Rev. Not Known	3	2.2%		34	0.2%		0.8%	2	2.2%	933	4.4%	0.8%	1	2.5%		600	5.5%		1	1.9%		333	3.2%	
		Total	*135*	*100%*		*20,029*	*100%*		*100.0%*	*93*	*100%*	*21,321*	*100%*	*100%*	*40*	*100%*		*10,953*	*100%*		*53*	*100%*		*10,368*	*100%*	
	Loan Size	$100,000 or Less	92	68.1%	91.0%	2,509	12.5%	32.0%		46	49.5%	1,121	5.3%		17	42.5%	93.6%	415	3.8%	39.4%	29	54.7%	94.1%	706	6.8%	41.0%
		$100,001 - $250,000	17	12.6%	4.7%	2,921	14.6%	17.8%		17	18.3%	3,441	16.1%		7	17.5%	3.4%	1,450	13.2%	16.8%	10	18.9%	3.1%	1,991	19.2%	15.6%
		$250,001 - $1 Million	26	19.3%	4.3%	14,599	72.9%	50.2%		30	32.3%	16,759	78.6%		16	40.0%	3.0%	9,088	83.0%	43.8%	14	26.4%	2.8%	7,671	74.0%	43.5%
		Total	*135*	*100%*	*100.0%*	*20,029*	*100%*	*100.0%*		*93*	*100%*	*21,321*	*100%*		*40*	*100%*	*100%*	*10,953*	*100%*	*100%*	*53*	*100%*	*100%*	*10,368*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	74	89.2%		1,735	49.7%			27	81.8%	474	25.7%		10	71.4%		133	12.6%		17	89.5%		341	43.2%	
		$100,001 - $250,000	6	7.2%		895	25.6%			3	9.1%	466	25.2%		2	14.3%		350	33.1%		1	5.3%		116	14.7%	
		$250,001 - $1 Million	3	3.6%		862	24.7%			3	9.1%	906	49.1%		2	14.3%		573	54.3%		1	5.3%		333	42.2%	
		Total	*83*	*100%*		*3,492*	*100%*			*33*	*100%*	*1,846*	*100%*		*14*	*100%*		*1,056*	*100%*		*19*	*100%*		*790*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	1	100.0%	67.4%	13	100.0%	40.1%	97.0%	0	0.0%	0	0.0%	96.9%	0	0.0%	66.7%	0	0.0%	62.3%	0	0.0%	76.9%	0	0.0%	88.3%
		Over $1 Million	0	0.0%		0	0.0%		3.0%	0	0.0%	0	0.0%	3.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		13	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*13*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	95.3%	13	100.0%	58.3%		0	0.0%	0	0.0%		0	0.0%	93.3%	0	0.0%	36.2%	0	0.0%	88.5%	0	0.0%	29.2%
		$100,001 - $250,000	0	0.0%	2.3%	0	0.0%	11.3%		0	0.0%	0	0.0%		0	0.0%	3.3%	0	0.0%	20.1%	0	0.0%	7.7%	0	0.0%	32.5%
		$250,001 - $500,000	0	0.0%	2.3%	0	0.0%	30.4%		0	0.0%	0	0.0%		0	0.0%	3.3%	0	0.0%	43.6%	0	0.0%	3.8%	0	0.0%	38.3%
		Total	*1*	*100%*	*100%*	*13*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		13	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*13*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Jefferson-Jenkins

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	100.0%	57.4%	147	100.0%	55.5%	57.7%	3	30.0%	428	31.4%	28.4%	1	20.0%	22.0%	148	17.4%	21.0%	2	40.0%	29.8%	280	54.6%	29.2%
	Middle	0	0.0%	42.6%	0	0.0%	44.5%	42.3%	7	70.0%	935	68.6%	71.6%	4	80.0%	78.0%	702	82.6%	79.0%	3	60.0%	70.2%	233	45.4%	70.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*147*	*100%*	*100%*	*100%*	*10*	*100%*	*1,363*	*100%*	*100%*	*5*	*100%*	*100%*	*850*	*100%*	*100%*	*5*	*100%*	*100%*	*513*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	13	54.2%	45.7%	1,841	61.6%	43.6%	57.7%	9	56.3%	963	51.4%	28.4%	8	57.1%	22.8%	813	50.0%	24.2%	1	50.0%	19.6%	150	61.0%	20.3%
	Middle	11	45.8%	54.3%	1,147	38.4%	56.4%	42.3%	7	43.8%	910	48.6%	71.6%	6	42.9%	77.2%	814	50.0%	75.8%	1	50.0%	80.4%	96	39.0%	79.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*24*	*100%*	*100%*	*2,988*	*100%*	*100%*	*100%*	*16*	*100%*	*1,873*	*100%*	*100%*	*14*	*100%*	*100%*	*1,627*	*100%*	*100%*	*2*	*100%*	*100%*	*246*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	75.0%	75.0%	155	56.4%	73.9%	57.7%	1	11.1%	56	12.2%	28.4%	1	25.0%	16.7%	56	26.5%	13.3%	0	0.0%	9.5%	0	0.0%	4.7%
	Middle	1	25.0%	25.0%	120	43.6%	26.1%	42.3%	8	88.9%	402	87.8%	71.6%	3	75.0%	83.3%	155	73.5%	86.7%	5	100.0%	90.5%	247	100.0%	95.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*275*	*100%*	*100%*	*100%*	*9*	*100%*	*458*	*100%*	*100%*	*4*	*100%*	*100%*	*211*	*100%*	*100%*	*5*	*100%*	*100%*	*247*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	74.4%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	18.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	25.6%	0	0.0%	0	0.0%	81.3%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	83.3%	0	0.0%	81.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	100.0%	83.3%	264	100.0%	79.3%	57.7%	3	75.0%	96	38.4%	28.4%	1	50.0%	20.0%	20	11.5%	6.2%	2	100.0%	100.0%	76	100.0%	100.0%
	Middle	0	0.0%	16.7%	0	0.0%	20.7%	42.3%	1	25.0%	154	61.6%	71.6%	1	50.0%	80.0%	154	88.5%	93.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*264*	*100%*	*100%*	*100%*	*4*	*100%*	*250*	*100%*	*100%*	*2*	*100%*	*100%*	*174*	*100%*	*100%*	*2*	*100%*	*100%*	*76*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Jefferson-Jenkins

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	66.7%	50.0%	91	72.8%	58.7%	57.7%	2	100.0%	162	100.0%	28.4%	1	100.0%	14.3%	100	100.0%	11.6%	1	100.0%	33.3%	62	100.0%	35.0%
	Middle	1	33.3%	50.0%	34	27.2%	41.3%	42.3%	0	0.0%	0	0.0%	71.6%	0	0.0%	85.7%	0	0.0%	88.4%	0	0.0%	66.7%	0	0.0%	65.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*125*	*100%*	*100%*	*100%*	*2*	*100%*	*162*	*100%*	*100%*	*1*	*100%*	*100%*	*100*	*100%*	*100%*	*1*	*100%*	*100%*	*62*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	100.0%	0	0.0%	100.0%	57.7%	0	0.0%	0	0.0%	28.4%	0	0.0%	16.7%	0	0.0%	10.0%	0	0.0%	9.1%	0	0.0%	17.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	42.3%	0	0.0%	0	0.0%	71.6%	0	0.0%	83.3%	0	0.0%	90.0%	0	0.0%	90.9%	0	0.0%	82.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	23	63.9%	52.8%	2,498	65.8%	50.5%	57.7%	18	43.9%	1,705	41.5%	28.4%	12	46.2%	21.8%	1,137	38.4%	21.2%	6	40.0%	25.6%	568	49.7%	26.8%
	Middle	13	36.1%	47.2%	1,301	34.2%	49.5%	42.3%	23	56.1%	2,401	58.5%	71.6%	14	53.8%	78.2%	1,825	61.6%	78.8%	9	60.0%	74.4%	576	50.3%	73.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*36*	*100%*	*100%*	*3,799*	*100%*	*100%*	*100%*	*41*	*100%*	*4,106*	*100%*	*100%*	*26*	*100%*	*100%*	*2,962*	*100%*	*100%*	*15*	*100%*	*100%*	*1,144*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Jefferson-Jenkins

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	3.8%	0	0.0%	2.1%	34.1%	1	10.0%	146	10.7%	30.9%	1	20.0%	6.5%	146	17.2%	3.4%	0	0.0%	4.3%	0	0.0%	2.4%
	Moderate	0	0.0%	14.2%	0	0.0%	8.3%	17.6%	2	20.0%	90	6.6%	18.1%	0	0.0%	16.1%	0	0.0%	12.1%	2	40.0%	16.8%	90	17.5%	11.5%
	Middle	0	0.0%	24.0%	0	0.0%	20.3%	16.8%	2	20.0%	273	20.0%	18.6%	1	20.0%	22.6%	148	17.4%	19.0%	1	20.0%	24.8%	125	24.4%	21.9%
	Upper	1	100.0%	39.3%	147	100.0%	52.7%	31.5%	5	50.0%	854	62.7%	32.4%	3	60.0%	39.2%	556	65.4%	49.3%	2	40.0%	35.4%	298	58.1%	43.8%
	Unknown	0	0.0%	18.6%	0	0.0%	16.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.6%	0	0.0%	16.2%	0	0.0%	18.6%	0	0.0%	20.4%
	Total	*1*	*100%*	*100%*	*147*	*100%*	*100%*	*100%*	*10*	*100%*	*1,363*	*100%*	*100%*	*5*	*100%*	*100%*	*850*	*100%*	*100%*	*5*	*100%*	*100%*	*513*	*100%*	*100%*
REFINANCE	Low	1	4.2%	3.7%	15	0.5%	1.9%	34.1%	2	12.5%	63	3.4%	30.9%	2	14.3%	8.1%	63	3.9%	3.5%	0	0.0%	8.7%	0	0.0%	5.3%
	Moderate	1	4.2%	7.4%	93	3.1%	4.6%	17.6%	4	25.0%	360	19.2%	18.1%	4	28.6%	18.7%	360	22.1%	14.4%	0	0.0%	13.0%	0	0.0%	6.5%
	Middle	3	12.5%	13.3%	206	6.9%	11.3%	16.8%	4	25.0%	546	29.2%	18.6%	4	28.6%	17.1%	546	33.6%	15.1%	0	0.0%	34.8%	0	0.0%	24.6%
	Upper	19	79.2%	56.4%	2,674	89.5%	57.5%	31.5%	6	37.5%	904	48.3%	32.4%	4	28.6%	41.5%	658	40.4%	52.2%	2	100.0%	30.4%	246	100.0%	45.6%
	Unknown	0	0.0%	19.1%	0	0.0%	24.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.6%	0	0.0%	14.8%	0	0.0%	13.0%	0	0.0%	17.9%
	Total	*24*	*100%*	*100%*	*2,988*	*100%*	*100%*	*100%*	*16*	*100%*	*1,873*	*100%*	*100%*	*14*	*100%*	*100%*	*1,627*	*100%*	*100%*	*2*	*100%*	*100%*	*246*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	34.1%	2	22.2%	76	16.6%	30.9%	1	25.0%	33.3%	56	26.5%	18.0%	1	20.0%	4.8%	20	8.1%	1.8%
	Moderate	0	0.0%	12.5%	0	0.0%	4.6%	17.6%	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	9.5%	0	0.0%	11.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.8%	2	22.2%	75	16.4%	18.6%	1	25.0%	16.7%	25	11.8%	7.4%	1	20.0%	23.8%	50	20.2%	22.3%
	Upper	4	100.0%	75.0%	275	100.0%	68.6%	31.5%	5	55.6%	307	67.0%	32.4%	2	50.0%	50.0%	130	61.6%	74.6%	3	60.0%	47.6%	177	71.7%	55.0%
	Unknown	0	0.0%	12.5%	0	0.0%	26.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	9.7%
	Total	*4*	*100%*	*100%*	*275*	*100%*	*100%*	*100%*	*9*	*100%*	*458*	*100%*	*100%*	*4*	*100%*	*100%*	*211*	*100%*	*100%*	*5*	*100%*	*100%*	*247*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	34.1%	0	0.0%	0	0.0%	30.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.6%	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	11.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.8%	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	31.5%	0	0.0%	0	0.0%	32.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	83.3%	0	0.0%	88.8%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	34.1%	0	0.0%	0	0.0%	30.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.6%	0	0.0%	0	0.0%	18.1%	0	0.0%	40.0%	0	0.0%	35.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	16.7%	0	0.0%	20.7%	16.8%	2	50.0%	76	30.4%	18.6%	0	0.0%	20.0%	0	0.0%	10.8%	2	100.0%	100.0%	76	100.0%	100.0%
	Upper	4	100.0%	83.3%	264	100.0%	79.3%	31.5%	2	50.0%	174	69.6%	32.4%	2	100.0%	40.0%	174	100.0%	53.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*264*	*100%*	*100%*	*100%*	*4*	*100%*	*250*	*100%*	*100%*	*2*	*100%*	*100%*	*174*	*100%*	*100%*	*2*	*100%*	*100%*	*76*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Jefferson-Jenkins

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	33.3%	12.5%	34	27.2%	5.0%	34.1%	0	0.0%	0	0.0%	30.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.6%	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	36.7%
	Middle	1	33.3%	37.5%	60	48.0%	36.9%	16.8%	1	50.0%	62	38.3%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	33.3%	62	100.0%	35.0%
	Upper	1	33.3%	37.5%	31	24.8%	43.5%	31.5%	1	50.0%	100	61.7%	32.4%	1	100.0%	100.0%	100	100.0%	100.0%	0	0.0%	33.3%	0	0.0%	28.2%
	Unknown	0	0.0%	12.5%	0	0.0%	14.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*125*	*100%*	*100%*	*100%*	*2*	*100%*	*162*	*100%*	*100%*	*1*	*100%*	*100%*	*100*	*100%*	*100%*	*1*	*100%*	*100%*	*62*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	34.1%	0	0.0%	0	0.0%	30.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.6%	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.8%	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	31.5%	0	0.0%	0	0.0%	32.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	5.6%	3.8%	49	1.3%	2.0%	34.1%	5	12.2%	285	6.9%	30.9%	4	15.4%	7.6%	265	8.9%	3.5%	1	6.7%	4.8%	20	1.7%	2.7%
	Moderate	1	2.8%	10.4%	93	2.4%	6.2%	17.6%	6	14.6%	450	11.0%	18.1%	4	15.4%	16.2%	360	12.2%	12.2%	2	13.3%	14.8%	90	7.9%	10.6%
	Middle	4	11.1%	18.4%	266	7.0%	15.8%	16.8%	11	26.8%	1,032	25.1%	18.6%	6	23.1%	19.4%	719	24.3%	16.6%	5	33.3%	25.6%	313	27.4%	21.8%
	Upper	29	80.6%	48.5%	3,391	89.3%	55.3%	31.5%	19	46.3%	2,339	57.0%	32.4%	12	46.2%	40.9%	1,618	54.6%	50.1%	7	46.7%	32.8%	721	63.0%	42.7%
	Unknown	0	0.0%	18.9%	0	0.0%	20.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.9%	0	0.0%	17.6%	0	0.0%	22.0%	0	0.0%	22.1%
	Total	*36*	*100%*	*100%*	*3,799*	*100%*	*100%*	*100%*	*41*	*100%*	*4,106*	*100%*	*100%*	*26*	*100%*	*100%*	*2,962*	*100%*	*100%*	*15*	*100%*	*100%*	*1,144*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Jefferson-Jenkins

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	33.3%	57.0%	120	17.3%	52.6%	61.2%	2	50.0%	170	32.8%	24.0%	1	50.0%	22.1%	20	6.8%	17.7%	1	50.0%	23.7%	150	67.3%	13.8%
	Middle	6	66.7%	40.2%	573	82.7%	46.8%	38.8%	2	50.0%	349	67.2%	76.0%	1	50.0%	77.1%	276	93.2%	82.3%	1	50.0%	75.0%	73	32.7%	84.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.7%	0	0.0%	0.6%		0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	1.3%	0	0.0%	1.3%
	Total	*9*	*100%*	*100%*	*693*	*100%*	*100%*	*100%*	*4*	*100%*	*519*	*100%*	*100%*	*2*	*100%*	*100%*	*296*	*100%*	*100%*	*2*	*100%*	*100%*	*223*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	75.0%	71.1%	357	97.3%	57.4%	56.2%	0	0.0%	0	0.0%	28.4%	0	0.0%	17.9%	0	0.0%	6.5%	0	0.0%	20.5%	0	0.0%	16.8%
	Middle	1	25.0%	28.9%	10	2.7%	42.6%	43.8%	0	0.0%	0	0.0%	71.6%	0	0.0%	80.8%	0	0.0%	93.3%	0	0.0%	78.3%	0	0.0%	83.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	1.3%	0	0.0%	0.2%	0	0.0%	1.2%	0	0.0%	0.1%
	Total	*4*	*100%*	*100%*	*367*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Jefferson-Jenkins

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	4	44.4%	40.2%	81	11.7%	23.5%	90.9%	2	50.0%	426	82.1%	91.0%	1	50.0%	47.0%	276	93.2%	32.4%	1	50.0%	47.4%	150	67.3%	26.6%
		Over $1 Million	3	33.3%		495	71.4%		7.4%	2	50.0%	93	17.9%	7.2%	1	50.0%		20	6.8%		1	50.0%		73	32.7%	
		Total Rev. available	7	77.8%		576	83.1%		98.3%	4	100.0%	519	100.0%	98.2%	2	100.0%		296	100.0%		2	100.0%		223	100.0%	
		Rev. Not Known	2	22.2%		117	16.9%		1.7%	0	0.0%	0	0.0%	1.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*9*	*100%*		*693*	*100%*		*100.0%*	*4*	*100%*	*519*	*100%*	*100%*	*2*	*100%*		*296*	*100%*		*2*	*100%*		*223*	*100%*	
	Loan Size	$100,000 or Less	6	66.7%	93.8%	136	19.6%	47.5%		2	50.0%	93	17.9%		1	50.0%	91.5%	20	6.8%	38.0%	1	50.0%	90.8%	73	32.7%	36.7%
		$100,001 - $250,000	3	33.3%	4.3%	557	80.4%	24.0%		1	25.0%	150	28.9%		0	0.0%	5.1%	0	0.0%	19.4%	1	50.0%	5.6%	150	67.3%	23.2%
		$250,001 - $1 Million	0	0.0%	2.0%	0	0.0%	28.5%		1	25.0%	276	53.2%		1	50.0%	3.4%	276	93.2%	42.6%	0	0.0%	3.6%	0	0.0%	40.1%
		Total	*9*	*100%*	*100.0%*	*693*	*100%*	*100.0%*		*4*	*100%*	*519*	*100%*		*2*	*100%*	*100%*	*296*	*100%*	*100%*	*2*	*100%*	*100%*	*223*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%		81	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	50.0%	150	35.2%		0	0.0%		0	0.0%		1	100.0%		150	100.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	50.0%	276	64.8%		1	100.0%		276	100.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*81*	*100%*			*2*	*100%*	*426*	*100%*		*1*	*100%*		*276*	*100%*		*1*	*100%*		*150*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	2	50.0%	31.1%	7	1.9%	42.2%	94.4%	0	0.0%	0	0.0%	95.5%	0	0.0%	44.9%	0	0.0%	56.2%	0	0.0%	41.0%	0	0.0%	41.8%
		Over $1 Million	2	50.0%		360	98.1%		4.5%	0	0.0%	0	0.0%	3.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	4	100.0%		367	100.0%		98.9%	0	0.0%	0	0.0%	98.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		1.1%	0	0.0%	0	0.0%	1.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*367*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	3	75.0%	84.4%	17	4.6%	27.2%		0	0.0%	0	0.0%		0	0.0%	76.9%	0	0.0%	30.7%	0	0.0%	69.9%	0	0.0%	23.0%
		$100,001 - $250,000	0	0.0%	6.7%	0	0.0%	14.9%		0	0.0%	0	0.0%		0	0.0%	19.2%	0	0.0%	47.4%	0	0.0%	21.7%	0	0.0%	42.8%
		$250,001 - $500,000	1	25.0%	8.9%	350	95.4%	57.9%		0	0.0%	0	0.0%		0	0.0%	3.8%	0	0.0%	21.9%	0	0.0%	8.4%	0	0.0%	34.1%
		Total	*4*	*100%*	*100%*	*367*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%		7	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*7*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Northeast GA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	3.2%	2.1%	472	1.3%	1.5%	4.4%	3	2.5%	863	1.9%	3.8%	0	0.0%	2.2%	0	0.0%	1.7%	3	5.3%	2.8%	863	4.4%	2.1%
	Middle	40	42.6%	38.0%	12,144	34.1%	33.3%	48.8%	40	33.3%	13,631	30.8%	43.5%	21	33.3%	36.1%	7,776	31.8%	31.3%	19	33.3%	33.1%	5,855	29.6%	36.5%
	Upper	51	54.3%	59.8%	23,037	64.6%	65.1%	46.9%	77	64.2%	29,768	67.3%	52.6%	42	66.7%	61.7%	16,692	68.2%	67.0%	35	61.4%	64.0%	13,076	66.1%	61.3%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%
	Total	*94*	*100%*	*100%*	*35,653*	*100%*	*100%*	*100%*	*120*	*100%*	*44,262*	*100%*	*100%*	*63*	*100%*	*100%*	*24,468*	*100%*	*100%*	*57*	*100%*	*100%*	*19,794*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	9	5.5%	2.0%	1,344	4.4%	1.7%	4.4%	1	1.0%	115	0.7%	3.8%	1	1.6%	1.7%	115	1.0%	1.5%	0	0.0%	1.6%	0	0.0%	1.4%
	Middle	60	36.6%	35.9%	9,455	31.1%	31.1%	48.8%	48	46.6%	7,419	47.0%	43.5%	28	44.4%	40.9%	5,322	46.3%	36.2%	20	50.0%	40.8%	2,097	48.9%	36.8%
	Upper	95	57.9%	62.2%	19,631	64.5%	67.2%	46.9%	54	52.4%	8,239	52.2%	52.6%	34	54.0%	57.4%	6,048	52.7%	62.3%	20	50.0%	57.6%	2,191	51.1%	61.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*164*	*100%*	*100%*	*30,430*	*100%*	*100%*	*100%*	*103*	*100%*	*15,773*	*100%*	*100%*	*63*	*100%*	*100%*	*11,485*	*100%*	*100%*	*40*	*100%*	*100%*	*4,288*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.7%	0	0.0%	3.5%	4.4%	4	2.7%	190	1.7%	3.8%	2	2.4%	2.3%	125	2.0%	2.5%	2	3.1%	2.1%	65	1.4%	1.9%
	Middle	22	41.5%	41.4%	1,282	29.9%	37.8%	48.8%	67	45.3%	5,066	45.6%	43.5%	38	45.8%	36.0%	3,053	48.5%	33.9%	29	44.6%	35.9%	2,013	41.9%	36.2%
	Upper	31	58.5%	54.8%	2,999	70.1%	58.7%	46.9%	77	52.0%	5,843	52.6%	52.6%	43	51.8%	61.7%	3,117	49.5%	63.6%	34	52.3%	61.9%	2,726	56.7%	61.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*53*	*100%*	*100%*	*4,281*	*100%*	*100%*	*100%*	*148*	*100%*	*11,099*	*100%*	*100%*	*83*	*100%*	*100%*	*6,295*	*100%*	*100%*	*65*	*100%*	*100%*	*4,804*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	8.7%	0	0.0%	2.5%	15.4%	0	0.0%	0	0.0%	12.6%	0	0.0%	41.2%	0	0.0%	13.1%	0	0.0%	15.8%	0	0.0%	12.9%
	Middle	0	0.0%	56.5%	0	0.0%	83.0%	65.1%	0	0.0%	0	0.0%	61.7%	0	0.0%	29.4%	0	0.0%	24.8%	0	0.0%	47.4%	0	0.0%	13.2%
	Upper	0	0.0%	34.8%	0	0.0%	14.4%	19.5%	0	0.0%	0	0.0%	25.6%	0	0.0%	29.4%	0	0.0%	62.1%	0	0.0%	36.8%	0	0.0%	73.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	5.9%	1.2%	45	2.9%	0.6%	4.4%	1	3.6%	50	2.1%	3.8%	1	6.7%	3.1%	50	4.1%	2.4%	0	0.0%	0.4%	0	0.0%	0.3%
	Middle	11	64.7%	38.4%	737	48.1%	31.7%	48.8%	11	39.3%	866	35.9%	43.5%	7	46.7%	29.1%	639	52.6%	30.0%	4	30.8%	36.3%	227	18.9%	30.3%
	Upper	5	29.4%	60.5%	750	49.0%	67.7%	46.9%	16	57.1%	1,498	62.1%	52.6%	7	46.7%	67.8%	526	43.3%	67.6%	9	69.2%	63.3%	972	81.1%	69.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*17*	*100%*	*100%*	*1,532*	*100%*	*100%*	*100%*	*28*	*100%*	*2,414*	*100%*	*100%*	*15*	*100%*	*100%*	*1,215*	*100%*	*100%*	*13*	*100%*	*100%*	*1,199*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Northeast GA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.2%	0	0.0%	1.5%	4.4%	0	0.0%	0	0.0%	3.8%	0	0.0%	1.5%	0	0.0%	1.2%	0	0.0%	2.7%	0	0.0%	3.1%
	Middle	7	43.8%	32.5%	997	41.2%	13.8%	48.8%	22	55.0%	1,586	39.7%	43.5%	10	50.0%	35.0%	826	30.3%	39.6%	12	60.0%	38.3%	760	60.0%	33.6%
	Upper	9	56.3%	62.3%	1,422	58.8%	84.6%	46.9%	18	45.0%	2,408	60.3%	52.6%	10	50.0%	63.5%	1,901	69.7%	59.2%	8	40.0%	59.0%	507	40.0%	63.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*16*	*100%*	*100%*	*2,419*	*100%*	*100%*	*100%*	*40*	*100%*	*3,994*	*100%*	*100%*	*20*	*100%*	*100%*	*2,727*	*100%*	*100%*	*20*	*100%*	*100%*	*1,267*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.7%	0	0.0%	2.6%	4.4%	0	0.0%	0	0.0%	3.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	42.6%	0	0.0%	39.4%	48.8%	0	0.0%	0	0.0%	43.5%	0	0.0%	53.2%	0	0.0%	47.8%	0	0.0%	48.1%	0	0.0%	37.5%
	Upper	0	0.0%	53.7%	0	0.0%	58.0%	46.9%	0	0.0%	0	0.0%	52.6%	0	0.0%	46.8%	0	0.0%	52.2%	0	0.0%	51.9%	0	0.0%	62.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	13	3.8%	2.1%	1,861	2.5%	1.7%	4.4%	9	2.1%	1,218	1.6%	3.8%	4	1.6%	2.1%	290	0.6%	2.0%	5	2.6%	2.5%	928	3.0%	2.3%
	Middle	140	40.7%	37.1%	24,615	33.1%	32.8%	48.8%	188	42.8%	28,568	36.8%	43.5%	104	42.6%	37.2%	17,616	38.1%	32.4%	84	43.1%	35.0%	10,952	34.9%	35.8%
	Upper	191	55.5%	60.7%	47,839	64.4%	65.5%	46.9%	242	55.1%	47,756	61.6%	52.6%	136	55.7%	60.6%	28,284	61.2%	65.6%	106	54.4%	62.4%	19,472	62.1%	61.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	*344*	*100%*	*100%*	*74,315*	*100%*	*100%*	*100%*	*439*	*100%*	*77,542*	*100%*	*100%*	*244*	*100%*	*100%*	*46,190*	*100%*	*100%*	*195*	*100%*	*100%*	*31,352*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Northeast GA

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	3.2%	1.2%	376	1.1%	0.6%	15.8%	0	0.0%	0	0.0%	14.1%	0	0.0%	1.7%	0	0.0%	0.8%	0	0.0%	1.0%	0	0.0%	0.4%
	Moderate	9	9.6%	7.6%	1,397	3.9%	4.5%	16.4%	11	9.2%	1,800	4.1%	15.7%	6	9.5%	7.1%	950	3.9%	4.0%	5	8.8%	6.6%	850	4.3%	3.2%
	Middle	17	18.1%	18.4%	3,703	10.4%	14.9%	19.1%	27	22.5%	6,840	15.5%	19.4%	10	15.9%	18.9%	2,542	10.4%	15.0%	17	29.8%	16.6%	4,298	21.7%	11.6%
	Upper	65	69.1%	52.2%	30,177	84.6%	60.5%	48.7%	82	68.3%	35,622	80.5%	50.9%	47	74.6%	51.2%	20,976	85.7%	59.5%	35	61.4%	50.8%	14,646	74.0%	52.0%
	Unknown	0	0.0%	20.6%	0	0.0%	19.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.2%	0	0.0%	20.6%	0	0.0%	25.1%	0	0.0%	32.9%
	Total	*94*	*100%*	*100%*	*35,653*	*100%*	*100%*	*100%*	*120*	*100%*	*44,262*	*100%*	*100%*	*63*	*100%*	*100%*	*24,468*	*100%*	*100%*	*57*	*100%*	*100%*	*19,794*	*100%*	*100%*
REFINANCE	Low	5	3.0%	1.9%	373	1.2%	0.9%	15.8%	11	10.7%	810	5.1%	14.1%	5	7.9%	6.0%	464	4.0%	2.7%	6	15.0%	5.9%	346	8.1%	2.3%
	Moderate	18	11.0%	7.9%	2,027	6.7%	4.9%	16.4%	17	16.5%	1,686	10.7%	15.7%	13	20.6%	12.7%	1,466	12.8%	8.0%	4	10.0%	10.2%	220	5.1%	6.5%
	Middle	39	23.8%	18.7%	5,819	19.1%	14.9%	19.1%	19	18.4%	1,992	12.6%	19.4%	10	15.9%	21.7%	1,225	10.7%	18.3%	9	22.5%	21.9%	767	17.9%	16.9%
	Upper	102	62.2%	50.0%	22,211	73.0%	56.9%	48.7%	55	53.4%	11,193	71.0%	50.9%	34	54.0%	46.3%	8,238	71.7%	56.6%	21	52.5%	47.0%	2,955	68.9%	55.8%
	Unknown	0	0.0%	21.4%	0	0.0%	22.5%	0.0%	1	1.0%	92	0.6%	0.0%	1	1.6%	13.2%	92	0.8%	14.4%	0	0.0%	15.1%	0	0.0%	18.4%
	Total	*164*	*100%*	*100%*	*30,430*	*100%*	*100%*	*100%*	*103*	*100%*	*15,773*	*100%*	*100%*	*63*	*100%*	*100%*	*11,485*	*100%*	*100%*	*40*	*100%*	*100%*	*4,288*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.1%	0	0.0%	0.6%	15.8%	10	6.8%	556	5.0%	14.1%	7	8.4%	4.5%	456	7.2%	3.3%	3	4.6%	2.7%	100	2.1%	1.7%
	Moderate	5	9.4%	6.1%	200	4.7%	3.8%	16.4%	18	12.2%	673	6.1%	15.7%	8	9.6%	8.0%	391	6.2%	6.5%	10	15.4%	10.7%	282	5.9%	6.7%
	Middle	8	15.1%	17.6%	266	6.2%	12.4%	19.1%	31	20.9%	2,052	18.5%	19.4%	15	18.1%	19.8%	988	15.7%	15.7%	16	24.6%	20.3%	1,064	22.1%	15.9%
	Upper	40	75.5%	73.3%	3,815	89.1%	78.3%	48.7%	89	60.1%	7,818	70.4%	50.9%	53	63.9%	65.2%	4,460	70.8%	72.7%	36	55.4%	62.1%	3,358	69.9%	69.2%
	Unknown	0	0.0%	1.9%	0	0.0%	5.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	1.8%	0	0.0%	4.1%	0	0.0%	6.5%
	Total	*53*	*100%*	*100%*	*4,281*	*100%*	*100%*	*100%*	*148*	*100%*	*11,099*	*100%*	*100%*	*83*	*100%*	*100%*	*6,295*	*100%*	*100%*	*65*	*100%*	*100%*	*4,804*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	15.8%	0	0.0%	0	0.0%	14.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	15.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.1%	0	0.0%	0	0.0%	19.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	8.7%	0	0.0%	1.9%	48.7%	0	0.0%	0	0.0%	50.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.3%	0	0.0%	98.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	2	11.8%	2.9%	70	4.6%	3.4%	15.8%	2	7.1%	22	0.9%	14.1%	0	0.0%	2.8%	0	0.0%	1.4%	2	15.4%	2.7%	22	1.8%	1.9%
	Moderate	2	11.8%	4.7%	106	6.9%	3.8%	16.4%	2	7.1%	55	2.3%	15.7%	1	6.7%	4.8%	15	1.2%	2.2%	1	7.7%	4.6%	40	3.3%	3.0%
	Middle	0	0.0%	11.6%	0	0.0%	6.5%	19.1%	5	17.9%	489	20.3%	19.4%	3	20.0%	15.6%	254	20.9%	9.2%	2	15.4%	16.6%	235	19.6%	10.9%
	Upper	13	76.5%	76.7%	1,356	88.5%	83.1%	48.7%	19	67.9%	1,848	76.6%	50.9%	11	73.3%	70.6%	946	77.9%	82.0%	8	61.5%	67.2%	902	75.2%	77.2%
	Unknown	0	0.0%	4.1%	0	0.0%	3.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.2%	0	0.0%	5.2%	0	0.0%	8.9%	0	0.0%	7.1%
	Total	*17*	*100%*	*100%*	*1,532*	*100%*	*100%*	*100%*	*28*	*100%*	*2,414*	*100%*	*100%*	*15*	*100%*	*100%*	*1,215*	*100%*	*100%*	*13*	*100%*	*100%*	*1,199*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Northeast GA

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	5.2%	0	0.0%	1.3%	15.8%	1	2.5%	45	1.1%	14.1%	0	0.0%	2.2%	0	0.0%	1.7%	1	5.0%	4.1%	45	3.6%	2.7%
	Moderate	3	18.8%	10.4%	134	5.5%	2.0%	16.4%	8	20.0%	375	9.4%	15.7%	5	25.0%	13.1%	256	9.4%	8.1%	3	15.0%	14.9%	119	9.4%	12.5%
	Middle	2	12.5%	13.0%	221	9.1%	4.9%	19.1%	10	25.0%	960	24.0%	19.4%	4	20.0%	27.7%	615	22.6%	20.4%	6	30.0%	19.8%	345	27.2%	11.5%
	Upper	11	68.8%	63.6%	2,064	85.3%	76.9%	48.7%	21	52.5%	2,614	65.4%	50.9%	11	55.0%	51.8%	1,856	68.1%	64.5%	10	50.0%	56.8%	758	59.8%	69.2%
	Unknown	0	0.0%	7.8%	0	0.0%	14.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.1%	0	0.0%	5.3%	0	0.0%	4.5%	0	0.0%	4.1%
	Total	*16*	*100%*	*100%*	*2,419*	*100%*	*100%*	*100%*	*40*	*100%*	*3,994*	*100%*	*100%*	*20*	*100%*	*100%*	*2,727*	*100%*	*100%*	*20*	*100%*	*100%*	*1,267*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	15.8%	0	0.0%	0	0.0%	14.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	3.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	15.7%	0	0.0%	2.1%	0	0.0%	1.4%	0	0.0%	1.9%	0	0.0%	3.4%
	Middle	0	0.0%	3.7%	0	0.0%	2.9%	19.1%	0	0.0%	0	0.0%	19.4%	0	0.0%	2.1%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	48.7%	0	0.0%	0	0.0%	50.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.3%	0	0.0%	97.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.7%	0	0.0%	96.5%	0	0.0%	96.2%	0	0.0%	92.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	10	2.9%	1.6%	819	1.1%	0.7%	15.8%	24	5.5%	1,433	1.8%	14.1%	12	4.9%	3.0%	920	2.0%	1.3%	12	6.2%	2.1%	513	1.6%	0.7%
	Moderate	37	10.8%	7.7%	3,864	5.2%	4.6%	16.4%	56	12.8%	4,589	5.9%	15.7%	33	13.5%	8.6%	3,078	6.7%	4.9%	23	11.8%	7.6%	1,511	4.8%	3.7%
	Middle	66	19.2%	18.3%	10,009	13.5%	14.5%	19.1%	92	21.0%	12,333	15.9%	19.4%	42	17.2%	19.6%	5,624	12.2%	15.4%	50	25.6%	17.7%	6,709	21.4%	12.0%
	Upper	231	67.2%	51.9%	59,623	80.2%	58.7%	48.7%	266	60.6%	59,095	76.2%	50.9%	156	63.9%	51.0%	36,476	79.0%	57.8%	110	56.4%	51.2%	22,619	72.1%	51.8%
	Unknown	0	0.0%	20.6%	0	0.0%	21.5%	0.0%	1	0.2%	92	0.1%	0.0%	1	0.4%	17.7%	92	0.2%	20.6%	0	0.0%	21.5%	0	0.0%	31.7%
	Total	*344*	*100%*	*100%*	*74,315*	*100%*	*100%*	*100%*	*439*	*100%*	*77,542*	*100%*	*100%*	*244*	*100%*	*100%*	*46,190*	*100%*	*100%*	*195*	*100%*	*100%*	*31,352*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Northeast GA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	3.0%	4.8%	16	0.3%	5.5%	6.0%	0	0.0%	0	0.0%	6.6%	0	0.0%	5.0%	0	0.0%	5.4%	0	0.0%	4.8%	0	0.0%	5.4%
	Middle	66	66.7%	44.2%	3,044	64.9%	49.8%	49.6%	28	51.9%	1,372	24.3%	42.9%	10	58.8%	37.1%	622	22.7%	40.8%	18	48.6%	38.1%	750	25.8%	43.3%
	Upper	30	30.3%	50.2%	1,627	34.7%	44.5%	44.3%	26	48.1%	4,278	75.7%	50.5%	7	41.2%	57.1%	2,123	77.3%	53.6%	19	51.4%	56.5%	2,155	74.2%	51.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.2%
	Total	*99*	*100%*	*100%*	*4,687*	*100%*	*100%*	*100%*	*54*	*100%*	*5,650*	*100%*	*100%*	*17*	*100%*	*100%*	*2,745*	*100%*	*100%*	*37*	*100%*	*100%*	*2,905*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.6%	0	0.0%	0.3%	3.3%	0	0.0%	0	0.0%	2.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	0.2%
	Middle	17	89.5%	57.9%	305	90.8%	56.8%	57.1%	3	100.0%	71	100.0%	48.1%	0	0.0%	43.9%	0	0.0%	45.2%	3	100.0%	51.3%	71	100.0%	56.0%
	Upper	2	10.5%	39.7%	31	9.2%	42.7%	39.6%	0	0.0%	0	0.0%	49.3%	0	0.0%	54.5%	0	0.0%	54.7%	0	0.0%	46.2%	0	0.0%	43.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	1.5%	0	0.0%	0.1%	0	0.0%	0.8%	0	0.0%	0.1%
	Total	*19*	*100%*	*100%*	*336*	*100%*	*100%*	*100%*	*3*	*100%*	*71*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*71*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Northeast GA

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	76	76.8%	46.1%	2,363	50.4%	36.7%	92.8%	30	55.6%	906	16.0%	92.9%	9	52.9%	52.3%	175	6.4%	37.3%	21	56.8%	54.2%	731	25.2%	35.8%
		Over $1 Million	16	16.2%		2,019	43.1%		5.8%	24	44.4%	4,744	84.0%	5.8%	8	47.1%		2,570	93.6%		16	43.2%		2,174	74.8%	
		Total Rev. available	92	92.9%		4,382	93.5%		98.6%	54	100.0%	5,650	100.0%	98.7%	17	100.0%		2,745	100.0%		37	100.0%		2,905	100.0%	
		Rev. Not Known	7	7.1%		305	6.5%		1.4%	0	0.0%	0	0.0%	1.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*99*	*100%*		*4,687*	*100%*		*100.0%*	*54*	*100%*	*5,650*	*100%*	*100%*	*17*	*100%*		*2,745*	*100%*		*37*	*100%*		*2,905*	*100%*	
	Loan Size	$100,000 or Less	85	85.9%	93.4%	1,350	28.8%	41.8%		43	79.6%	1,064	18.8%		12	70.6%	94.1%	295	10.7%	42.1%	31	83.8%	94.6%	769	26.5%	45.1%
		$100,001 - $250,000	10	10.1%	4.1%	1,645	35.1%	20.3%		6	11.1%	1,086	19.2%		2	11.8%	3.0%	450	16.4%	14.9%	4	10.8%	3.2%	636	21.9%	16.6%
		$250,001 - $1 Million	4	4.0%	2.5%	1,692	36.1%	37.9%		5	9.3%	3,500	61.9%		3	17.6%	2.9%	2,000	72.9%	43.1%	2	5.4%	2.3%	1,500	51.6%	38.3%
		Total	*99*	*100%*	*100.0%*	*4,687*	*100%*	*100.0%*		*54*	*100%*	*5,650*	*100%*		*17*	*100%*	*100%*	*2,745*	*100%*	*100%*	*37*	*100%*	*100%*	*2,905*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	72	94.7%		906	38.3%			28	93.3%	574	63.4%		9	100.0%		175	100.0%		19	90.5%		399	54.6%	
		$100,001 - $250,000	2	2.6%		369	15.6%			2	6.7%	332	36.6%		0	0.0%		0	0.0%		2	9.5%		332	45.4%	
		$250,001 - $1 Million	2	2.6%		1,088	46.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*76*	*100%*		*2,363*	*100%*			*30*	*100%*	*906*	*100%*		*9*	*100%*		*175*	*100%*		*21*	*100%*		*731*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	18	94.7%	58.7%	249	74.1%	51.1%	98.2%	2	66.7%	11	15.5%	98.1%	0	0.0%	63.6%	0	0.0%	73.4%	2	67%	64.7%	11	15%	65.9%
		Over $1 Million	1	5.3%		87	25.9%		1.5%	1	33.3%	60	84.5%	1.5%	0	0.0%		0	0.0%		1	33.3%		60	84.5%	
		Total Rev. available	19	100.0%		336	100.0%		99.6%	3	100.0%	71	100.0%	99.6%	0	0.0%		0	0.0%		3	100.0%		71	100.0%	
		Not Known	0	0.0%		0	0.0%		0.4%	0	0.0%	0	0.0%	0.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*19*	*100%*		*336*	*100%*		*100%*	*3*	*100%*	*71*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*3*	*100%*		*71*	*100%*	
	Loan Size	$100,000 or Less	19	100.0%	88.9%	336	100.0%	37.5%		3	100.0%	71	100.0%		0	0.0%	83.3%	0	0.0%	24.0%	3	100.0%	79.8%	71	100.0%	26.5%
		$100,001 - $250,000	0	0.0%	6.3%	0	0.0%	24.4%		0	0.0%	0	0.0%		0	0.0%	7.6%	0	0.0%	23.0%	0	0.0%	13.4%	0	0.0%	33.6%
		$250,001 - $500,000	0	0.0%	4.8%	0	0.0%	38.1%		0	0.0%	0	0.0%		0	0.0%	9.1%	0	0.0%	53.0%	0	0.0%	6.7%	0	0.0%	39.9%
		Total	*19*	*100%*	*100%*	*336*	*100%*	*100%*		*3*	*100%*	*71*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*71*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	18	100.0%		249	100.0%			2	100.0%	11	100.0%		0	0.0%		0	0.0%		2	100.0%		11	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*18*	*100%*		*249*	*100%*			*2*	*100%*	*11*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*2*	*100%*		*11*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Northwest GA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	7.0%	5.2%	490	5.0%	4.0%	6.0%	14	19.7%	2,484	12.2%	21.3%	10	21.3%	18.3%	1,497	11.1%	13.8%	4	16.7%	16.7%	987	14.3%	13.1%
	Middle	30	69.8%	73.9%	7,305	73.9%	72.8%	73.9%	35	49.3%	12,079	59.2%	50.7%	27	57.4%	52.0%	8,772	64.9%	56.9%	8	33.3%	52.6%	3,307	47.9%	55.8%
	Upper	10	23.3%	20.8%	2,091	21.2%	23.1%	20.2%	20	28.2%	5,164	25.3%	26.1%	9	19.1%	27.3%	2,919	21.6%	26.8%	11	45.8%	29.0%	2,245	32.5%	29.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	2.8%	690	3.4%	1.9%	1	2.1%	2.4%	330	2.4%	2.5%	1	4.2%	1.7%	360	5.2%	2.0%
	Total	*43*	*100%*	*100%*	*9,886*	*100%*	*100%*	*100%*	*71*	*100%*	*20,417*	*100%*	*100%*	*47*	*100%*	*100%*	*13,518*	*100%*	*100%*	*24*	*100%*	*100%*	*6,899*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	7	6.0%	5.2%	697	4.6%	4.2%	6.0%	31	34.8%	2,950	26.2%	21.3%	23	39.0%	18.4%	2,224	28.5%	15.5%	8	26.7%	18.8%	726	21.1%	14.5%
	Middle	79	68.1%	73.6%	10,261	67.9%	73.4%	73.9%	26	29.2%	4,130	36.7%	50.7%	18	30.5%	51.5%	3,275	41.9%	54.1%	8	26.7%	49.6%	855	24.8%	53.6%
	Upper	30	25.9%	21.2%	4,162	27.5%	22.4%	20.2%	31	34.8%	4,048	36.0%	26.1%	18	30.5%	28.2%	2,308	29.6%	27.9%	13	43.3%	29.1%	1,740	50.5%	29.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.1%	125	1.1%	1.9%	0	0.0%	1.9%	0	0.0%	2.5%	1	3.3%	2.5%	125	3.6%	2.6%
	Total	*116*	*100%*	*100%*	*15,120*	*100%*	*100%*	*100%*	*89*	*100%*	*11,253*	*100%*	*100%*	*59*	*100%*	*100%*	*7,807*	*100%*	*100%*	*30*	*100%*	*100%*	*3,446*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	5.9%	4.0%	104	4.9%	3.4%	6.0%	20	26.0%	1,205	23.4%	21.3%	13	28.9%	14.9%	915	28.3%	10.0%	7	21.9%	16.3%	290	15.1%	12.7%
	Middle	25	73.5%	79.5%	1,790	85.0%	80.8%	73.9%	28	36.4%	1,716	33.3%	50.7%	16	35.6%	55.6%	1,016	31.4%	60.2%	12	37.5%	53.8%	700	36.5%	57.1%
	Upper	7	20.6%	16.5%	212	10.1%	15.8%	20.2%	27	35.1%	2,118	41.1%	26.1%	15	33.3%	27.4%	1,243	38.4%	25.1%	12	37.5%	27.5%	875	45.6%	27.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	2.6%	115	2.2%	1.9%	1	2.2%	2.0%	60	1.9%	4.6%	1	3.1%	2.5%	55	2.9%	2.4%
	Total	*34*	*100%*	*100%*	*2,106*	*100%*	*100%*	*100%*	*77*	*100%*	*5,154*	*100%*	*100%*	*45*	*100%*	*100%*	*3,234*	*100%*	*100%*	*32*	*100%*	*100%*	*1,920*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	16.7%	0	0.0%	1.6%	12.1%	0	0.0%	0	0.0%	47.1%	0	0.0%	42.9%	0	0.0%	44.9%	0	0.0%	27.8%	0	0.0%	13.3%
	Middle	0	0.0%	66.7%	0	0.0%	92.9%	76.6%	0	0.0%	0	0.0%	34.3%	0	0.0%	28.6%	0	0.0%	39.1%	0	0.0%	50.0%	0	0.0%	74.9%
	Upper	0	0.0%	16.7%	0	0.0%	5.5%	11.4%	1	100.0%	1,172	100.0%	18.6%	0	0.0%	28.6%	0	0.0%	16.0%	1	100.0%	22.2%	1,172	100.0%	11.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*1,172*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*1,172*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	6.3%	8.0%	20	2.3%	6.6%	6.0%	8	22.2%	473	18.5%	21.3%	5	21.7%	16.9%	148	8.4%	14.1%	3	23.1%	15.7%	325	41.0%	15.1%
	Middle	11	68.8%	71.7%	557	64.5%	71.2%	73.9%	14	38.9%	1,035	40.6%	50.7%	11	47.8%	48.1%	836	47.6%	56.3%	3	23.1%	50.4%	199	25.1%	57.0%
	Upper	4	25.0%	20.4%	286	33.1%	22.2%	20.2%	14	38.9%	1,042	40.9%	26.1%	7	30.4%	33.3%	773	44.0%	28.0%	7	53.8%	32.6%	269	33.9%	26.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	1.7%	0	0.0%	1.6%	0	0.0%	1.3%	0	0.0%	1.2%
	Total	*16*	*100%*	*100%*	*863*	*100%*	*100%*	*100%*	*36*	*100%*	*2,550*	*100%*	*100%*	*23*	*100%*	*100%*	*1,757*	*100%*	*100%*	*13*	*100%*	*100%*	*793*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Northwest GA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	7.6%	0	0.0%	4.0%	6.0%	5	16.1%	292	12.9%	21.3%	4	25.0%	9.0%	162	14.6%	6.4%	1	6.7%	18.1%	130	11.2%	15.8%
	Middle	5	62.5%	66.7%	390	54.2%	66.8%	73.9%	19	61.3%	1,514	66.8%	50.7%	9	56.3%	64.1%	842	76.0%	69.4%	10	66.7%	53.4%	672	58.0%	59.3%
	Upper	3	37.5%	25.8%	330	45.8%	29.2%	20.2%	7	22.6%	461	20.3%	26.1%	3	18.8%	23.1%	104	9.4%	20.1%	4	26.7%	26.7%	357	30.8%	23.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	3.8%	0	0.0%	4.1%	0	0.0%	1.7%	0	0.0%	1.0%
	Total	*8*	*100%*	*100%*	*720*	*100%*	*100%*	*100%*	*31*	*100%*	*2,267*	*100%*	*100%*	*16*	*100%*	*100%*	*1,108*	*100%*	*100%*	*15*	*100%*	*100%*	*1,159*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	8.5%	0	0.0%	7.5%	6.0%	0	0.0%	0	0.0%	21.3%	0	0.0%	17.6%	0	0.0%	15.0%	0	0.0%	18.4%	0	0.0%	15.5%
	Middle	0	0.0%	62.7%	0	0.0%	61.3%	73.9%	0	0.0%	0	0.0%	50.7%	0	0.0%	49.0%	0	0.0%	42.6%	0	0.0%	59.2%	0	0.0%	55.2%
	Upper	0	0.0%	28.8%	0	0.0%	31.3%	20.2%	0	0.0%	0	0.0%	26.1%	0	0.0%	33.3%	0	0.0%	42.5%	0	0.0%	18.4%	0	0.0%	24.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.1%	0	0.0%	5.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	13	6.0%	5.3%	1,311	4.6%	4.1%	6.0%	78	25.6%	7,404	17.3%	21.3%	55	28.9%	18.0%	4,946	18.0%	14.2%	23	20.0%	17.1%	2,458	16.0%	13.4%
	Middle	150	69.1%	73.7%	20,303	70.8%	73.6%	73.9%	122	40.0%	20,474	47.8%	50.7%	81	42.6%	52.0%	14,741	53.8%	56.3%	41	35.7%	52.1%	5,733	37.3%	55.9%
	Upper	54	24.9%	21.0%	7,081	24.7%	22.3%	20.2%	100	32.8%	14,005	32.7%	26.1%	52	27.4%	27.8%	7,347	26.8%	27.0%	48	41.7%	28.9%	6,658	43.3%	28.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	5	1.6%	930	2.2%	1.9%	2	1.1%	2.2%	390	1.4%	2.5%	3	2.6%	1.9%	540	3.5%	2.0%
	Total	*217*	*100%*	*100%*	*28,695*	*100%*	*100%*	*100%*	*305*	*100%*	*42,813*	*100%*	*100%*	*190*	*100%*	*100%*	*27,424*	*100%*	*100%*	*115*	*100%*	*100%*	*15,389*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Northwest GA

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	4.7%	2.3%	157	1.6%	1.1%	20.2%	1	1.4%	58	0.3%	19.1%	1	2.1%	2.1%	58	0.4%	1.0%	0	0.0%	1.3%	0	0.0%	0.7%
	Moderate	7	16.3%	12.4%	823	8.3%	7.9%	18.4%	11	15.5%	1,570	7.7%	19.7%	8	17.0%	12.8%	1,032	7.6%	7.7%	3	12.5%	12.9%	538	7.8%	7.5%
	Middle	9	20.9%	19.1%	1,525	15.4%	15.1%	19.8%	17	23.9%	3,340	16.4%	19.2%	13	27.7%	20.3%	2,658	19.7%	16.6%	4	16.7%	19.8%	682	9.9%	15.7%
	Upper	25	58.1%	46.4%	7,381	74.7%	57.7%	41.6%	42	59.2%	15,449	75.7%	41.9%	25	53.2%	43.9%	9,770	72.3%	55.1%	17	70.8%	42.1%	5,679	82.3%	52.2%
	Unknown	0	0.0%	19.8%	0	0.0%	18.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.0%	0	0.0%	19.6%	0	0.0%	23.9%	0	0.0%	23.9%
	Total	*43*	*100%*	*100%*	*9,886*	*100%*	*100%*	*100%*	*71*	*100%*	*20,417*	*100%*	*100%*	*47*	*100%*	*100%*	*13,518*	*100%*	*100%*	*24*	*100%*	*100%*	*6,899*	*100%*	*100%*
REFINANCE	Low	6	5.2%	3.2%	370	2.4%	1.6%	20.2%	8	9.0%	566	5.0%	19.1%	7	11.9%	8.5%	477	6.1%	4.3%	1	3.3%	5.7%	89	2.6%	2.7%
	Moderate	16	13.8%	10.7%	1,430	9.5%	7.1%	18.4%	20	22.5%	1,775	15.8%	19.7%	11	18.6%	18.3%	841	10.8%	12.4%	9	30.0%	15.3%	934	27.1%	10.5%
	Middle	31	26.7%	19.4%	3,628	24.0%	15.6%	19.8%	19	21.3%	2,460	21.9%	19.2%	12	20.3%	22.4%	1,669	21.4%	19.8%	7	23.3%	20.7%	791	23.0%	15.8%
	Upper	63	54.3%	46.2%	9,692	64.1%	54.3%	41.6%	42	47.2%	6,452	57.3%	41.9%	29	49.2%	39.8%	4,820	61.7%	50.1%	13	43.3%	43.7%	1,632	47.4%	53.5%
	Unknown	0	0.0%	20.6%	0	0.0%	21.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.0%	0	0.0%	13.3%	0	0.0%	14.6%	0	0.0%	17.5%
	Total	*116*	*100%*	*100%*	*15,120*	*100%*	*100%*	*100%*	*89*	*100%*	*11,253*	*100%*	*100%*	*59*	*100%*	*100%*	*7,807*	*100%*	*100%*	*30*	*100%*	*100%*	*3,446*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	5.9%	6.8%	60	2.8%	3.5%	20.2%	9	11.7%	503	9.8%	19.1%	5	11.1%	4.8%	400	12.4%	3.1%	4	12.5%	6.3%	103	5.4%	3.5%
	Moderate	2	5.9%	12.5%	159	7.5%	8.7%	18.4%	10	13.0%	300	5.8%	19.7%	5	11.1%	12.9%	185	5.7%	9.3%	5	15.6%	11.7%	115	6.0%	6.6%
	Middle	8	23.5%	19.3%	297	14.1%	13.5%	19.8%	21	27.3%	1,170	22.7%	19.2%	13	28.9%	23.8%	648	20.0%	18.1%	8	25.0%	20.0%	522	27.2%	13.2%
	Upper	22	64.7%	58.0%	1,590	75.5%	70.4%	41.6%	37	48.1%	3,181	61.7%	41.9%	22	48.9%	54.0%	2,001	61.9%	65.1%	15	46.9%	59.2%	1,180	61.5%	71.7%
	Unknown	0	0.0%	3.4%	0	0.0%	4.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.4%	0	0.0%	4.4%	0	0.0%	2.9%	0	0.0%	4.9%
	Total	*34*	*100%*	*100%*	*2,106*	*100%*	*100%*	*100%*	*77*	*100%*	*5,154*	*100%*	*100%*	*45*	*100%*	*100%*	*3,234*	*100%*	*100%*	*32*	*100%*	*100%*	*1,920*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.4%	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.8%	0	0.0%	0	0.0%	19.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	11.1%	0	0.0%	0.7%	41.6%	0	0.0%	0	0.0%	41.9%	0	0.0%	14.3%	0	0.0%	5.0%	0	0.0%	22.2%	0	0.0%	6.2%
	Unknown	0	0.0%	88.9%	0	0.0%	99.3%	0.0%	1	100.0%	1,172	100.0%	0.0%	0	0.0%	85.7%	0	0.0%	95.0%	1	100.0%	77.8%	1,172	100.0%	93.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*1,172*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*1,172*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.9%	0	0.0%	0.3%	20.2%	4	11.1%	99	3.9%	19.1%	4	17.4%	3.8%	99	5.6%	1.6%	0	0.0%	3.0%	0	0.0%	2.2%
	Moderate	3	18.8%	14.2%	99	11.5%	14.7%	18.4%	6	16.7%	139	5.5%	19.7%	2	8.7%	11.0%	40	2.3%	7.2%	4	30.8%	14.8%	99	12.5%	10.5%
	Middle	4	25.0%	19.5%	226	26.2%	16.9%	19.8%	10	27.8%	561	22.0%	19.2%	7	30.4%	24.1%	485	27.6%	20.4%	3	23.1%	31.4%	76	9.6%	25.1%
	Upper	9	56.3%	63.7%	538	62.3%	67.1%	41.6%	16	44.4%	1,751	68.7%	41.9%	10	43.5%	57.0%	1,133	64.5%	68.6%	6	46.2%	47.9%	618	77.9%	59.1%
	Unknown	0	0.0%	1.8%	0	0.0%	1.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.2%	0	0.0%	2.1%	0	0.0%	3.0%	0	0.0%	3.2%
	Total	*16*	*100%*	*100%*	*863*	*100%*	*100%*	*100%*	*36*	*100%*	*2,550*	*100%*	*100%*	*23*	*100%*	*100%*	*1,757*	*100%*	*100%*	*13*	*100%*	*100%*	*793*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Northwest GA

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.0%	0	0.0%	1.0%	20.2%	1	3.2%	35	1.5%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	1	6.7%	6.9%	35	3.0%	3.3%
	Moderate	2	25.0%	15.2%	70	9.7%	7.1%	18.4%	7	22.6%	500	22.1%	19.7%	4	25.0%	21.8%	391	35.3%	20.3%	3	20.0%	21.6%	109	9.4%	14.7%
	Middle	0	0.0%	18.2%	0	0.0%	15.8%	19.8%	10	32.3%	697	30.7%	19.2%	5	31.3%	19.2%	292	26.4%	13.5%	5	33.3%	22.4%	405	34.9%	20.1%
	Upper	6	75.0%	57.6%	650	90.3%	69.2%	41.6%	13	41.9%	1,035	45.7%	41.9%	7	43.8%	51.3%	425	38.4%	60.8%	6	40.0%	47.4%	610	52.6%	57.5%
	Unknown	0	0.0%	6.1%	0	0.0%	6.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	5.4%	0	0.0%	1.7%	0	0.0%	4.5%
	Total	*8*	*100%*	*100%*	*720*	*100%*	*100%*	*100%*	*31*	*100%*	*2,267*	*100%*	*100%*	*16*	*100%*	*100%*	*1,108*	*100%*	*100%*	*15*	*100%*	*100%*	*1,159*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.4%	0	0.0%	2.4%	18.4%	0	0.0%	0	0.0%	19.7%	0	0.0%	5.9%	0	0.0%	5.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	5.1%	0	0.0%	5.2%	19.8%	0	0.0%	0	0.0%	19.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.7%	0	0.0%	2.2%	41.6%	0	0.0%	0	0.0%	41.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	89.8%	0	0.0%	90.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	94.1%	0	0.0%	94.5%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	10	4.6%	2.7%	587	2.0%	1.3%	20.2%	23	7.5%	1,261	2.9%	19.1%	17	8.9%	4.0%	1,034	3.8%	1.8%	6	5.2%	2.7%	227	1.5%	1.2%
	Moderate	30	13.8%	11.6%	2,581	9.0%	7.3%	18.4%	54	17.7%	4,284	10.0%	19.7%	30	15.8%	14.2%	2,489	9.1%	8.9%	24	20.9%	13.5%	1,795	11.7%	8.0%
	Middle	52	24.0%	19.1%	5,676	19.8%	14.8%	19.8%	77	25.2%	8,228	19.2%	19.2%	50	26.3%	20.9%	5,752	21.0%	17.2%	27	23.5%	20.4%	2,476	16.1%	15.5%
	Upper	125	57.6%	46.5%	19,851	69.2%	54.6%	41.6%	150	49.2%	27,868	65.1%	41.9%	93	48.9%	43.5%	18,149	66.2%	53.9%	57	49.6%	43.3%	9,719	63.2%	51.9%
	Unknown	0	0.0%	20.1%	0	0.0%	22.0%	0.0%	1	0.3%	1,172	2.7%	0.0%	0	0.0%	17.4%	0	0.0%	18.1%	1	0.9%	20.1%	1,172	7.6%	23.4%
	Total	*217*	*100%*	*100%*	*28,695*	*100%*	*100%*	*100%*	*305*	*100%*	*42,813*	*100%*	*100%*	*190*	*100%*	*100%*	*27,424*	*100%*	*100%*	*115*	*100%*	*100%*	*15,389*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Northwest GA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	7	10.9%	9.5%	422	10.9%	14.5%	10.7%	8	28.6%	1,306	40.3%	23.1%	4	44.4%	20.7%	241	16.6%	24.5%	4	21.1%	19.2%	1,065	59.7%	29.0%
	Middle	43	67.2%	74.7%	2,259	58.6%	69.4%	73.5%	14	50.0%	1,452	44.9%	52.5%	2	22.2%	56.2%	955	65.8%	51.0%	12	63.2%	55.6%	497	27.8%	51.9%
	Upper	14	21.9%	15.2%	1,177	30.5%	16.0%	15.8%	6	21.4%	479	14.8%	23.0%	3	33.3%	20.2%	256	17.6%	23.5%	3	15.8%	21.5%	223	12.5%	17.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.4%	0	0.0%	2.3%	0	0.0%	0.7%	0	0.0%	2.8%	0	0.0%	1.1%
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.2%
	Total	*64*	*100%*	*100%*	*3,858*	*100%*	*100%*	*100%*	*28*	*100%*	*3,237*	*100%*	*100%*	*9*	*100%*	*100%*	*1,452*	*100%*	*100%*	*19*	*100%*	*100%*	*1,785*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.8%	0	0.0%	0.9%	5.3%	0	0.0%	0	0.0%	16.7%	0	0.0%	9.3%	0	0.0%	14.6%	0	0.0%	13.0%	0	0.0%	9.9%
	Middle	2	100.0%	81.7%	42	100.0%	91.7%	79.1%	0	0.0%	0	0.0%	63.1%	0	0.0%	61.9%	0	0.0%	62.8%	0	0.0%	62.0%	0	0.0%	65.0%
	Upper	0	0.0%	11.9%	0	0.0%	7.1%	15.6%	0	0.0%	0	0.0%	18.0%	0	0.0%	21.6%	0	0.0%	18.9%	0	0.0%	21.7%	0	0.0%	24.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.3%	0	0.0%	3.1%	0	0.0%	2.5%	0	0.0%	3.3%	0	0.0%	1.1%
	Tr Unknown	0	0.0%	4.6%	0	0.0%	0.3%		0	0.0%	0	0.0%		0	0.0%	4.1%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*42*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Northwest GA

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	52	81.3%	43.1%	1,497	38.8%	30.8%	93.4%	22	78.6%	2,011	62.1%	93.5%	9	100.0%	45.7%	1,452	100.0%	31.7%	13	68.4%	45.3%	559	31.3%	30.3%
		Over $1 Million	11	17.2%		2,354	61.0%		5.3%	6	21.4%	1,226	37.9%	5.3%	0	0.0%		0	0.0%		6	31.6%		1,226	68.7%	
		Total Rev. available	63	98.4%		3,851	99.8%		98.8%	28	100.0%	3,237	100.0%	98.8%	9	100.0%		1,452	100.0%		19	100.0%		1,785	100.0%	
		Rev. Not Known	1	1.6%		7	0.2%		1.2%	0	0.0%	0	0.0%	1.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*64*	*100%*		*3,858*	*100%*		*100.0%*	*28*	*100%*	*3,237*	*100%*	*100%*	*9*	*100%*		*1,452*	*100%*		*19*	*100%*		*1,785*	*100%*	
	Loan Size	$100,000 or Less	54	84.4%	93.0%	1,182	30.6%	37.2%		21	75.0%	436	13.5%		6	66.7%	95.3%	116	8.0%	45.4%	15	78.9%	95.7%	320	17.9%	46.0%
		$100,001 - $250,000	6	9.4%	3.7%	734	19.0%	16.2%		5	17.9%	871	26.9%		2	22.2%	2.4%	406	28.0%	13.6%	3	15.8%	2.1%	465	26.1%	12.1%
		$250,001 - $1 Million	4	6.3%	3.3%	1,942	50.3%	46.6%		2	7.1%	1,930	59.6%		1	11.1%	2.2%	930	64.0%	41.0%	1	5.3%	2.2%	1,000	56.0%	41.9%
		Total	*64*	*100%*	*100.0%*	*3,858*	*100%*	*100.0%*		*28*	*100%*	*3,237*	*100%*		*9*	*100%*	*100%*	*1,452*	*100%*	*100%*	*19*	*100%*	*100%*	*1,785*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	47	90.4%		865	57.8%			16	72.7%	210	10.4%		6	66.7%		116	8.0%		10	76.9%		94	16.8%	
		$100,001 - $250,000	5	9.6%		632	42.2%			5	22.7%	871	43.3%		2	22.2%		406	28.0%		3	23.1%		465	83.2%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	4.5%	930	46.2%		1	11.1%		930	64.0%		0	0.0%		0	0.0%	
		Total	*52*	*100%*		*1,497*	*100%*			*22*	*100%*	*2,011*	*100%*		*9*	*100%*		*1,452*	*100%*		*13*	*100%*		*559*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	2	100.0%	57.8%	42	100.0%	74.4%	97.3%	0	0.0%	0	0.0%	97.3%	0	0.0%	52.6%	0	0.0%	62.1%	0	0.0%	55.4%	0	0.0%	53.1%
		Over $1 Million	0	0.0%		0	0.0%		2.2%	0	0.0%	0	0.0%	2.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	2	100.0%		42	100.0%		99.6%	0	0.0%	0	0.0%	99.5%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.4%	0	0.0%	0	0.0%	0.5%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*42*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	2	100.0%	90.8%	42	100.0%	44.9%		0	0.0%	0	0.0%		0	0.0%	87.6%	0	0.0%	34.2%	0	0.0%	88.0%	0	0.0%	39.5%
		$100,001 - $250,000	0	0.0%	6.4%	0	0.0%	28.1%		0	0.0%	0	0.0%		0	0.0%	6.2%	0	0.0%	19.5%	0	0.0%	8.7%	0	0.0%	37.0%
		$250,001 - $500,000	0	0.0%	2.8%	0	0.0%	26.9%		0	0.0%	0	0.0%		0	0.0%	6.2%	0	0.0%	46.4%	0	0.0%	3.3%	0	0.0%	23.5%
		Total	*2*	*100%*	*100%*	*42*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%		42	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*42*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.9%	0	0.0%	1.1%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	15.0%	22.8%	757	16.5%	20.6%	19.4%	3	9.7%	434	5.6%	18.6%	2	9.1%	22.0%	352	6.6%	16.8%	1	11.1%	30.0%	82	3.4%	25.8%
	Middle	15	75.0%	46.1%	3,532	77.1%	45.6%	44.0%	15	48.4%	3,017	38.8%	39.9%	12	54.5%	39.0%	2,441	45.7%	37.9%	3	33.3%	33.6%	576	23.7%	33.6%
	Upper	2	10.0%	29.2%	292	6.4%	32.7%	35.2%	12	38.7%	3,671	47.2%	39.1%	7	31.8%	36.8%	1,895	35.5%	42.1%	5	55.6%	34.4%	1,776	73.0%	38.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	3.2%	648	8.3%	2.4%	1	4.5%	2.3%	648	12.1%	3.2%	0	0.0%	2.1%	0	0.0%	2.4%
	Total	*20*	*100%*	*100%*	*4,581*	*100%*	*100%*	*100%*	*31*	*100%*	*7,770*	*100%*	*100%*	*22*	*100%*	*100%*	*5,336*	*100%*	*100%*	*9*	*100%*	*100%*	*2,434*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.9%	0	0.0%	0.6%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	10	17.9%	15.3%	1,346	17.6%	13.3%	19.4%	7	22.6%	720	19.8%	18.6%	5	31.3%	17.5%	443	23.0%	14.4%	2	13.3%	19.3%	277	16.2%	14.7%
	Middle	23	41.1%	43.9%	2,713	35.4%	40.6%	44.0%	11	35.5%	1,096	30.1%	39.9%	5	31.3%	38.6%	481	25.0%	37.9%	6	40.0%	41.5%	615	35.9%	43.0%
	Upper	23	41.1%	39.8%	3,604	47.0%	45.5%	35.2%	12	38.7%	1,685	46.3%	39.1%	6	37.5%	40.8%	1,003	52.0%	42.5%	6	40.0%	36.5%	682	39.8%	37.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	3.2%	140	3.8%	2.4%	0	0.0%	3.0%	0	0.0%	5.1%	1	6.7%	2.8%	140	8.2%	4.6%
	Total	*56*	*100%*	*100%*	*7,663*	*100%*	*100%*	*100%*	*31*	*100%*	*3,641*	*100%*	*100%*	*16*	*100%*	*100%*	*1,927*	*100%*	*100%*	*15*	*100%*	*100%*	*1,714*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	5	33.3%	21.0%	266	26.7%	18.7%	19.4%	5	20.0%	201	16.5%	18.6%	3	23.1%	16.5%	110	20.4%	11.8%	2	16.7%	22.8%	91	13.4%	25.0%
	Middle	6	40.0%	40.3%	541	54.4%	37.6%	44.0%	7	28.0%	257	21.1%	39.9%	5	38.5%	36.1%	171	31.7%	33.2%	2	16.7%	44.6%	86	12.7%	43.2%
	Upper	4	26.7%	38.7%	188	18.9%	43.7%	35.2%	12	48.0%	685	56.2%	39.1%	4	30.8%	43.3%	183	34.0%	50.4%	8	66.7%	32.7%	502	73.9%	31.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	4.0%	75	6.2%	2.4%	1	7.7%	4.1%	75	13.9%	4.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*15*	*100%*	*100%*	*995*	*100%*	*100%*	*100%*	*25*	*100%*	*1,218*	*100%*	*100%*	*13*	*100%*	*100%*	*539*	*100%*	*100%*	*12*	*100%*	*100%*	*679*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	7.7%	0	0.0%	1.2%	5.5%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	61.5%	0	0.0%	72.8%	49.7%	0	0.0%	0	0.0%	56.9%	0	0.0%	71.4%	0	0.0%	45.1%	0	0.0%	46.2%	0	0.0%	74.9%
	Middle	0	0.0%	23.1%	0	0.0%	8.9%	19.6%	0	0.0%	0	0.0%	28.1%	0	0.0%	28.6%	0	0.0%	54.9%	0	0.0%	38.5%	0	0.0%	18.1%
	Upper	0	0.0%	7.7%	0	0.0%	17.1%	25.2%	0	0.0%	0	0.0%	15.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	15.4%	0	0.0%	7.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.6%	0	0.0%	0.8%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	28.6%	17.2%	169	25.3%	30.1%	19.4%	3	37.5%	65	11.5%	18.6%	1	50.0%	14.0%	35	25.9%	11.5%	2	33.3%	17.6%	30	7.0%	13.6%
	Middle	3	42.9%	43.8%	227	33.9%	34.8%	44.0%	4	50.0%	415	73.5%	39.9%	1	50.0%	38.3%	100	74.1%	34.6%	3	50.0%	31.8%	315	73.3%	32.4%
	Upper	2	28.6%	37.5%	273	40.8%	34.3%	35.2%	0	0.0%	0	0.0%	39.1%	0	0.0%	43.9%	0	0.0%	48.5%	0	0.0%	47.1%	0	0.0%	48.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	12.5%	85	15.0%	2.4%	0	0.0%	3.7%	0	0.0%	5.4%	1	16.7%	3.5%	85	19.8%	5.9%
	Total	*7*	*100%*	*100%*	*669*	*100%*	*100%*	*100%*	*8*	*100%*	*565*	*100%*	*100%*	*2*	*100%*	*100%*	*135*	*100%*	*100%*	*6*	*100%*	*100%*	*430*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.3%	0	0.0%	15.0%	19.4%	1	8.3%	20	2.2%	18.6%	0	0.0%	24.4%	0	0.0%	22.7%	1	16.7%	19.5%	20	4.0%	11.1%
	Middle	0	0.0%	37.5%	0	0.0%	32.6%	44.0%	5	41.7%	364	39.9%	39.9%	3	50.0%	43.9%	175	42.0%	39.9%	2	33.3%	29.3%	189	38.1%	37.7%
	Upper	3	100.0%	56.3%	405	100.0%	52.5%	35.2%	5	41.7%	491	53.8%	39.1%	3	50.0%	31.7%	242	58.0%	37.5%	2	33.3%	48.8%	249	50.2%	50.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	8.3%	38	4.2%	2.4%	0	0.0%	0.0%	0	0.0%	0.0%	1	16.7%	2.4%	38	7.7%	1.0%
	Total	*3*	*100%*	*100%*	*405*	*100%*	*100%*	*100%*	*12*	*100%*	*913*	*100%*	*100%*	*6*	*100%*	*100%*	*417*	*100%*	*100%*	*6*	*100%*	*100%*	*496*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	22.6%	0	0.0%	13.6%	19.4%	0	0.0%	0	0.0%	18.6%	0	0.0%	13.0%	0	0.0%	10.0%	0	0.0%	12.9%	0	0.0%	8.9%
	Middle	0	0.0%	32.3%	0	0.0%	40.3%	44.0%	0	0.0%	0	0.0%	39.9%	0	0.0%	43.5%	0	0.0%	26.0%	0	0.0%	35.5%	0	0.0%	43.3%
	Upper	0	0.0%	45.2%	0	0.0%	46.1%	35.2%	0	0.0%	0	0.0%	39.1%	0	0.0%	43.5%	0	0.0%	64.0%	0	0.0%	45.2%	0	0.0%	37.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.5%	0	0.0%	9.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	1.4%	0	0.0%	0.9%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	20	19.8%	19.4%	2,538	17.7%	21.1%	19.4%	19	17.8%	1,440	10.2%	18.6%	11	18.6%	20.4%	940	11.3%	17.4%	8	16.7%	26.7%	500	8.7%	25.2%
	Middle	47	46.5%	44.6%	7,013	49.0%	40.9%	44.0%	42	39.3%	5,149	36.5%	39.9%	26	44.1%	38.9%	3,368	40.3%	38.5%	16	33.3%	35.6%	1,781	31.0%	34.9%
	Upper	34	33.7%	34.6%	4,762	33.3%	37.1%	35.2%	41	38.3%	6,532	46.3%	39.1%	20	33.9%	38.3%	3,323	39.8%	40.6%	21	43.8%	35.5%	3,209	55.8%	37.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	5	4.7%	986	7.0%	2.4%	2	3.4%	2.5%	723	8.7%	3.5%	3	6.3%	2.2%	263	4.6%	2.7%
	Total	*101*	*100%*	*100%*	*14,313*	*100%*	*100%*	*100%*	*107*	*100%*	*14,107*	*100%*	*100%*	*59*	*100%*	*100%*	*8,354*	*100%*	*100%*	*48*	*100%*	*100%*	*5,753*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Rome

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	5.0%	2.4%	128	2.8%	1.2%	22.3%	4	12.9%	397	5.1%	23.4%	3	13.6%	6.5%	315	5.9%	3.4%	1	11.1%	6.7%	82	3.4%	3.4%
	Moderate	1	5.0%	15.7%	185	4.0%	10.5%	17.5%	7	22.6%	1,227	15.8%	16.4%	5	22.7%	19.9%	812	15.2%	14.9%	2	22.2%	20.6%	415	17.1%	15.9%
	Middle	8	40.0%	21.2%	1,239	27.0%	18.1%	18.9%	6	19.4%	1,558	20.1%	20.0%	5	22.7%	21.4%	1,266	23.7%	20.7%	1	11.1%	21.9%	292	12.0%	20.4%
	Upper	10	50.0%	38.9%	3,029	66.1%	47.2%	41.3%	14	45.2%	4,588	59.0%	40.2%	9	40.9%	29.1%	2,943	55.2%	39.4%	5	55.6%	26.7%	1,645	67.6%	36.5%
	Unknown	0	0.0%	21.9%	0	0.0%	22.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	23.1%	0	0.0%	21.7%	0	0.0%	24.1%	0	0.0%	23.8%
	Total	*20*	*100%*	*100%*	*4,581*	*100%*	*100%*	*100%*	*31*	*100%*	*7,770*	*100%*	*100%*	*22*	*100%*	*100%*	*5,336*	*100%*	*100%*	*9*	*100%*	*100%*	*2,434*	*100%*	*100%*
REFINANCE	Low	5	8.9%	2.9%	229	3.0%	1.4%	22.3%	8	25.8%	435	11.9%	23.4%	4	25.0%	8.8%	202	10.5%	4.8%	4	26.7%	8.5%	233	13.6%	4.5%
	Moderate	9	16.1%	9.8%	709	9.3%	6.0%	17.5%	4	12.9%	265	7.3%	16.4%	2	12.5%	19.4%	132	6.9%	13.8%	2	13.3%	20.0%	133	7.8%	16.9%
	Middle	14	25.0%	16.6%	1,288	16.8%	12.3%	18.9%	11	35.5%	1,235	33.9%	20.0%	5	31.3%	22.7%	397	20.6%	19.8%	6	40.0%	20.0%	838	48.9%	21.2%
	Upper	28	50.0%	50.2%	5,437	71.0%	59.8%	41.3%	8	25.8%	1,706	46.9%	40.2%	5	31.3%	32.6%	1,196	62.1%	45.6%	3	20.0%	28.2%	510	29.8%	32.5%
	Unknown	0	0.0%	20.4%	0	0.0%	20.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.5%	0	0.0%	16.0%	0	0.0%	23.4%	0	0.0%	24.8%
	Total	*56*	*100%*	*100%*	*7,663*	*100%*	*100%*	*100%*	*31*	*100%*	*3,641*	*100%*	*100%*	*16*	*100%*	*100%*	*1,927*	*100%*	*100%*	*15*	*100%*	*100%*	*1,714*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	6.7%	3.2%	55	5.5%	1.8%	22.3%	3	12.0%	72	5.9%	23.4%	1	7.7%	7.2%	25	4.6%	4.8%	2	16.7%	11.9%	47	6.9%	5.5%
	Moderate	3	20.0%	12.1%	58	5.8%	10.2%	17.5%	6	24.0%	244	20.0%	16.4%	5	38.5%	15.5%	203	37.7%	10.9%	1	8.3%	4.0%	41	6.0%	4.0%
	Middle	2	13.3%	17.7%	191	19.2%	17.2%	18.9%	6	24.0%	275	22.6%	20.0%	2	15.4%	25.8%	65	12.1%	31.9%	4	33.3%	25.7%	210	30.9%	21.0%
	Upper	9	60.0%	64.5%	691	69.4%	68.5%	41.3%	10	40.0%	627	51.5%	40.2%	5	38.5%	48.5%	246	45.6%	49.1%	5	41.7%	49.5%	381	56.1%	53.6%
	Unknown	0	0.0%	2.4%	0	0.0%	2.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	3.3%	0	0.0%	8.9%	0	0.0%	15.9%
	Total	*15*	*100%*	*100%*	*995*	*100%*	*100%*	*100%*	*25*	*100%*	*1,218*	*100%*	*100%*	*13*	*100%*	*100%*	*539*	*100%*	*100%*	*12*	*100%*	*100%*	*679*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.3%	0	0.0%	0	0.0%	23.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.5%	0	0.0%	0	0.0%	16.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.9%	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	15.4%	0	0.0%	0.9%	41.3%	0	0.0%	0	0.0%	40.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	15.4%	0	0.0%	4.6%
	Unknown	0	0.0%	84.6%	0	0.0%	99.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	84.6%	0	0.0%	95.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.3%	0	0.0%	0	0.0%	23.4%	0	0.0%	4.7%	0	0.0%	2.6%	0	0.0%	9.4%	0	0.0%	8.2%
	Moderate	1	14.3%	10.9%	75	11.2%	5.9%	17.5%	2	25.0%	30	5.3%	16.4%	0	0.0%	14.0%	0	0.0%	10.6%	2	33.3%	14.1%	30	7.0%	8.2%
	Middle	2	28.6%	15.6%	152	22.7%	11.8%	18.9%	4	50.0%	380	67.3%	20.0%	2	100.0%	27.1%	135	100.0%	25.8%	2	33.3%	31.8%	245	57.0%	29.4%
	Upper	3	42.9%	71.9%	244	36.5%	78.4%	41.3%	2	25.0%	155	27.4%	40.2%	0	0.0%	49.5%	0	0.0%	54.1%	2	33.3%	37.6%	155	36.0%	47.8%
	Unknown	1	14.3%	1.6%	198	29.6%	3.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	6.9%	0	0.0%	7.1%	0	0.0%	6.3%
	Total	*7*	*100%*	*100%*	*669*	*100%*	*100%*	*100%*	*8*	*100%*	*565*	*100%*	*100%*	*2*	*100%*	*100%*	*135*	*100%*	*100%*	*6*	*100%*	*100%*	*430*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Rome

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	33.3%	6.3%	55	13.6%	2.4%	22.3%	0	0.0%	0	0.0%	23.4%	0	0.0%	14.6%	0	0.0%	10.3%	0	0.0%	14.6%	0	0.0%	11.6%
	Moderate	0	0.0%	6.3%	0	0.0%	6.4%	17.5%	3	25.0%	96	10.5%	16.4%	1	16.7%	17.1%	38	9.1%	12.7%	2	33.3%	24.4%	58	11.7%	25.0%
	Middle	0	0.0%	25.0%	0	0.0%	14.5%	18.9%	6	50.0%	535	58.6%	20.0%	4	66.7%	24.4%	304	72.9%	20.0%	2	33.3%	17.1%	231	46.6%	17.8%
	Upper	2	66.7%	43.8%	350	86.4%	54.2%	41.3%	3	25.0%	282	30.9%	40.2%	1	16.7%	36.6%	75	18.0%	52.1%	2	33.3%	36.6%	207	41.7%	36.6%
	Unknown	0	0.0%	18.8%	0	0.0%	22.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.3%	0	0.0%	4.9%	0	0.0%	7.3%	0	0.0%	9.0%
	Total	*3*	*100%*	*100%*	*405*	*100%*	*100%*	*100%*	*12*	*100%*	*913*	*100%*	*100%*	*6*	*100%*	*100%*	*417*	*100%*	*100%*	*6*	*100%*	*100%*	*496*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.3%	0	0.0%	0	0.0%	23.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.2%	0	0.0%	3.0%	17.5%	0	0.0%	0	0.0%	16.4%	0	0.0%	4.3%	0	0.0%	27.5%	0	0.0%	3.2%	0	0.0%	7.5%
	Middle	0	0.0%	3.2%	0	0.0%	5.4%	18.9%	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.3%	0	0.0%	0	0.0%	40.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.5%	0	0.0%	91.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.7%	0	0.0%	72.5%	0	0.0%	96.8%	0	0.0%	92.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	8	7.9%	2.6%	467	3.3%	1.2%	22.3%	15	14.0%	904	6.4%	23.4%	8	13.6%	7.1%	542	6.5%	3.6%	7	14.6%	7.4%	362	6.3%	3.6%
	Moderate	14	13.9%	12.7%	1,027	7.2%	7.9%	17.5%	22	20.6%	1,862	13.2%	16.4%	13	22.0%	19.1%	1,185	14.2%	13.9%	9	18.8%	19.1%	677	11.8%	15.3%
	Middle	26	25.7%	18.8%	2,870	20.1%	14.5%	18.9%	33	30.8%	3,983	28.2%	20.0%	18	30.5%	21.9%	2,167	25.9%	19.7%	15	31.3%	21.5%	1,816	31.6%	19.9%
	Upper	52	51.5%	44.9%	9,751	68.1%	49.6%	41.3%	37	34.6%	7,358	52.2%	40.2%	20	33.9%	31.4%	4,460	53.4%	39.2%	17	35.4%	28.3%	2,898	50.4%	35.2%
	Unknown	1	1.0%	21.0%	198	1.4%	26.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.5%	0	0.0%	23.6%	0	0.0%	23.7%	0	0.0%	26.0%
	Total	*101*	*100%*	*100%*	*14,313*	*100%*	*100%*	*100%*	*107*	*100%*	*14,107*	*100%*	*100%*	*59*	*100%*	*100%*	*8,354*	*100%*	*100%*	*48*	*100%*	*100%*	*5,753*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	1	2.9%	3.4%	10	0.8%	3.7%	3.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	15	44.1%	39.3%	336	27.2%	47.9%	44.2%	8	30.8%	751	38.2%	45.7%	2	22.2%	35.4%	15	2.2%	44.3%	6	35.3%	36.6%	736	57.1%	49.3%
	Middle	11	32.4%	33.4%	735	59.5%	33.9%	32.0%	14	53.8%	1,181	60.1%	27.9%	5	55.6%	32.8%	654	96.7%	33.3%	9	52.9%	32.0%	527	40.9%	27.1%
	Upper	7	20.6%	23.3%	155	12.5%	14.4%	20.7%	4	15.4%	34	1.7%	25.6%	2	22.2%	29.3%	7	1.0%	20.4%	2	11.8%	29.1%	27	2.1%	23.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	1.7%	0	0.0%	1.7%	0	0.0%	1.5%	0	0.0%	0.3%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.1%
	Total	*34*	*100%*	*100%*	*1,236*	*100%*	*100%*	*100%*	*26*	*100%*	*1,966*	*100%*	*100%*	*9*	*100%*	*100%*	*676*	*100%*	*100%*	*17*	*100%*	*100%*	*1,290*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.3%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	17.0%	0	0.0%	5.0%	15.2%	1	20.0%	176	29.1%	12.2%	0	0.0%	20.5%	0	0.0%	55.5%	1	25.0%	11.8%	176	31.2%	15.4%
	Middle	3	75.0%	30.2%	82	96.5%	21.9%	36.7%	3	60.0%	125	20.7%	32.4%	1	100.0%	36.4%	40	100.0%	20.2%	2	50.0%	50.0%	85	15.1%	31.9%
	Upper	1	25.0%	52.8%	3	3.5%	73.2%	46.8%	1	20.0%	303	50.2%	51.4%	0	0.0%	43.2%	0	0.0%	24.3%	1	25.0%	35.3%	303	53.7%	48.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	4.7%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*85*	*100%*	*100%*	*100%*	*5*	*100%*	*604*	*100%*	*100%*	*1*	*100%*	*100%*	*40*	*100%*	*100%*	*4*	*100%*	*100%*	*564*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Rome

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	26	76.5%	41.3%	436	35.3%	31.7%	91.3%	16	61.5%	628	31.9%	91.4%	5	55.6%	50.4%	36	5.3%	29.1%	11	64.7%	54.9%	592	45.9%	34.2%
		Over $1 Million	8	23.5%		800	64.7%		7.7%	10	38.5%	1,338	68.1%	7.4%	4	44.4%		640	94.7%		6	35.3%		698	54.1%	
		Total Rev. available	34	100.0%		1,236	100.0%		99.0%	26	100.0%	1,966	100.0%	98.9%	9	100.0%		676	100.0%		17	100.0%		1,290	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		1.0%	0	0.0%	0	0.0%	1.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*34*	*100%*		*1,236*	*100%*		*100.0%*	*26*	*100%*	*1,966*	*100%*	*100%*	*9*	*100%*		*676*	*100%*		*17*	*100%*		*1,290*	*100%*	
	Loan Size	$100,000 or Less	31	91.2%	91.5%	634	51.3%	35.8%		19	73.1%	383	19.5%		7	77.8%	92.9%	76	11.2%	36.0%	12	70.6%	92.2%	307	23.8%	33.4%
		$100,001 - $250,000	2	5.9%	4.9%	302	24.4%	20.3%		3	11.5%	345	17.5%		0	0.0%	3.9%	0	0.0%	19.0%	3	17.6%	4.4%	345	26.7%	20.6%
		$250,001 - $1 Million	1	2.9%	3.6%	300	24.3%	43.9%		4	15.4%	1,238	63.0%		2	22.2%	3.2%	600	88.8%	45.0%	2	11.8%	3.4%	638	49.5%	46.0%
		Total	*34*	*100%*	*100.0%*	*1,236*	*100%*	*100.0%*		*26*	*100%*	*1,966*	*100%*		*9*	*100%*	*100%*	*676*	*100%*	*100%*	*17*	*100%*	*100%*	*1,290*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	25	96.2%		328	75.2%			14	87.5%	189	30.1%		5	100.0%		36	100.0%		9	81.8%		153	25.8%	
		$100,001 - $250,000	1	3.8%		108	24.8%			1	6.3%	101	16.1%		0	0.0%		0	0.0%		1	9.1%		101	17.1%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	6.3%	338	53.8%		0	0.0%		0	0.0%		1	9.1%		338	57.1%	
		Total	*26*	*100%*		*436*	*100%*			*16*	*100%*	*628*	*100%*		*5*	*100%*		*36*	*100%*		*11*	*100%*		*592*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	3	75.0%	22.6%	82	96.5%	26.8%	97.5%	3	60.0%	125	20.7%	97.3%	1	100%	25.0%	40	100%	12.8%	2	50%	32.4%	85	15%	25.8%
		Over $1 Million	0	0.0%		0	0.0%		2.5%	2	40.0%	479	79.3%	2.7%	0	0.0%		0	0.0%		2	50.0%		479	84.9%	
		Total Rev. available	3	75.0%		82	96.5%		100.0%	5	100.0%	604	100.0%	100.0%	1	100.0%		40	100.0%		4	100.0%		564	100.0%	
		Not Known	1	25.0%		3	3.5%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*85*	*100%*		*100%*	*5*	*100%*	*604*	*100%*	*100%*	*1*	*100%*		*40*	*100%*		*4*	*100%*		*564*	*100%*	
	Loan Size	$100,000 or Less	4	100.0%	88.7%	85	100.0%	24.0%		3	60.0%	125	20.7%		1	100.0%	95.5%	40	100.0%	49.4%	2	50.0%	85.3%	85	15.1%	30.9%
		$100,001 - $250,000	0	0.0%	5.7%	0	0.0%	24.2%		1	20.0%	176	29.1%		0	0.0%	2.3%	0	0.0%	16.1%	1	25.0%	2.9%	176	31.2%	8.9%
		$250,001 - $500,000	0	0.0%	5.7%	0	0.0%	51.8%		1	20.0%	303	50.2%		0	0.0%	2.3%	0	0.0%	34.5%	1	25.0%	11.8%	303	53.7%	60.3%
		Total	*4*	*100%*	*100%*	*85*	*100%*	*100%*		*5*	*100%*	*604*	*100%*		*1*	*100%*	*100%*	*40*	*100%*	*100%*	*4*	*100%*	*100%*	*564*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%		82	100.0%			3	100.0%	125	100.0%		1	100.0%		40	100.0%		2	100.0%		85	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*3*	*100%*		*82*	*100%*			*3*	*100%*	*125*	*100%*		*1*	*100%*		*40*	*100%*		*2*	*100%*		*85*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	3.3%	0	0.0%	2.8%	5.6%	1	5.3%	868	10.2%	5.7%	1	10.0%	5.0%	868	24.8%	4.1%	0	0.0%	5.0%	0	0.0%	4.3%
	Moderate	4	25.0%	16.8%	2,502	36.6%	13.4%	21.2%	9	47.4%	3,853	45.3%	24.9%	5	50.0%	19.7%	1,294	36.9%	15.4%	4	44.4%	20.2%	2,559	51.3%	16.2%
	Middle	7	43.8%	30.2%	2,228	32.6%	28.9%	33.5%	5	26.3%	1,476	17.4%	34.5%	3	30.0%	45.1%	884	25.2%	40.9%	2	22.2%	41.0%	592	11.9%	38.4%
	Upper	4	25.0%	49.6%	1,691	24.7%	54.8%	39.8%	4	21.1%	2,300	27.1%	33.4%	1	10.0%	27.2%	460	13.1%	36.8%	3	33.3%	28.4%	1,840	36.9%	36.0%
	Unknown	1	6.3%	0.0%	418	6.1%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	3.1%	0	0.0%	2.8%	0	0.0%	5.4%	0	0.0%	5.1%
	Total	*16*	*100%*	*100%*	*6,839*	*100%*	*100%*	*100%*	*19*	*100%*	*8,497*	*100%*	*100%*	*10*	*100%*	*100%*	*3,506*	*100%*	*100%*	*9*	*100%*	*100%*	*4,991*	*100%*	*100%*
REFINANCE	Low	0	0.0%	2.2%	0	0.0%	1.9%	5.6%	0	0.0%	0	0.0%	5.7%	0	0.0%	5.0%	0	0.0%	4.2%	0	0.0%	6.4%	0	0.0%	5.3%
	Moderate	1	20.0%	13.5%	111	8.7%	10.0%	21.2%	1	20.0%	75	8.0%	24.9%	1	33.3%	24.1%	75	10.6%	17.8%	0	0.0%	26.0%	0	0.0%	22.0%
	Middle	1	20.0%	33.8%	343	26.9%	31.3%	33.5%	1	20.0%	87	9.3%	34.5%	0	0.0%	38.4%	0	0.0%	32.0%	1	50.0%	40.1%	87	38.3%	38.9%
	Upper	3	60.0%	50.5%	822	64.4%	56.8%	39.8%	3	60.0%	770	82.6%	33.4%	2	66.7%	30.9%	630	89.4%	44.5%	1	50.0%	26.5%	140	61.7%	32.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	1.6%	0	0.0%	1.5%	0	0.0%	1.0%	0	0.0%	0.8%
	Total	*5*	*100%*	*100%*	*1,276*	*100%*	*100%*	*100%*	*5*	*100%*	*932*	*100%*	*100%*	*3*	*100%*	*100%*	*705*	*100%*	*100%*	*2*	*100%*	*100%*	*227*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.9%	0	0.0%	2.4%	5.6%	1	10.0%	52	6.9%	5.7%	1	16.7%	3.3%	52	8.7%	3.1%	0	0.0%	4.1%	0	0.0%	2.3%
	Moderate	2	50.0%	14.1%	439	58.9%	11.9%	21.2%	3	30.0%	270	35.6%	24.9%	1	16.7%	15.4%	200	33.5%	11.8%	2	50.0%	18.1%	70	43.2%	13.7%
	Middle	0	0.0%	29.9%	0	0.0%	25.0%	33.5%	2	20.0%	85	11.2%	34.5%	1	16.7%	33.4%	25	4.2%	23.2%	1	25.0%	30.9%	60	37.0%	22.2%
	Upper	2	50.0%	54.0%	306	41.1%	60.7%	39.8%	4	40.0%	352	46.4%	33.4%	3	50.0%	47.1%	320	53.6%	60.9%	1	25.0%	45.5%	32	19.8%	60.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.8%	0	0.0%	1.1%	0	0.0%	1.4%	0	0.0%	0.9%
	Total	*4*	*100%*	*100%*	*745*	*100%*	*100%*	*100%*	*10*	*100%*	*759*	*100%*	*100%*	*6*	*100%*	*100%*	*597*	*100%*	*100%*	*4*	*100%*	*100%*	*162*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	13.0%	0	0.0%	3.0%	9.2%	0	0.0%	0	0.0%	12.1%	0	0.0%	18.8%	0	0.0%	2.2%	0	0.0%	14.6%	0	0.0%	10.1%
	Moderate	0	0.0%	48.1%	0	0.0%	47.9%	32.4%	0	0.0%	0	0.0%	32.6%	0	0.0%	34.4%	0	0.0%	30.2%	0	0.0%	39.0%	0	0.0%	39.4%
	Middle	0	0.0%	18.5%	0	0.0%	31.2%	27.5%	0	0.0%	0	0.0%	33.7%	0	0.0%	21.9%	0	0.0%	41.0%	0	0.0%	31.7%	0	0.0%	33.6%
	Upper	0	0.0%	20.4%	0	0.0%	18.0%	30.8%	0	0.0%	0	0.0%	19.3%	0	0.0%	21.9%	0	0.0%	26.2%	0	0.0%	14.6%	0	0.0%	16.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.4%	0	0.0%	3.1%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.9%	0	0.0%	1.5%	5.6%	0	0.0%	0	0.0%	5.7%	0	0.0%	5.5%	0	0.0%	4.7%	0	0.0%	2.0%	0	0.0%	3.8%
	Moderate	0	0.0%	9.2%	0	0.0%	8.9%	21.2%	2	50.0%	110	27.2%	24.9%	2	66.7%	14.1%	110	30.1%	9.0%	0	0.0%	12.3%	0	0.0%	9.4%
	Middle	1	33.3%	34.5%	15	9.0%	37.3%	33.5%	2	50.0%	295	72.8%	34.5%	1	33.3%	35.8%	255	69.9%	23.2%	1	100.0%	40.3%	40	100.0%	29.8%
	Upper	2	66.7%	53.4%	151	91.0%	52.3%	39.8%	0	0.0%	0	0.0%	33.4%	0	0.0%	42.8%	0	0.0%	59.4%	0	0.0%	44.0%	0	0.0%	54.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	1.8%	0	0.0%	3.8%	0	0.0%	1.3%	0	0.0%	2.8%
	Total	*3*	*100%*	*100%*	*166*	*100%*	*100%*	*100%*	*4*	*100%*	*405*	*100%*	*100%*	*3*	*100%*	*100%*	*365*	*100%*	*100%*	*1*	*100%*	*100%*	*40*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.9%	0	0.0%	1.7%	5.6%	0	0.0%	0	0.0%	5.7%	0	0.0%	4.3%	0	0.0%	2.1%	0	0.0%	4.1%	0	0.0%	2.0%
	Moderate	0	0.0%	23.3%	0	0.0%	18.2%	21.2%	0	0.0%	0	0.0%	24.9%	0	0.0%	18.8%	0	0.0%	7.7%	0	0.0%	21.2%	0	0.0%	17.5%
	Middle	0	0.0%	30.1%	0	0.0%	25.0%	33.5%	0	0.0%	0	0.0%	34.5%	0	0.0%	30.8%	0	0.0%	21.0%	0	0.0%	37.6%	0	0.0%	24.9%
	Upper	0	0.0%	44.7%	0	0.0%	55.2%	39.8%	0	0.0%	0	0.0%	33.4%	0	0.0%	43.6%	0	0.0%	66.0%	0	0.0%	35.3%	0	0.0%	54.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	2.6%	0	0.0%	3.3%	0	0.0%	1.8%	0	0.0%	0.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.6%	0	0.0%	2.4%	5.6%	0	0.0%	0	0.0%	5.7%	0	0.0%	7.8%	0	0.0%	5.2%	0	0.0%	6.5%	0	0.0%	4.6%
	Moderate	0	0.0%	20.0%	0	0.0%	11.6%	21.2%	0	0.0%	0	0.0%	24.9%	0	0.0%	29.5%	0	0.0%	19.7%	0	0.0%	41.3%	0	0.0%	39.9%
	Middle	0	0.0%	34.3%	0	0.0%	32.7%	33.5%	0	0.0%	0	0.0%	34.5%	0	0.0%	33.3%	0	0.0%	35.1%	0	0.0%	39.1%	0	0.0%	36.5%
	Upper	0	0.0%	42.1%	0	0.0%	53.2%	39.8%	0	0.0%	0	0.0%	33.4%	0	0.0%	29.5%	0	0.0%	40.0%	0	0.0%	10.9%	0	0.0%	16.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	2.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	2.8%	0	0.0%	2.5%	5.6%	2	5.3%	920	8.7%	5.7%	2	9.1%	5.0%	920	17.8%	4.0%	0	0.0%	5.1%	0	0.0%	5.5%
	Moderate	7	25.0%	15.4%	3,052	33.8%	14.7%	21.2%	15	39.5%	4,308	40.7%	24.9%	9	40.9%	20.5%	1,679	32.5%	16.9%	6	37.5%	21.0%	2,629	48.5%	21.3%
	Middle	9	32.1%	31.8%	2,586	28.7%	30.0%	33.5%	10	26.3%	1,943	18.3%	34.5%	5	22.7%	42.1%	1,164	22.5%	38.3%	5	31.3%	40.0%	779	14.4%	36.9%
	Upper	11	39.3%	50.0%	2,970	32.9%	52.8%	39.8%	11	28.9%	3,422	32.3%	33.4%	6	27.3%	29.8%	1,410	27.3%	38.6%	5	31.3%	29.8%	2,012	37.1%	32.9%
	Unknown	1	3.6%	0.0%	418	4.6%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	2.5%	0	0.0%	2.3%	0	0.0%	4.0%	0	0.0%	3.4%
	Total	*28*	*100%*	*100%*	*9,026*	*100%*	*100%*	*100%*	*38*	*100%*	*10,593*	*100%*	*100%*	*22*	*100%*	*100%*	*5,173*	*100%*	*100%*	*16*	*100%*	*100%*	*5,420*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Savannah

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	4.6%	0	0.0%	2.5%	25.1%	0	0.0%	0	0.0%	24.3%	0	0.0%	2.7%	0	0.0%	1.3%	0	0.0%	2.4%	0	0.0%	1.1%
	Moderate	3	18.8%	20.3%	646	9.4%	15.0%	16.6%	3	15.8%	522	6.1%	18.3%	3	30.0%	16.8%	522	14.9%	11.6%	0	0.0%	14.3%	0	0.0%	9.8%
	Middle	4	25.0%	21.9%	925	13.5%	19.7%	20.2%	3	15.8%	727	8.6%	18.4%	2	20.0%	21.9%	507	14.5%	18.9%	1	11.1%	21.2%	220	4.4%	18.5%
	Upper	9	56.3%	33.4%	5,268	77.0%	43.8%	38.2%	13	68.4%	7,248	85.3%	39.0%	5	50.0%	38.4%	2,477	70.7%	49.0%	8	88.9%	41.0%	4,771	95.6%	50.4%
	Unknown	0	0.0%	19.8%	0	0.0%	19.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.2%	0	0.0%	19.2%	0	0.0%	21.0%	0	0.0%	20.1%
	Total	*16*	*100%*	*100%*	*6,839*	*100%*	*100%*	*100%*	*19*	*100%*	*8,497*	*100%*	*100%*	*10*	*100%*	*100%*	*3,506*	*100%*	*100%*	*9*	*100%*	*100%*	*4,991*	*100%*	*100%*
REFINANCE	Low	1	20.0%	5.1%	20	1.6%	2.7%	25.1%	0	0.0%	0	0.0%	24.3%	0	0.0%	8.7%	0	0.0%	4.1%	0	0.0%	8.5%	0	0.0%	5.0%
	Moderate	0	0.0%	13.0%	0	0.0%	8.9%	16.6%	2	40.0%	215	23.1%	18.3%	1	33.3%	17.6%	75	10.6%	12.2%	1	50.0%	18.9%	140	61.7%	14.0%
	Middle	0	0.0%	17.7%	0	0.0%	15.0%	20.2%	2	40.0%	277	29.7%	18.4%	1	33.3%	23.7%	190	27.0%	20.0%	1	50.0%	20.8%	87	38.3%	19.3%
	Upper	4	80.0%	33.0%	1,256	98.4%	42.7%	38.2%	1	20.0%	440	47.2%	39.0%	1	33.3%	34.8%	440	62.4%	47.4%	0	0.0%	30.7%	0	0.0%	38.4%
	Unknown	0	0.0%	31.1%	0	0.0%	30.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.2%	0	0.0%	16.2%	0	0.0%	21.1%	0	0.0%	23.2%
	Total	*5*	*100%*	*100%*	*1,276*	*100%*	*100%*	*100%*	*5*	*100%*	*932*	*100%*	*100%*	*3*	*100%*	*100%*	*705*	*100%*	*100%*	*2*	*100%*	*100%*	*227*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	6.6%	0	0.0%	3.8%	25.1%	2	20.0%	70	9.2%	24.3%	0	0.0%	4.6%	0	0.0%	2.9%	2	50.0%	7.0%	70	43.2%	3.3%
	Moderate	0	0.0%	15.0%	0	0.0%	8.7%	16.6%	0	0.0%	0	0.0%	18.3%	0	0.0%	12.0%	0	0.0%	5.9%	0	0.0%	18.7%	0	0.0%	10.5%
	Middle	0	0.0%	18.3%	0	0.0%	14.4%	20.2%	1	10.0%	25	3.3%	18.4%	1	16.7%	18.5%	25	4.2%	11.5%	0	0.0%	19.8%	0	0.0%	12.8%
	Upper	4	100.0%	57.1%	745	100.0%	70.2%	38.2%	7	70.0%	664	87.5%	39.0%	5	83.3%	59.3%	572	95.8%	72.6%	2	50.0%	48.4%	92	56.8%	66.8%
	Unknown	0	0.0%	3.0%	0	0.0%	2.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	7.0%	0	0.0%	6.2%	0	0.0%	6.5%
	Total	*4*	*100%*	*100%*	*745*	*100%*	*100%*	*100%*	*10*	*100%*	*759*	*100%*	*100%*	*6*	*100%*	*100%*	*597*	*100%*	*100%*	*4*	*100%*	*100%*	*162*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	1.9%	0	0.0%	0.1%	25.1%	0	0.0%	0	0.0%	24.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.6%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	0	0.0%	0	0.0%	18.4%	0	0.0%	3.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	9.3%	0	0.0%	0.7%	38.2%	0	0.0%	0	0.0%	39.0%	0	0.0%	3.1%	0	0.0%	0.4%	0	0.0%	4.9%	0	0.0%	0.3%
	Unknown	0	0.0%	88.9%	0	0.0%	99.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.8%	0	0.0%	99.3%	0	0.0%	95.1%	0	0.0%	99.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	6.9%	0	0.0%	4.6%	25.1%	0	0.0%	0	0.0%	24.3%	0	0.0%	5.8%	0	0.0%	2.6%	0	0.0%	3.7%	0	0.0%	2.3%
	Moderate	1	33.3%	9.8%	101	60.8%	4.9%	16.6%	0	0.0%	0	0.0%	18.3%	0	0.0%	14.7%	0	0.0%	9.2%	0	0.0%	14.0%	0	0.0%	8.4%
	Middle	0	0.0%	21.3%	0	0.0%	12.9%	20.2%	0	0.0%	0	0.0%	18.4%	0	0.0%	21.7%	0	0.0%	14.5%	0	0.0%	20.7%	0	0.0%	13.8%
	Upper	2	66.7%	58.0%	65	39.2%	76.0%	38.2%	4	100.0%	405	100.0%	39.0%	3	100.0%	52.6%	365	100.0%	70.1%	1	100.0%	53.7%	40	100.0%	68.7%
	Unknown	0	0.0%	4.0%	0	0.0%	1.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.2%	0	0.0%	3.7%	0	0.0%	8.0%	0	0.0%	6.7%
	Total	*3*	*100%*	*100%*	*166*	*100%*	*100%*	*100%*	*4*	*100%*	*405*	*100%*	*100%*	*3*	*100%*	*100%*	*365*	*100%*	*100%*	*1*	*100%*	*100%*	*40*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Savannah

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	6.8%	0	0.0%	2.7%	25.1%	0	0.0%	0	0.0%	24.3%	0	0.0%	9.4%	0	0.0%	3.4%	0	0.0%	10.6%	0	0.0%	4.9%
	Moderate	0	0.0%	11.7%	0	0.0%	6.4%	16.6%	0	0.0%	0	0.0%	18.3%	0	0.0%	20.5%	0	0.0%	9.1%	0	0.0%	15.9%	0	0.0%	9.8%
	Middle	0	0.0%	24.3%	0	0.0%	18.6%	20.2%	0	0.0%	0	0.0%	18.4%	0	0.0%	18.8%	0	0.0%	13.1%	0	0.0%	21.8%	0	0.0%	12.6%
	Upper	0	0.0%	47.6%	0	0.0%	62.7%	38.2%	0	0.0%	0	0.0%	39.0%	0	0.0%	41.9%	0	0.0%	66.6%	0	0.0%	40.6%	0	0.0%	50.2%
	Unknown	0	0.0%	9.7%	0	0.0%	9.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.4%	0	0.0%	7.7%	0	0.0%	11.2%	0	0.0%	22.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.4%	0	0.0%	1.2%	25.1%	0	0.0%	0	0.0%	24.3%	0	0.0%	1.6%	0	0.0%	0.8%	0	0.0%	8.7%	0	0.0%	7.6%
	Moderate	0	0.0%	2.9%	0	0.0%	2.1%	16.6%	0	0.0%	0	0.0%	18.3%	0	0.0%	2.3%	0	0.0%	2.4%	0	0.0%	6.5%	0	0.0%	6.8%
	Middle	0	0.0%	0.7%	0	0.0%	1.1%	20.2%	0	0.0%	0	0.0%	18.4%	0	0.0%	2.3%	0	0.0%	2.6%	0	0.0%	2.2%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	38.2%	0	0.0%	0	0.0%	39.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.0%	0	0.0%	95.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.8%	0	0.0%	94.2%	0	0.0%	82.6%	0	0.0%	85.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	3.6%	4.9%	20	0.2%	2.4%	25.1%	2	5.3%	70	0.7%	24.3%	0	0.0%	4.4%	0	0.0%	1.9%	2	12.5%	4.1%	70	1.3%	1.5%
	Moderate	4	14.3%	16.6%	747	8.3%	11.3%	16.6%	5	13.2%	737	7.0%	18.3%	4	18.2%	16.5%	597	11.5%	10.5%	1	6.3%	15.3%	140	2.6%	8.4%
	Middle	4	14.3%	19.7%	925	10.2%	16.2%	20.2%	6	15.8%	1,029	9.7%	18.4%	4	18.2%	21.8%	722	14.0%	17.2%	2	12.5%	20.8%	307	5.7%	14.8%
	Upper	19	67.9%	33.7%	7,334	81.3%	40.5%	38.2%	25	65.8%	8,757	82.7%	39.0%	14	63.6%	38.5%	3,854	74.5%	45.3%	11	68.8%	39.7%	4,903	90.5%	39.8%
	Unknown	0	0.0%	25.0%	0	0.0%	29.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.9%	0	0.0%	25.1%	0	0.0%	20.1%	0	0.0%	35.5%
	Total	*28*	*100%*	*100%*	*9,026*	*100%*	*100%*	*100%*	*38*	*100%*	*10,593*	*100%*	*100%*	*22*	*100%*	*100%*	*5,173*	*100%*	*100%*	*16*	*100%*	*100%*	*5,420*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	4	11.1%	8.5%	708	26.9%	13.5%	9.4%	4	10.0%	1,020	12.0%	13.5%	2	18.2%	12.3%	505	12.3%	15.5%	2	6.9%	10.9%	515	11.7%	13.3%
	Moderate	8	22.2%	22.5%	1,203	45.7%	18.2%	23.1%	8	20.0%	2,778	32.7%	31.3%	5	45.5%	28.3%	1,924	46.9%	29.3%	3	10.3%	27.5%	854	19.5%	29.4%
	Middle	8	22.2%	32.1%	72	2.7%	34.2%	34.5%	8	20.0%	704	8.3%	30.3%	0	0.0%	31.1%	0	0.0%	27.9%	8	27.6%	33.2%	704	16.0%	29.9%
	Upper	15	41.7%	36.1%	301	11.4%	33.2%	32.8%	14	35.0%	2,722	32.0%	21.8%	2	18.2%	25.4%	1,175	28.6%	23.1%	12	41.4%	25.4%	1,547	35.2%	22.6%
	Unknown	1	2.8%	0.1%	350	13.3%	0.6%	0.3%	6	15.0%	1,270	15.0%	3.1%	2	18.2%	2.4%	500	12.2%	4.1%	4	13.8%	2.6%	770	17.5%	4.7%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.3%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*36*	*100%*	*100%*	*2,634*	*100%*	*100%*	*100%*	*40*	*100%*	*8,494*	*100%*	*100%*	*11*	*100%*	*100%*	*4,104*	*100%*	*100%*	*29*	*100%*	*100%*	*4,390*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.7%	0	0.0%	0	0.0%	10.0%	0	0.0%	6.9%	0	0.0%	23.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	13.3%	0	0.0%	16.1%	13.5%	0	0.0%	0	0.0%	24.3%	0	0.0%	10.3%	0	0.0%	2.9%	0	0.0%	15.0%	0	0.0%	13.4%
	Middle	0	0.0%	33.3%	0	0.0%	13.2%	35.1%	3	100.0%	197	100.0%	21.4%	0	0.0%	51.7%	0	0.0%	45.9%	3	100.0%	45.0%	197	100.0%	48.5%
	Upper	0	0.0%	50.0%	0	0.0%	70.0%	48.6%	0	0.0%	0	0.0%	44.3%	0	0.0%	27.6%	0	0.0%	27.0%	0	0.0%	40.0%	0	0.0%	38.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	3.3%	0	0.0%	0.6%		0	0.0%	0	0.0%		0	0.0%	3.4%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*197*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*197*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Savannah

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	25	69.4%	41.5%	476	18.1%	28.5%	91.7%	10	25.0%	568	6.7%	91.9%	3	27.3%	47.9%	329	8.0%	32.7%	7	24.1%	50.3%	239	5.4%	29.1%
		Over $1 Million	6	16.7%		2,090	79.3%		7.4%	30	75.0%	7,926	93.3%	7.3%	8	72.7%		3,775	92.0%		22	75.9%		4,151	94.6%	
		Total Rev. available	31	86.1%		2,566	97.4%		99.1%	40	100.0%	8,494	100.0%	99.2%	11	100.0%		4,104	100.0%		29	100.0%		4,390	100.0%	
		Rev. Not Known	5	13.9%		68	2.6%		0.9%	0	0.0%	0	0.0%	0.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*36*	*100%*		*2,634*	*100%*		*100.0%*	*40*	*100%*	*8,494*	*100%*	*100%*	*11*	*100%*		*4,104*	*100%*		*29*	*100%*		*4,390*	*100%*	
	Loan Size	$100,000 or Less	29	80.6%	89.9%	428	16.2%	28.8%		18	45.0%	461	5.4%		2	18.2%	91.9%	80	1.9%	31.2%	16	55.2%	92.3%	381	8.7%	33.1%
		$100,001 - $250,000	2	5.6%	5.4%	216	8.2%	18.2%		13	32.5%	2,383	28.1%		3	27.3%	3.8%	474	11.5%	15.3%	10	34.5%	3.8%	1,909	43.5%	16.2%
		$250,001 - $1 Million	5	13.9%	4.8%	1,990	75.6%	53.0%		9	22.5%	5,650	66.5%		6	54.5%	4.3%	3,550	86.5%	53.4%	3	10.3%	3.9%	2,100	47.8%	50.7%
		Total	*36*	*100%*	*100.0%*	*2,634*	*100%*	*100.0%*		*40*	*100%*	*8,494*	*100%*		*11*	*100%*	*100%*	*4,104*	*100%*	*100%*	*29*	*100%*	*100%*	*4,390*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	23	92.0%		260	54.6%			8	80.0%	244	43.0%		1	33.3%		5	1.5%		7	100.0%		239	100.0%	
		$100,001 - $250,000	2	8.0%		216	45.4%			2	20.0%	324	57.0%		2	66.7%		324	98.5%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*25*	*100%*		*476*	*100%*			*10*	*100%*	*568*	*100%*		*3*	*100%*		*329*	*100%*		*7*	*100%*		*239*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	66.7%	0	0.0%	55.5%	97.3%	0	0.0%	0	0.0%	97.1%	0	0.0%	82.8%	0	0.0%	96.7%	0	0%	65.0%	0	0%	33.7%
		Over $1 Million	0	0.0%		0	0.0%		2.7%	3	100.0%	197	100.0%	2.9%	0	0.0%		0	0.0%		3	100.0%		197	100.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	3	100.0%	197	100.0%	100.0%	0	0.0%		0	0.0%		3	100.0%		197	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*3*	*100%*	*197*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*3*	*100%*		*197*	*100%*	
	Loan Size	$100,000 or Less	0	0.0%	93.3%	0	0.0%	46.9%		2	66.7%	77	39.1%		0	0.0%	89.7%	0	0.0%	26.8%	2	66.7%	95.0%	77	39.1%	76.3%
		$100,001 - $250,000	0	0.0%	3.3%	0	0.0%	18.8%		1	33.3%	120	60.9%		0	0.0%	3.4%	0	0.0%	22.7%	1	33.3%	5.0%	120	60.9%	23.7%
		$250,001 - $500,000	0	0.0%	3.3%	0	0.0%	34.4%		0	0.0%	0	0.0%		0	0.0%	6.9%	0	0.0%	50.5%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*3*	*100%*	*197*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*197*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: GA Southwest GA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	22.1%	0	0.0%	19.0%	30.8%	2	33.3%	842	64.5%	44.7%	2	40.0%	42.7%	842	70.6%	45.2%	0	0.0%	48.1%	0	0.0%	53.2%
	Middle	0	0.0%	76.2%	0	0.0%	79.7%	66.1%	4	66.7%	464	35.5%	41.7%	3	60.0%	35.8%	351	29.4%	32.9%	1	100.0%	32.5%	113	100.0%	28.1%
	Upper	0	0.0%	1.7%	0	0.0%	1.2%	3.2%	0	0.0%	0	0.0%	13.6%	0	0.0%	21.5%	0	0.0%	21.9%	0	0.0%	19.2%	0	0.0%	18.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*6*	*100%*	*1,306*	*100%*	*100%*	*5*	*100%*	*100%*	*1,193*	*100%*	*100%*	*1*	*100%*	*100%*	*113*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	7	41.2%	23.6%	945	48.6%	20.6%	30.8%	2	40.0%	101	15.3%	44.7%	2	50.0%	40.9%	101	17.2%	44.4%	0	0.0%	46.3%	0	0.0%	43.5%
	Middle	9	52.9%	72.6%	968	49.8%	77.1%	66.1%	2	40.0%	182	27.7%	41.7%	1	25.0%	35.5%	111	18.9%	28.6%	1	100.0%	33.5%	71	100.0%	32.7%
	Upper	1	5.9%	3.8%	30	1.5%	2.2%	3.2%	1	20.0%	375	57.0%	13.6%	1	25.0%	23.6%	375	63.9%	27.0%	0	0.0%	20.1%	0	0.0%	23.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*17*	*100%*	*100%*	*1,943*	*100%*	*100%*	*100%*	*5*	*100%*	*658*	*100%*	*100%*	*4*	*100%*	*100%*	*587*	*100%*	*100%*	*1*	*100%*	*100%*	*71*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	33.3%	26.3%	231	36.6%	25.9%	30.8%	4	57.1%	170	41.6%	44.7%	3	60.0%	45.5%	130	56.8%	54.5%	1	50.0%	48.1%	40	22.2%	52.0%
	Middle	6	66.7%	68.4%	400	63.4%	70.8%	66.1%	2	28.6%	99	24.2%	41.7%	2	40.0%	36.4%	99	43.2%	31.6%	0	0.0%	33.3%	0	0.0%	22.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	3.2%	1	14.3%	140	34.2%	13.6%	0	0.0%	18.2%	0	0.0%	13.9%	1	50.0%	18.5%	140	77.8%	25.8%
	Unknown	0	0.0%	5.3%	0	0.0%	3.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*9*	*100%*	*100%*	*631*	*100%*	*100%*	*100%*	*7*	*100%*	*409*	*100%*	*100%*	*5*	*100%*	*100%*	*229*	*100%*	*100%*	*2*	*100%*	*100%*	*180*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	34.3%	0	0.0%	0	0.0%	39.8%	0	0.0%	56.0%	0	0.0%	68.1%	0	0.0%	55.6%	0	0.0%	27.4%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	65.7%	0	0.0%	0	0.0%	42.4%	0	0.0%	24.0%	0	0.0%	11.5%	0	0.0%	33.3%	0	0.0%	71.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	17.8%	0	0.0%	20.0%	0	0.0%	20.4%	0	0.0%	11.1%	0	0.0%	1.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	100.0%	22.2%	30	100.0%	12.3%	30.8%	0	0.0%	0	0.0%	44.7%	0	0.0%	28.6%	0	0.0%	31.8%	0	0.0%	36.4%	0	0.0%	45.2%
	Middle	0	0.0%	77.8%	0	0.0%	87.7%	66.1%	1	100.0%	140	100.0%	41.7%	0	0.0%	28.6%	0	0.0%	29.1%	1	100.0%	27.3%	140	100.0%	22.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	3.2%	0	0.0%	0	0.0%	13.6%	0	0.0%	42.9%	0	0.0%	39.0%	0	0.0%	36.4%	0	0.0%	32.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*30*	*100%*	*100%*	*100%*	*1*	*100%*	*140*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*140*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: GA Southwest GA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	100.0%	62.5%	10	100.0%	56.2%	30.8%	3	50.0%	48	13.8%	44.7%	2	100.0%	60.0%	33	100.0%	50.5%	1	25.0%	41.2%	15	4.8%	29.0%
	Middle	0	0.0%	37.5%	0	0.0%	43.8%	66.1%	2	33.3%	250	72.0%	41.7%	0	0.0%	30.0%	0	0.0%	40.7%	2	50.0%	52.9%	250	79.6%	66.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	3.2%	1	16.7%	49	14.1%	13.6%	0	0.0%	10.0%	0	0.0%	8.9%	1	25.0%	5.9%	49	15.6%	4.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*10*	*100%*	*100%*	*100%*	*6*	*100%*	*347*	*100%*	*100%*	*2*	*100%*	*100%*	*33*	*100%*	*100%*	*4*	*100%*	*100%*	*314*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	23.1%	0	0.0%	14.7%	30.8%	0	0.0%	0	0.0%	44.7%	0	0.0%	26.7%	0	0.0%	33.4%	0	0.0%	60.0%	0	0.0%	69.3%
	Middle	0	0.0%	69.2%	0	0.0%	76.5%	66.1%	0	0.0%	0	0.0%	41.7%	0	0.0%	60.0%	0	0.0%	60.9%	0	0.0%	26.7%	0	0.0%	13.3%
	Upper	0	0.0%	7.7%	0	0.0%	8.9%	3.2%	0	0.0%	0	0.0%	13.6%	0	0.0%	13.3%	0	0.0%	5.8%	0	0.0%	13.3%	0	0.0%	17.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	12	42.9%	23.0%	1,216	46.5%	19.7%	30.8%	11	44.0%	1,161	40.6%	44.7%	9	56.3%	42.6%	1,106	54.2%	46.9%	2	22.2%	48.2%	55	6.7%	49.1%
	Middle	15	53.6%	74.2%	1,368	52.3%	78.6%	66.1%	11	44.0%	1,135	39.7%	41.7%	6	37.5%	35.6%	561	27.5%	30.2%	5	55.6%	32.8%	574	70.2%	32.6%
	Upper	1	3.6%	2.6%	30	1.1%	1.7%	3.2%	3	12.0%	564	19.7%	13.6%	1	6.3%	21.8%	375	18.4%	23.0%	2	22.2%	18.8%	189	23.1%	18.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%
	Total	*28*	*100%*	*100%*	*2,614*	*100%*	*100%*	*100%*	*25*	*100%*	*2,860*	*100%*	*100%*	*16*	*100%*	*100%*	*2,042*	*100%*	*100%*	*9*	*100%*	*100%*	*818*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Southwest GA

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.2%	0	0.0%	1.0%	29.9%	0	0.0%	0	0.0%	29.6%	0	0.0%	5.9%	0	0.0%	3.1%	0	0.0%	5.3%	0	0.0%	2.3%
	Moderate	0	0.0%	12.6%	0	0.0%	8.2%	15.8%	3	50.0%	320	24.5%	20.6%	2	40.0%	15.3%	207	17.4%	10.3%	1	100.0%	15.5%	113	100.0%	10.8%
	Middle	0	0.0%	20.6%	0	0.0%	17.9%	18.9%	1	16.7%	144	11.0%	14.3%	1	20.0%	20.5%	144	12.1%	19.1%	0	0.0%	21.8%	0	0.0%	19.3%
	Upper	0	0.0%	41.0%	0	0.0%	49.5%	35.4%	2	33.3%	842	64.5%	35.4%	2	40.0%	33.1%	842	70.6%	43.0%	0	0.0%	33.0%	0	0.0%	43.2%
	Unknown	0	0.0%	23.6%	0	0.0%	23.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	25.1%	0	0.0%	24.6%	0	0.0%	24.3%	0	0.0%	24.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*6*	*100%*	*1,306*	*100%*	*100%*	*5*	*100%*	*100%*	*1,193*	*100%*	*100%*	*1*	*100%*	*100%*	*113*	*100%*	*100%*
REFINANCE	Low	1	5.9%	3.6%	81	4.2%	1.4%	29.9%	0	0.0%	0	0.0%	29.6%	0	0.0%	4.7%	0	0.0%	1.8%	0	0.0%	12.2%	0	0.0%	4.3%
	Moderate	2	11.8%	8.4%	105	5.4%	4.2%	15.8%	2	40.0%	106	16.1%	20.6%	1	25.0%	17.3%	35	6.0%	12.3%	1	100.0%	15.2%	71	100.0%	8.8%
	Middle	4	23.5%	15.2%	346	17.8%	10.1%	18.9%	0	0.0%	0	0.0%	14.3%	0	0.0%	21.4%	0	0.0%	17.9%	0	0.0%	20.7%	0	0.0%	17.8%
	Upper	10	58.8%	49.3%	1,411	72.6%	58.4%	35.4%	3	60.0%	552	83.9%	35.4%	3	75.0%	41.5%	552	94.0%	48.0%	0	0.0%	39.0%	0	0.0%	53.6%
	Unknown	0	0.0%	23.4%	0	0.0%	25.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.1%	0	0.0%	19.9%	0	0.0%	12.8%	0	0.0%	15.4%
	Total	*17*	*100%*	*100%*	*1,943*	*100%*	*100%*	*100%*	*5*	*100%*	*658*	*100%*	*100%*	*4*	*100%*	*100%*	*587*	*100%*	*100%*	*1*	*100%*	*100%*	*71*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	22.2%	15.8%	41	6.5%	5.1%	29.9%	0	0.0%	0	0.0%	29.6%	0	0.0%	12.1%	0	0.0%	8.0%	0	0.0%	11.1%	0	0.0%	9.5%
	Moderate	1	11.1%	15.8%	35	5.5%	12.5%	15.8%	1	14.3%	46	11.2%	20.6%	1	20.0%	9.1%	46	20.1%	3.5%	0	0.0%	11.1%	0	0.0%	10.0%
	Middle	2	22.2%	21.1%	235	37.2%	37.9%	18.9%	3	42.9%	171	41.8%	14.3%	3	60.0%	24.2%	171	74.7%	14.2%	0	0.0%	11.1%	0	0.0%	8.9%
	Upper	4	44.4%	42.1%	320	50.7%	39.0%	35.4%	3	42.9%	192	46.9%	35.4%	1	20.0%	42.4%	12	5.2%	64.8%	2	100.0%	59.3%	180	100.0%	61.5%
	Unknown	0	0.0%	5.3%	0	0.0%	5.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.1%	0	0.0%	9.5%	0	0.0%	7.4%	0	0.0%	10.1%
	Total	*9*	*100%*	*100%*	*631*	*100%*	*100%*	*100%*	*7*	*100%*	*409*	*100%*	*100%*	*5*	*100%*	*100%*	*229*	*100%*	*100%*	*2*	*100%*	*100%*	*180*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	29.9%	0	0.0%	0	0.0%	29.6%	0	0.0%	4.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.8%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.9%	0	0.0%	0	0.0%	14.3%	0	0.0%	4.0%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	35.4%	0	0.0%	0	0.0%	35.4%	0	0.0%	20.0%	0	0.0%	10.2%	0	0.0%	22.2%	0	0.0%	10.4%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	72.0%	0	0.0%	87.4%	0	0.0%	77.8%	0	0.0%	89.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	29.9%	0	0.0%	0	0.0%	29.6%	0	0.0%	14.3%	0	0.0%	26.2%	0	0.0%	9.1%	0	0.0%	9.0%
	Moderate	1	100.0%	11.1%	30	100.0%	4.3%	15.8%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	18.2%	0	0.0%	15.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.9%	0	0.0%	0	0.0%	14.3%	0	0.0%	28.6%	0	0.0%	42.2%	0	0.0%	9.1%	0	0.0%	2.6%
	Upper	0	0.0%	88.9%	0	0.0%	95.7%	35.4%	1	100.0%	140	100.0%	35.4%	0	0.0%	42.9%	0	0.0%	28.7%	1	100.0%	45.5%	140	100.0%	61.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	3.0%	0	0.0%	18.2%	0	0.0%	12.0%
	Total	*1*	*100%*	*100%*	*30*	*100%*	*100%*	*100%*	*1*	*100%*	*140*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*140*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Southwest GA

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	100.0%	12.5%	10	100.0%	1.2%	29.9%	1	16.7%	40	11.5%	29.6%	0	0.0%	10.0%	0	0.0%	1.4%	1	25.0%	11.8%	40	12.7%	12.0%
	Moderate	0	0.0%	12.5%	0	0.0%	4.2%	15.8%	0	0.0%	0	0.0%	20.6%	0	0.0%	15.0%	0	0.0%	11.5%	0	0.0%	17.6%	0	0.0%	17.5%
	Middle	0	0.0%	25.0%	0	0.0%	11.7%	18.9%	3	50.0%	243	70.0%	14.3%	2	100.0%	25.0%	33	100.0%	10.7%	1	25.0%	23.5%	210	66.9%	40.6%
	Upper	0	0.0%	50.0%	0	0.0%	82.8%	35.4%	2	33.3%	64	18.4%	35.4%	0	0.0%	40.0%	0	0.0%	67.6%	2	50.0%	35.3%	64	20.4%	23.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	8.9%	0	0.0%	11.8%	0	0.0%	6.5%
	Total	*1*	*100%*	*100%*	*10*	*100%*	*100%*	*100%*	*6*	*100%*	*347*	*100%*	*100%*	*2*	*100%*	*100%*	*33*	*100%*	*100%*	*4*	*100%*	*100%*	*314*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	29.9%	0	0.0%	0	0.0%	29.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.8%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	7.7%	0	0.0%	5.1%	18.9%	0	0.0%	0	0.0%	14.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	7.7%	0	0.0%	14.5%	35.4%	0	0.0%	0	0.0%	35.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	34.5%
	Unknown	0	0.0%	84.6%	0	0.0%	80.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	97.8%	0	0.0%	65.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	14.3%	3.1%	132	5.0%	1.2%	29.9%	1	4.0%	40	1.4%	29.6%	0	0.0%	5.7%	0	0.0%	2.6%	1	11.1%	7.0%	40	4.9%	2.8%
	Moderate	4	14.3%	10.6%	170	6.5%	6.3%	15.8%	6	24.0%	472	16.5%	20.6%	4	25.0%	15.0%	288	14.1%	9.8%	2	22.2%	14.2%	184	22.5%	9.4%
	Middle	6	21.4%	17.9%	581	22.2%	14.4%	18.9%	7	28.0%	558	19.5%	14.3%	6	37.5%	20.3%	348	17.0%	17.0%	1	11.1%	19.3%	210	25.7%	17.1%
	Upper	14	50.0%	44.6%	1,731	66.2%	52.8%	35.4%	11	44.0%	1,790	62.6%	35.4%	6	37.5%	35.6%	1,406	68.9%	41.9%	5	55.6%	33.6%	384	46.9%	42.8%
	Unknown	0	0.0%	23.8%	0	0.0%	25.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	23.3%	0	0.0%	28.7%	0	0.0%	26.0%	0	0.0%	27.9%
	Total	*28*	*100%*	*100%*	*2,614*	*100%*	*100%*	*100%*	*25*	*100%*	*2,860*	*100%*	*100%*	*16*	*100%*	*100%*	*2,042*	*100%*	*100%*	*9*	*100%*	*100%*	*818*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Southwest GA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	10	31.3%	28.7%	179	29.8%	35.7%	30.7%	11	84.6%	473	64.2%	50.6%	6	100.0%	52.2%	275	100.0%	65.7%	5	71.4%	51.1%	198	42.9%	64.3%
	Middle	22	68.8%	67.4%	422	70.2%	62.4%	67.9%	2	15.4%	264	35.8%	34.0%	0	0.0%	36.6%	0	0.0%	26.8%	2	28.6%	32.2%	264	57.1%	21.7%
	Upper	0	0.0%	2.9%	0	0.0%	1.7%	1.4%	0	0.0%	0	0.0%	15.4%	0	0.0%	9.2%	0	0.0%	5.2%	0	0.0%	15.2%	0	0.0%	13.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.1%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.9%	0	0.0%	2.3%	0	0.0%	1.6%	0	0.0%	0.1%
	Total	*32*	*100%*	*100%*	*601*	*100%*	*100%*	*100%*	*13*	*100%*	*737*	*100%*	*100%*	*6*	*100%*	*100%*	*275*	*100%*	*100%*	*7*	*100%*	*100%*	*462*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	50.0%	33.0%	170	75.6%	42.7%	40.9%	3	60.0%	329	59.1%	48.5%	2	100.0%	42.9%	179	100.0%	51.2%	1	33.3%	45.2%	150	39.7%	52.2%
	Middle	3	50.0%	57.7%	55	24.4%	55.7%	53.4%	2	40.0%	228	40.9%	30.3%	0	0.0%	49.4%	0	0.0%	46.5%	2	66.7%	46.4%	228	60.3%	45.5%
	Upper	0	0.0%	7.2%	0	0.0%	1.4%	5.7%	0	0.0%	0	0.0%	21.2%	0	0.0%	6.5%	0	0.0%	2.2%	0	0.0%	8.3%	0	0.0%	2.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.1%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.3%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*6*	*100%*	*100%*	*225*	*100%*	*100%*	*100%*	*5*	*100%*	*557*	*100%*	*100%*	*2*	*100%*	*100%*	*179*	*100%*	*100%*	*3*	*100%*	*100%*	*378*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Southwest GA

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	25	78.1%	38.2%	398	66.2%	29.5%	90.2%	10	76.9%	412	55.9%	90.6%	4	66.7%	48.9%	30	10.9%	32.6%	6	85.7%	52.9%	382	82.7%	29.6%
		Over $1 Million	4	12.5%		173	28.8%		8.2%	3	23.1%	325	44.1%	7.7%	2	33.3%		245	89.1%		1	14.3%		80	17.3%	
		Total Rev. available	29	90.6%		571	95.0%		98.4%	13	100.0%	737	100.0%	98.4%	6	100.0%		275	100.0%		7	100.0%		462	100.0%	
		Rev. Not Known	3	9.4%		30	5.0%		1.6%	0	0.0%	0	0.0%	1.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*32*	*100%*		*601*	*100%*		*100.0%*	*13*	*100%*	*737*	*100%*	*100%*	*6*	*100%*		*275*	*100%*		*7*	*100%*		*462*	*100%*	
	Loan Size	$100,000 or Less	32	100.0%	94.9%	601	100.0%	47.8%		11	84.6%	320	43.4%		5	83.3%	93.1%	50	18.2%	35.4%	6	85.7%	90.9%	270	58.4%	28.8%
		$100,001 - $250,000	0	0.0%	2.9%	0	0.0%	14.6%		2	15.4%	417	56.6%		1	16.7%	3.6%	225	81.8%	17.2%	1	14.3%	5.4%	192	41.6%	23.2%
		$250,001 - $1 Million	0	0.0%	2.2%	0	0.0%	37.6%		0	0.0%	0	0.0%		0	0.0%	3.3%	0	0.0%	47.4%	0	0.0%	3.6%	0	0.0%	48.1%
		Total	*32*	*100%*	*100.0%*	*601*	*100%*	*100.0%*		*13*	*100%*	*737*	*100%*		*6*	*100%*	*100%*	*275*	*100%*	*100%*	*7*	*100%*	*100%*	*462*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	25	100.0%		398	100.0%			9	90.0%	220	53.4%		4	100.0%		30	100.0%		5	83.3%		190	49.7%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	10.0%	192	46.6%		0	0.0%		0	0.0%		1	16.7%		192	50.3%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*25*	*100%*		*398*	*100%*			*10*	*100%*	*412*	*100%*		*4*	*100%*		*30*	*100%*		*6*	*100%*		*382*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	5	83.3%	41.2%	195	86.7%	54.9%	93.3%	4	80.0%	357	64.1%	92.4%	2	100%	59.7%	179	100%	72.7%	2	67%	48.8%	178	47%	37.7%
		Over $1 Million	1	16.7%		30	13.3%		6.7%	1	20.0%	200	35.9%	7.6%	0	0.0%		0	0.0%		1	33.3%		200	52.9%	
		Total Rev. available	6	100.0%		225	100.0%		100.0%	5	100.0%	557	100.0%	100.0%	2	100.0%		179	100.0%		3	100.0%		378	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*6*	*100%*		*225*	*100%*		*100%*	*5*	*100%*	*557*	*100%*	*100%*	*2*	*100%*		*179*	*100%*		*3*	*100%*		*378*	*100%*	
	Loan Size	$100,000 or Less	5	83.3%	74.2%	75	33.3%	17.4%		2	40.0%	57	10.2%		1	50.0%	76.6%	29	16.2%	24.6%	1	33.3%	73.8%	28	7.4%	19.3%
		$100,001 - $250,000	1	16.7%	12.4%	150	66.7%	26.8%		3	60.0%	500	89.8%		1	50.0%	13.0%	150	83.8%	28.7%	2	66.7%	14.3%	350	92.6%	29.0%
		$250,001 - $500,000	0	0.0%	13.4%	0	0.0%	55.7%		0	0.0%	0	0.0%		0	0.0%	10.4%	0	0.0%	46.7%	0	0.0%	11.9%	0	0.0%	51.7%
		Total	*6*	*100%*	*100%*	*225*	*100%*	*100%*		*5*	*100%*	*557*	*100%*		*2*	*100%*	*100%*	*179*	*100%*	*100%*	*3*	*100%*	*100%*	*378*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	80.0%		45	23.1%			2	50.0%	57	16.0%		1	50.0%		29	16.2%		1	50.0%		28	15.7%	
		$100,001 - $250,000	1	20.0%		150	76.9%			2	50.0%	300	84.0%		1	50.0%		150	83.8%		1	50.0%		150	84.3%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*5*	*100%*		*195*	*100%*			*4*	*100%*	*357*	*100%*		*2*	*100%*		*179*	*100%*		*2*	*100%*		*178*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	25.0%	2.5%	65	11.4%	1.2%	6.2%	1	11.1%	204	10.8%	7.5%	0	0.0%	3.1%	0	0.0%	1.6%	1	20.0%	4.2%	204	19.5%	2.5%
	Moderate	1	25.0%	14.0%	108	18.9%	10.7%	17.0%	1	11.1%	112	5.9%	14.1%	0	0.0%	15.8%	0	0.0%	11.1%	1	20.0%	17.8%	112	10.7%	13.2%
	Middle	1	25.0%	27.3%	219	38.4%	24.5%	29.9%	3	33.3%	529	27.9%	32.7%	2	50.0%	31.5%	369	43.3%	32.4%	1	20.0%	33.1%	160	15.3%	35.3%
	Upper	1	25.0%	56.2%	179	31.3%	63.5%	46.9%	4	44.4%	1,052	55.5%	44.7%	2	50.0%	49.4%	483	56.7%	54.9%	2	40.0%	44.6%	569	54.4%	48.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*4*	*100%*	*100%*	*571*	*100%*	*100%*	*100%*	*9*	*100%*	*1,897*	*100%*	*100%*	*4*	*100%*	*100%*	*852*	*100%*	*100%*	*5*	*100%*	*100%*	*1,045*	*100%*	*100%*
REFINANCE	Low	0	0.0%	2.3%	0	0.0%	1.0%	6.2%	0	0.0%	0	0.0%	7.5%	0	0.0%	5.6%	0	0.0%	2.9%	0	0.0%	4.3%	0	0.0%	2.6%
	Moderate	0	0.0%	10.8%	0	0.0%	6.9%	17.0%	0	0.0%	0	0.0%	14.1%	0	0.0%	12.6%	0	0.0%	9.1%	0	0.0%	17.9%	0	0.0%	13.6%
	Middle	2	28.6%	27.7%	299	21.1%	25.7%	29.9%	4	66.7%	605	38.3%	32.7%	3	75.0%	38.2%	274	63.3%	39.8%	1	50.0%	34.9%	331	28.9%	38.8%
	Upper	5	71.4%	59.2%	1,119	78.9%	66.4%	46.9%	2	33.3%	974	61.7%	44.7%	1	25.0%	43.5%	159	36.7%	48.1%	1	50.0%	41.8%	815	71.1%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	0.2%
	Total	*7*	*100%*	*100%*	*1,418*	*100%*	*100%*	*100%*	*6*	*100%*	*1,579*	*100%*	*100%*	*4*	*100%*	*100%*	*433*	*100%*	*100%*	*2*	*100%*	*100%*	*1,146*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	5.9%	0	0.0%	1.9%	6.2%	0	0.0%	0	0.0%	7.5%	0	0.0%	6.5%	0	0.0%	3.2%	0	0.0%	2.2%	0	0.0%	0.5%
	Moderate	0	0.0%	7.8%	0	0.0%	5.8%	17.0%	1	25.0%	25	12.8%	14.1%	0	0.0%	10.4%	0	0.0%	11.8%	1	25.0%	12.0%	25	12.8%	9.7%
	Middle	0	0.0%	35.3%	0	0.0%	43.0%	29.9%	0	0.0%	0	0.0%	32.7%	0	0.0%	23.4%	0	0.0%	22.0%	0	0.0%	33.7%	0	0.0%	32.8%
	Upper	3	100.0%	51.0%	149	100.0%	49.3%	46.9%	3	75.0%	171	87.2%	44.7%	0	0.0%	58.4%	0	0.0%	61.7%	3	75.0%	52.2%	171	87.2%	57.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	1.3%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*149*	*100%*	*100%*	*100%*	*4*	*100%*	*196*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*4*	*100%*	*100%*	*196*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	6.1%	0	0.0%	1.4%	9.3%	0	0.0%	0	0.0%	26.1%	0	0.0%	18.5%	0	0.0%	46.8%	0	0.0%	14.8%	0	0.0%	18.7%
	Moderate	0	0.0%	62.2%	0	0.0%	74.4%	56.7%	0	0.0%	0	0.0%	31.9%	0	0.0%	46.3%	0	0.0%	33.5%	0	0.0%	44.4%	0	0.0%	38.7%
	Middle	0	0.0%	20.7%	0	0.0%	17.3%	13.4%	0	0.0%	0	0.0%	10.8%	0	0.0%	11.1%	0	0.0%	3.3%	0	0.0%	11.1%	0	0.0%	9.7%
	Upper	0	0.0%	11.0%	0	0.0%	6.9%	20.6%	0	0.0%	0	0.0%	29.9%	0	0.0%	22.2%	0	0.0%	12.4%	0	0.0%	25.9%	0	0.0%	32.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.3%	0	0.0%	1.9%	0	0.0%	4.0%	0	0.0%	3.7%	0	0.0%	0.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	6.2%	0	0.0%	0	0.0%	7.5%	0	0.0%	1.5%	0	0.0%	2.0%	0	0.0%	6.9%	0	0.0%	3.8%
	Moderate	1	100.0%	13.3%	15	100.0%	5.5%	17.0%	0	0.0%	0	0.0%	14.1%	0	0.0%	11.8%	0	0.0%	8.9%	0	0.0%	9.7%	0	0.0%	8.8%
	Middle	0	0.0%	23.3%	0	0.0%	14.1%	29.9%	0	0.0%	0	0.0%	32.7%	0	0.0%	26.5%	0	0.0%	21.4%	0	0.0%	34.7%	0	0.0%	40.4%
	Upper	0	0.0%	63.3%	0	0.0%	80.4%	46.9%	2	100.0%	100	100.0%	44.7%	1	100.0%	60.3%	50	100.0%	67.7%	1	100.0%	48.6%	50	100.0%	47.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*15*	*100%*	*100%*	*100%*	*2*	*100%*	*100*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	6.2%	0	0.0%	0	0.0%	7.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.0%	0	0.0%	1.0%
	Moderate	0	0.0%	3.8%	0	0.0%	1.5%	17.0%	1	50.0%	70	38.9%	14.1%	0	0.0%	15.8%	0	0.0%	13.1%	1	50.0%	16.7%	70	38.9%	14.1%
	Middle	0	0.0%	34.6%	0	0.0%	18.1%	29.9%	1	50.0%	110	61.1%	32.7%	0	0.0%	31.6%	0	0.0%	23.2%	1	50.0%	40.9%	110	61.1%	40.2%
	Upper	0	0.0%	61.5%	0	0.0%	80.4%	46.9%	0	0.0%	0	0.0%	44.7%	0	0.0%	52.6%	0	0.0%	63.7%	0	0.0%	39.4%	0	0.0%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*180*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*180*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.0%	0	0.0%	3.9%	6.2%	0	0.0%	0	0.0%	7.5%	0	0.0%	20.0%	0	0.0%	11.2%	0	0.0%	2.7%	0	0.0%	0.7%
	Moderate	0	0.0%	16.7%	0	0.0%	14.4%	17.0%	0	0.0%	0	0.0%	14.1%	0	0.0%	23.3%	0	0.0%	15.9%	0	0.0%	13.5%	0	0.0%	11.7%
	Middle	0	0.0%	37.9%	0	0.0%	39.5%	29.9%	0	0.0%	0	0.0%	32.7%	0	0.0%	26.7%	0	0.0%	26.7%	0	0.0%	45.9%	0	0.0%	39.3%
	Upper	0	0.0%	42.4%	0	0.0%	42.2%	46.9%	0	0.0%	0	0.0%	44.7%	0	0.0%	30.0%	0	0.0%	46.2%	0	0.0%	35.1%	0	0.0%	48.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.7%	0	0.0%	0.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	6.7%	2.5%	65	3.0%	1.2%	6.2%	1	4.3%	204	5.2%	7.5%	0	0.0%	4.1%	0	0.0%	7.1%	1	7.1%	4.3%	204	7.8%	3.0%
	Moderate	2	13.3%	13.4%	123	5.7%	14.9%	17.0%	3	13.0%	207	5.2%	14.1%	0	0.0%	15.2%	0	0.0%	13.2%	3	21.4%	17.6%	207	7.9%	13.9%
	Middle	3	20.0%	27.6%	518	24.1%	24.4%	29.9%	8	34.8%	1,244	31.5%	32.7%	5	55.6%	32.8%	643	48.2%	30.5%	3	21.4%	33.7%	601	23.0%	35.2%
	Upper	9	60.0%	56.5%	1,447	67.2%	59.6%	46.9%	11	47.8%	2,297	58.1%	44.7%	4	44.4%	47.7%	692	51.8%	48.7%	7	50.0%	43.9%	1,605	61.3%	47.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	0.2%
	Total	*15*	*100%*	*100%*	*2,153*	*100%*	*100%*	*100%*	*23*	*100%*	*3,952*	*100%*	*100%*	*9*	*100%*	*100%*	*1,335*	*100%*	*100%*	*14*	*100%*	*100%*	*2,617*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: GA Valdosta

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank							Bank					Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	3.2%	0	0.0%	1.6%	23.9%	0	0.0%	0	0.0%	24.1%	0	0.0%	3.2%	0	0.0%	1.5%	0	0.0%	1.5%	0	0.0%	0.6%
	Moderate	2	50.0%	12.6%	173	30.3%	9.0%	16.3%	2	22.2%	310	16.3%	14.9%	1	25.0%	12.9%	150	17.6%	9.2%	1	20.0%	11.9%	160	15.3%	7.4%
	Middle	1	25.0%	24.9%	179	31.3%	23.5%	16.8%	1	11.1%	219	11.5%	18.1%	1	25.0%	24.0%	219	25.7%	22.5%	0	0.0%	23.1%	0	0.0%	20.9%
	Upper	1	25.0%	37.9%	219	38.4%	44.9%	42.9%	6	66.7%	1,368	72.1%	42.9%	2	50.0%	35.9%	483	56.7%	44.2%	4	80.0%	38.1%	885	84.7%	46.8%
	Unknown	0	0.0%	21.4%	0	0.0%	21.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	24.0%	0	0.0%	22.5%	0	0.0%	25.4%	0	0.0%	24.3%
	Total	*4*	*100%*	*100%*	*571*	*100%*	*100%*	*100%*	*9*	*100%*	*1,897*	*100%*	*100%*	*4*	*100%*	*100%*	*852*	*100%*	*100%*	*5*	*100%*	*100%*	*1,045*	*100%*	*100%*
REFINANCE	Low	0	0.0%	2.1%	0	0.0%	1.2%	23.9%	0	0.0%	0	0.0%	24.1%	0	0.0%	3.4%	0	0.0%	1.7%	0	0.0%	2.6%	0	0.0%	1.1%
	Moderate	1	14.3%	7.5%	106	7.5%	5.1%	16.3%	1	16.7%	159	10.1%	14.9%	1	25.0%	11.3%	159	36.7%	7.7%	0	0.0%	12.2%	0	0.0%	8.4%
	Middle	2	28.6%	14.8%	224	15.8%	11.8%	16.8%	0	0.0%	0	0.0%	18.1%	0	0.0%	19.8%	0	0.0%	18.8%	0	0.0%	19.6%	0	0.0%	17.3%
	Upper	4	57.1%	38.0%	1,088	76.7%	45.0%	42.9%	5	83.3%	1,420	89.9%	42.9%	3	75.0%	40.1%	274	63.3%	48.9%	2	100.0%	37.9%	1,146	100.0%	44.5%
	Unknown	0	0.0%	37.5%	0	0.0%	36.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	25.4%	0	0.0%	22.9%	0	0.0%	27.7%	0	0.0%	28.7%
	Total	*7*	*100%*	*100%*	*1,418*	*100%*	*100%*	*100%*	*6*	*100%*	*1,579*	*100%*	*100%*	*4*	*100%*	*100%*	*433*	*100%*	*100%*	*2*	*100%*	*100%*	*1,146*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	9.8%	0	0.0%	4.5%	23.9%	0	0.0%	0	0.0%	24.1%	0	0.0%	5.2%	0	0.0%	2.0%	0	0.0%	4.3%	0	0.0%	3.0%
	Moderate	0	0.0%	13.7%	0	0.0%	12.1%	16.3%	0	0.0%	0	0.0%	14.9%	0	0.0%	9.1%	0	0.0%	5.0%	0	0.0%	10.9%	0	0.0%	7.6%
	Middle	2	66.7%	15.7%	104	69.8%	15.5%	16.8%	1	25.0%	60	30.6%	18.1%	0	0.0%	22.1%	0	0.0%	16.0%	1	25.0%	18.5%	60	30.6%	14.0%
	Upper	1	33.3%	51.0%	45	30.2%	60.4%	42.9%	3	75.0%	136	69.4%	42.9%	0	0.0%	58.4%	0	0.0%	70.1%	3	75.0%	55.4%	136	69.4%	64.6%
	Unknown	0	0.0%	9.8%	0	0.0%	7.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.2%	0	0.0%	6.9%	0	0.0%	10.9%	0	0.0%	10.7%
	Total	*3*	*100%*	*100%*	*149*	*100%*	*100%*	*100%*	*4*	*100%*	*196*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*4*	*100%*	*100%*	*196*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	1.2%	0	0.0%	0.1%	23.9%	0	0.0%	0	0.0%	24.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.3%	0	0.0%	0	0.0%	14.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.8%	0	0.0%	0	0.0%	18.1%	0	0.0%	1.9%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	12.2%	0	0.0%	2.1%	42.9%	0	0.0%	0	0.0%	42.9%	0	0.0%	9.3%	0	0.0%	1.4%	0	0.0%	11.1%	0	0.0%	6.4%
	Unknown	0	0.0%	86.6%	0	0.0%	97.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	88.9%	0	0.0%	98.4%	0	0.0%	88.9%	0	0.0%	93.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	100.0%	13.3%	15	100.0%	4.2%	23.9%	0	0.0%	0	0.0%	24.1%	0	0.0%	1.5%	0	0.0%	0.6%	0	0.0%	1.4%	0	0.0%	0.5%
	Moderate	0	0.0%	10.0%	0	0.0%	4.6%	16.3%	0	0.0%	0	0.0%	14.9%	0	0.0%	8.8%	0	0.0%	5.9%	0	0.0%	11.1%	0	0.0%	8.2%
	Middle	0	0.0%	10.0%	0	0.0%	3.4%	16.8%	0	0.0%	0	0.0%	18.1%	0	0.0%	10.3%	0	0.0%	9.6%	0	0.0%	26.4%	0	0.0%	17.7%
	Upper	0	0.0%	53.3%	0	0.0%	81.5%	42.9%	2	100.0%	100	100.0%	42.9%	1	100.0%	70.6%	50	100.0%	73.3%	1	100.0%	54.2%	50	100.0%	68.3%
	Unknown	0	0.0%	13.3%	0	0.0%	6.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.8%	0	0.0%	10.8%	0	0.0%	6.9%	0	0.0%	5.4%
	Total	*1*	*100%*	*100%*	*15*	*100%*	*100%*	*100%*	*2*	*100%*	*100*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: GA Valdosta

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank							Bank					Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	7.7%	0	0.0%	2.9%	23.9%	1	50.0%	70	38.9%	24.1%	0	0.0%	10.5%	0	0.0%	4.6%	1	50.0%	12.1%	70	38.9%	9.3%
	Moderate	0	0.0%	15.4%	0	0.0%	9.9%	16.3%	0	0.0%	0	0.0%	14.9%	0	0.0%	2.6%	0	0.0%	2.1%	0	0.0%	15.2%	0	0.0%	14.4%
	Middle	0	0.0%	19.2%	0	0.0%	20.5%	16.8%	0	0.0%	0	0.0%	18.1%	0	0.0%	23.7%	0	0.0%	13.3%	0	0.0%	28.8%	0	0.0%	30.4%
	Upper	0	0.0%	42.3%	0	0.0%	40.5%	42.9%	1	50.0%	110	61.1%	42.9%	0	0.0%	50.0%	0	0.0%	69.5%	1	50.0%	40.9%	110	61.1%	40.9%
	Unknown	0	0.0%	15.4%	0	0.0%	26.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.2%	0	0.0%	10.5%	0	0.0%	3.0%	0	0.0%	4.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*180*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*180*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.9%	0	0.0%	0	0.0%	24.1%	0	0.0%	3.3%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.0%	0	0.0%	2.6%	16.3%	0	0.0%	0	0.0%	14.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.4%	0	0.0%	4.4%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.8%	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.9%	0	0.0%	0	0.0%	42.9%	0	0.0%	13.3%	0	0.0%	5.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	97.0%	0	0.0%	97.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	83.3%	0	0.0%	92.7%	0	0.0%	94.6%	0	0.0%	95.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	6.7%	2.8%	15	0.7%	1.3%	23.9%	1	4.3%	70	1.8%	24.1%	0	0.0%	3.3%	0	0.0%	1.4%	1	7.1%	2.1%	70	2.7%	0.8%
	Moderate	3	20.0%	10.3%	279	13.0%	6.8%	16.3%	3	13.0%	469	11.9%	14.9%	2	22.2%	11.9%	309	23.1%	7.7%	1	7.1%	11.8%	160	6.1%	7.4%
	Middle	5	33.3%	20.0%	507	23.5%	17.1%	16.8%	2	8.7%	279	7.1%	18.1%	1	11.1%	22.1%	219	16.4%	18.9%	1	7.1%	21.9%	60	2.3%	19.6%
	Upper	6	40.0%	37.4%	1,352	62.8%	41.1%	42.9%	17	73.9%	3,134	79.3%	42.9%	6	66.7%	37.7%	807	60.4%	40.8%	11	78.6%	38.3%	2,327	88.9%	45.3%
	Unknown	0	0.0%	29.6%	0	0.0%	33.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	25.0%	0	0.0%	31.3%	0	0.0%	25.9%	0	0.0%	26.9%
	Total	*15*	*100%*	*100%*	*2,153*	*100%*	*100%*	*100%*	*23*	*100%*	*3,952*	*100%*	*100%*	*9*	*100%*	*100%*	*1,335*	*100%*	*100%*	*14*	*100%*	*100%*	*2,617*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	3	13.6%	9.8%	121	23.0%	10.5%	10.6%	1	5.3%	60	4.5%	15.6%	0	0.0%	14.6%	0	0.0%	16.0%	1	7.7%	14.1%	60	7.7%	14.0%
	Moderate	9	40.9%	29.2%	182	34.5%	29.9%	31.7%	6	31.6%	297	22.2%	26.8%	1	16.7%	23.7%	5	0.9%	25.2%	5	38.5%	23.2%	292	37.5%	25.9%
	Middle	2	9.1%	21.6%	13	2.5%	17.0%	19.0%	5	26.3%	370	27.7%	19.0%	0	0.0%	18.6%	0	0.0%	12.6%	5	38.5%	22.3%	370	47.6%	16.4%
	Upper	8	36.4%	39.0%	211	40.0%	42.6%	38.7%	7	36.8%	611	45.7%	37.8%	5	83.3%	41.6%	555	99.1%	45.0%	2	15.4%	39.3%	56	7.2%	42.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.9%	0	0.0%	1.0%	0	0.0%	0.6%	0	0.0%	0.7%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*22*	*100%*	*100%*	*527*	*100%*	*100%*	*100%*	*19*	*100%*	*1,338*	*100%*	*100%*	*6*	*100%*	*100%*	*560*	*100%*	*100%*	*13*	*100%*	*100%*	*778*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	8.4%	0	0.0%	0	0.0%	8.4%	0	0.0%	5.7%	0	0.0%	21.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	13.0%	0	0.0%	6.7%	15.8%	0	0.0%	0	0.0%	13.7%	0	0.0%	8.6%	0	0.0%	1.9%	0	0.0%	10.3%	0	0.0%	10.5%
	Middle	0	0.0%	33.3%	0	0.0%	31.0%	32.6%	1	100.0%	37	100.0%	52.6%	0	0.0%	28.6%	0	0.0%	32.5%	1	100.0%	46.2%	37	100.0%	44.9%
	Upper	0	0.0%	46.3%	0	0.0%	61.1%	43.2%	0	0.0%	0	0.0%	23.2%	0	0.0%	48.6%	0	0.0%	42.1%	0	0.0%	35.9%	0	0.0%	41.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	2.4%
	Tr Unknown	0	0.0%	7.4%	0	0.0%	1.1%		0	0.0%	0	0.0%		0	0.0%	8.6%	0	0.0%	1.6%	0	0.0%	5.1%	0	0.0%	0.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*37*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*37*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Valdosta

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	18	81.8%	43.6%	326	61.9%	41.2%	91.1%	15	78.9%	974	72.8%	91.2%	5	83.3%	51.2%	410	73.2%	39.2%	10	76.9%	50.4%	564	72.5%	33.5%
		Over $1 Million	3	13.6%		156	29.6%		7.8%	4	21.1%	364	27.2%	7.8%	1	16.7%		150	26.8%		3	23.1%		214	27.5%	
		Total Rev. available	21	95.5%		482	91.5%		98.8%	19	100.0%	1,338	100.0%	99.0%	6	100.0%		560	100.0%		13	100.0%		778	100.0%	
		Rev. Not Known	1	4.5%		45	8.5%		1.2%	0	0.0%	0	0.0%	1.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*22*	*100%*		*527*	*100%*		*100.0%*	*19*	*100%*	*1,338*	*100%*	*100%*	*6*	*100%*		*560*	*100%*		*13*	*100%*		*778*	*100%*	
	Loan Size	$100,000 or Less	21	95.5%	92.3%	377	71.5%	38.2%		15	78.9%	622	46.5%		4	66.7%	92.5%	160	28.6%	35.6%	11	84.6%	93.1%	462	59.4%	39.1%
		$100,001 - $250,000	1	4.5%	4.7%	150	28.5%	21.0%		4	21.1%	716	53.5%		2	33.3%	4.2%	400	71.4%	20.1%	2	15.4%	4.4%	316	40.6%	22.9%
		$250,001 - $1 Million	0	0.0%	3.0%	0	0.0%	40.8%		0	0.0%	0	0.0%		0	0.0%	3.3%	0	0.0%	44.3%	0	0.0%	2.5%	0	0.0%	38.1%
		Total	*22*	*100%*	*100.0%*	*527*	*100%*	*100.0%*		*19*	*100%*	*1,338*	*100%*		*6*	*100%*	*100%*	*560*	*100%*	*100%*	*13*	*100%*	*100%*	*778*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	18	100.0%		326	100.0%			12	80.0%	408	41.9%		4	80.0%		160	39.0%		8	80.0%		248	44.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			3	20.0%	566	58.1%		1	20.0%		250	61.0%		2	20.0%		316	56.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*18*	*100%*		*326*	*100%*			*15*	*100%*	*974*	*100%*		*5*	*100%*		*410*	*100%*		*10*	*100%*		*564*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	0	0.0%	51.9%	0	0.0%	60.7%	92.6%	0	0.0%	0	0.0%	93.7%	0	0.0%	60.0%	0	0.0%	36.3%	0	0%	51.3%	0	0%	60.0%
		Over $1 Million	0	0.0%		0	0.0%		7.4%	1	100.0%	37	100.0%	6.3%	0	0.0%		0	0.0%		1	100.0%		37	100.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	1	100.0%	37	100.0%	100.0%	0	0.0%		0	0.0%		1	100.0%		37	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*1*	*100%*	*37*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*37*	*100%*	
	Loan Size	$100,000 or Less	0	0.0%	77.8%	0	0.0%	35.7%		1	100.0%	37	100.0%		0	0.0%	80.0%	0	0.0%	24.3%	1	100.0%	84.6%	37	100.0%	28.6%
		$100,001 - $250,000	0	0.0%	20.4%	0	0.0%	56.2%		0	0.0%	0	0.0%		0	0.0%	8.6%	0	0.0%	19.3%	0	0.0%	5.1%	0	0.0%	18.1%
		$250,001 - $500,000	0	0.0%	1.9%	0	0.0%	8.1%		0	0.0%	0	0.0%		0	0.0%	11.4%	0	0.0%	56.3%	0	0.0%	10.3%	0	0.0%	53.3%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*1*	*100%*	*37*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*37*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

LOUISIANA

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: LA Alexandria

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.6%	0	0.0%	0.8%	4.5%	1	4.8%	144	3.6%	3.1%	1	6.7%	1.4%	144	5.9%	0.5%	0	0.0%	0.7%	0	0.0%	0.2%
	Moderate	7	35.0%	7.0%	1,574	40.0%	6.1%	8.5%	3	14.3%	291	7.2%	18.7%	2	13.3%	12.5%	216	8.9%	10.0%	1	16.7%	12.4%	75	4.7%	9.8%
	Middle	6	30.0%	43.7%	836	21.2%	42.5%	45.0%	6	28.6%	894	22.1%	34.7%	4	26.7%	36.3%	528	21.7%	30.9%	2	33.3%	37.8%	366	22.7%	33.0%
	Upper	7	35.0%	47.7%	1,529	38.8%	50.6%	42.0%	11	52.4%	2,718	67.2%	43.6%	8	53.3%	49.8%	1,547	63.5%	58.4%	3	50.0%	49.1%	1,171	72.6%	57.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*20*	*100%*	*100%*	*3,939*	*100%*	*100%*	*100%*	*21*	*100%*	*4,047*	*100%*	*100%*	*15*	*100%*	*100%*	*2,435*	*100%*	*100%*	*6*	*100%*	*100%*	*1,612*	*100%*	*100%*
REFINANCE	Low	0	0.0%	1.2%	0	0.0%	0.7%	4.5%	0	0.0%	0	0.0%	3.1%	0	0.0%	2.2%	0	0.0%	0.7%	0	0.0%	1.2%	0	0.0%	0.4%
	Moderate	0	0.0%	5.0%	0	0.0%	3.4%	8.5%	3	15.0%	368	13.8%	18.7%	2	15.4%	14.0%	295	17.8%	11.7%	1	14.3%	16.2%	73	7.2%	13.0%
	Middle	8	30.8%	37.1%	864	25.4%	36.2%	45.0%	7	35.0%	819	30.7%	34.7%	4	30.8%	37.6%	503	30.4%	32.9%	3	42.9%	37.5%	316	31.2%	33.6%
	Upper	18	69.2%	56.6%	2,533	74.6%	59.7%	42.0%	10	50.0%	1,481	55.5%	43.6%	7	53.8%	46.1%	856	51.8%	54.6%	3	42.9%	44.9%	625	61.6%	52.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.9%
	Total	*26*	*100%*	*100%*	*3,397*	*100%*	*100%*	*100%*	*20*	*100%*	*2,668*	*100%*	*100%*	*13*	*100%*	*100%*	*1,654*	*100%*	*100%*	*7*	*100%*	*100%*	*1,014*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.5%	1	8.3%	50	11.5%	3.1%	1	11.1%	3.4%	50	14.5%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	8.5%	0	0.0%	5.2%	8.5%	2	16.7%	60	13.8%	18.7%	1	11.1%	13.8%	10	2.9%	9.8%	1	33.3%	12.5%	50	55.6%	7.7%
	Middle	2	40.0%	29.8%	128	48.7%	28.0%	45.0%	1	8.3%	15	3.5%	34.7%	0	0.0%	33.3%	0	0.0%	39.2%	1	33.3%	35.4%	15	16.7%	28.8%
	Upper	3	60.0%	61.7%	135	51.3%	66.8%	42.0%	8	66.7%	309	71.2%	43.6%	7	77.8%	49.4%	284	82.6%	48.4%	1	33.3%	52.1%	25	27.8%	63.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*263*	*100%*	*100%*	*100%*	*12*	*100%*	*434*	*100%*	*100%*	*9*	*100%*	*100%*	*344*	*100%*	*100%*	*3*	*100%*	*100%*	*90*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	8.1%	0	0.0%	7.6%	17.2%	0	0.0%	0	0.0%	10.8%	0	0.0%	14.1%	0	0.0%	10.8%	0	0.0%	14.9%	0	0.0%	29.9%
	Moderate	0	0.0%	36.5%	0	0.0%	26.3%	8.6%	0	0.0%	0	0.0%	23.9%	0	0.0%	23.4%	0	0.0%	24.8%	0	0.0%	25.5%	0	0.0%	38.6%
	Middle	0	0.0%	31.1%	0	0.0%	26.7%	38.3%	0	0.0%	0	0.0%	18.0%	0	0.0%	26.6%	0	0.0%	21.1%	0	0.0%	29.8%	0	0.0%	8.9%
	Upper	0	0.0%	24.3%	0	0.0%	39.5%	35.8%	0	0.0%	0	0.0%	47.3%	0	0.0%	35.9%	0	0.0%	43.3%	0	0.0%	29.8%	0	0.0%	22.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.5%	0	0.0%	0	0.0%	3.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	1.7%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	8.5%	3	27.3%	149	42.0%	18.7%	2	40.0%	14.3%	50	40.7%	8.8%	1	16.7%	13.8%	99	42.7%	19.1%
	Middle	0	0.0%	25.0%	0	0.0%	29.9%	45.0%	1	9.1%	25	7.0%	34.7%	0	0.0%	42.9%	0	0.0%	61.6%	1	16.7%	20.7%	25	10.8%	13.5%
	Upper	6	100.0%	75.0%	353	100.0%	70.1%	42.0%	7	63.6%	181	51.0%	43.6%	3	60.0%	42.9%	73	59.3%	29.6%	4	66.7%	62.1%	108	46.6%	65.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*6*	*100%*	*100%*	*353*	*100%*	*100%*	*100%*	*11*	*100%*	*355*	*100%*	*100%*	*5*	*100%*	*100%*	*123*	*100%*	*100%*	*6*	*100%*	*100%*	*232*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: LA Alexandria

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.5%	0	0.0%	0	0.0%	3.1%	0	0.0%	2.1%	0	0.0%	1.5%	0	0.0%	1.6%	0	0.0%	0.6%
	Moderate	0	0.0%	17.5%	0	0.0%	11.9%	8.5%	1	25.0%	40	17.9%	18.7%	1	100.0%	14.6%	40	100.0%	12.2%	0	0.0%	13.1%	0	0.0%	5.8%
	Middle	0	0.0%	27.5%	0	0.0%	29.5%	45.0%	0	0.0%	0	0.0%	34.7%	0	0.0%	14.6%	0	0.0%	10.8%	0	0.0%	42.6%	0	0.0%	38.6%
	Upper	0	0.0%	55.0%	0	0.0%	58.7%	42.0%	3	75.0%	183	82.1%	43.6%	0	0.0%	68.8%	0	0.0%	75.4%	3	100.0%	42.6%	183	100.0%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*4*	*100%*	*223*	*100%*	*100%*	*1*	*100%*	*100%*	*40*	*100%*	*100%*	*3*	*100%*	*100%*	*183*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.3%	0	0.0%	0.2%	4.5%	0	0.0%	0	0.0%	3.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	9.3%	0	0.0%	1.2%	8.5%	0	0.0%	0	0.0%	18.7%	0	0.0%	22.7%	0	0.0%	15.2%	0	0.0%	17.6%	0	0.0%	12.8%
	Middle	0	0.0%	46.5%	0	0.0%	78.3%	45.0%	0	0.0%	0	0.0%	34.7%	0	0.0%	40.9%	0	0.0%	44.2%	0	0.0%	23.5%	0	0.0%	20.1%
	Upper	0	0.0%	41.9%	0	0.0%	20.2%	42.0%	0	0.0%	0	0.0%	43.6%	0	0.0%	36.4%	0	0.0%	40.6%	0	0.0%	58.8%	0	0.0%	67.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	1.5%	0	0.0%	1.0%	4.5%	2	2.9%	194	2.5%	3.1%	2	4.7%	2.0%	194	4.2%	1.2%	0	0.0%	1.2%	0	0.0%	4.6%
	Moderate	7	12.3%	6.8%	1,574	19.8%	5.8%	8.5%	12	17.6%	908	11.8%	18.7%	8	18.6%	13.3%	611	13.3%	11.3%	4	16.0%	13.6%	297	9.5%	14.5%
	Middle	16	28.1%	40.2%	1,828	23.0%	39.5%	45.0%	15	22.1%	1,753	22.7%	34.7%	8	18.6%	36.1%	1,031	22.4%	30.9%	7	28.0%	37.2%	722	23.1%	29.4%
	Upper	34	59.6%	51.6%	4,550	57.2%	53.6%	42.0%	39	57.4%	4,872	63.1%	43.6%	25	58.1%	48.6%	2,760	60.1%	56.6%	14	56.0%	48.0%	2,112	67.5%	51.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.1%
	Total	*57*	*100%*	*100%*	*7,952*	*100%*	*100%*	*100%*	*68*	*100%*	*7,727*	*100%*	*100%*	*43*	*100%*	*100%*	*4,596*	*100%*	*100%*	*25*	*100%*	*100%*	*3,131*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Alexandria

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	20.0%	4.7%	399	10.1%	2.6%	23.8%	1	4.8%	135	3.3%	22.6%	1	6.7%	3.3%	135	5.5%	1.5%	0	0.0%	3.3%	0	0.0%	1.5%
	Moderate	5	25.0%	17.1%	653	16.6%	11.9%	16.4%	7	33.3%	912	22.5%	17.0%	7	46.7%	16.3%	912	37.5%	11.0%	0	0.0%	9.6%	0	0.0%	5.7%
	Middle	5	25.0%	22.5%	825	20.9%	20.2%	17.9%	2	9.5%	346	8.5%	18.2%	0	0.0%	20.2%	0	0.0%	17.8%	2	33.3%	19.6%	346	21.5%	16.2%
	Upper	6	30.0%	35.3%	2,062	52.3%	46.9%	41.9%	11	52.4%	2,654	65.6%	42.2%	7	46.7%	37.7%	1,388	57.0%	49.0%	4	66.7%	40.0%	1,266	78.5%	49.8%
	Unknown	0	0.0%	20.4%	0	0.0%	18.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.5%	0	0.0%	20.7%	0	0.0%	27.6%	0	0.0%	26.7%
	Total	*20*	*100%*	*100%*	*3,939*	*100%*	*100%*	*100%*	*21*	*100%*	*4,047*	*100%*	*100%*	*15*	*100%*	*100%*	*2,435*	*100%*	*100%*	*6*	*100%*	*100%*	*1,612*	*100%*	*100%*
REFINANCE	Low	0	0.0%	3.8%	0	0.0%	1.8%	23.8%	1	5.0%	45	1.7%	22.6%	1	7.7%	6.7%	45	2.7%	3.3%	0	0.0%	3.9%	0	0.0%	1.6%
	Moderate	6	23.1%	9.9%	723	21.3%	6.4%	16.4%	3	15.0%	204	7.6%	17.0%	3	23.1%	13.9%	204	12.3%	9.4%	0	0.0%	12.3%	0	0.0%	9.1%
	Middle	5	19.2%	15.1%	477	14.0%	11.8%	17.9%	3	15.0%	470	17.6%	18.2%	1	7.7%	17.0%	112	6.8%	14.3%	2	28.6%	15.0%	358	35.3%	13.4%
	Upper	15	57.7%	42.8%	2,197	64.7%	49.8%	41.9%	13	65.0%	1,949	73.1%	42.2%	8	61.5%	38.0%	1,293	78.2%	47.5%	5	71.4%	43.5%	656	64.7%	55.1%
	Unknown	0	0.0%	28.5%	0	0.0%	30.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	24.3%	0	0.0%	25.5%	0	0.0%	25.2%	0	0.0%	20.8%
	Total	*26*	*100%*	*100%*	*3,397*	*100%*	*100%*	*100%*	*20*	*100%*	*2,668*	*100%*	*100%*	*13*	*100%*	*100%*	*1,654*	*100%*	*100%*	*7*	*100%*	*100%*	*1,014*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	4.3%	0	0.0%	3.5%	23.8%	2	16.7%	60	13.8%	22.6%	2	22.2%	8.0%	60	17.4%	6.4%	0	0.0%	7.3%	0	0.0%	3.4%
	Moderate	1	20.0%	8.5%	24	9.1%	10.9%	16.4%	2	16.7%	60	13.8%	17.0%	2	22.2%	12.6%	60	17.4%	7.6%	0	0.0%	10.4%	0	0.0%	5.3%
	Middle	3	60.0%	25.5%	139	52.9%	17.7%	17.9%	3	25.0%	110	25.3%	18.2%	2	22.2%	11.5%	95	27.6%	9.2%	1	33.3%	8.3%	15	16.7%	6.6%
	Upper	1	20.0%	53.2%	100	38.0%	58.5%	41.9%	5	41.7%	204	47.0%	42.2%	3	33.3%	48.3%	129	37.5%	57.4%	2	66.7%	54.2%	75	83.3%	58.3%
	Unknown	0	0.0%	8.5%	0	0.0%	9.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.5%	0	0.0%	19.5%	0	0.0%	19.8%	0	0.0%	26.4%
	Total	*5*	*100%*	*100%*	*263*	*100%*	*100%*	*100%*	*12*	*100%*	*434*	*100%*	*100%*	*9*	*100%*	*100%*	*344*	*100%*	*100%*	*3*	*100%*	*100%*	*90*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.8%	0	0.0%	0	0.0%	22.6%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	0.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	17.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	4.1%	0	0.0%	0.8%	17.9%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	9.5%	0	0.0%	4.4%	41.9%	0	0.0%	0	0.0%	42.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	0.3%
	Unknown	0	0.0%	86.5%	0	0.0%	94.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.4%	0	0.0%	100.0%	0	0.0%	95.7%	0	0.0%	99.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	6.3%	0	0.0%	8.0%	23.8%	1	9.1%	25	7.0%	22.6%	0	0.0%	0.0%	0	0.0%	0.0%	1	16.7%	24.1%	25	10.8%	23.9%
	Moderate	1	16.7%	6.3%	38	10.8%	2.8%	16.4%	1	9.1%	25	7.0%	17.0%	1	20.0%	7.1%	25	20.3%	4.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	16.7%	6.3%	125	35.4%	9.1%	17.9%	2	18.2%	129	36.3%	18.2%	1	20.0%	28.6%	30	24.4%	26.4%	1	16.7%	10.3%	99	42.7%	8.6%
	Upper	4	66.7%	81.3%	190	53.8%	80.2%	41.9%	7	63.6%	176	49.6%	42.2%	3	60.0%	64.3%	68	55.3%	69.2%	4	66.7%	62.1%	108	46.6%	66.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	1.5%
	Total	*6*	*100%*	*100%*	*353*	*100%*	*100%*	*100%*	*11*	*100%*	*355*	*100%*	*100%*	*5*	*100%*	*100%*	*123*	*100%*	*100%*	*6*	*100%*	*100%*	*232*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Alexandria

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	10.0%	0	0.0%	4.2%	23.8%	1	25.0%	40	17.9%	22.6%	1	100.0%	16.7%	40	100.0%	11.6%	0	0.0%	6.6%	0	0.0%	4.3%
	Moderate	0	0.0%	10.0%	0	0.0%	4.7%	16.4%	0	0.0%	0	0.0%	17.0%	0	0.0%	16.7%	0	0.0%	12.4%	0	0.0%	13.1%	0	0.0%	7.4%
	Middle	0	0.0%	15.0%	0	0.0%	8.0%	17.9%	0	0.0%	0	0.0%	18.2%	0	0.0%	12.5%	0	0.0%	15.4%	0	0.0%	13.1%	0	0.0%	11.4%
	Upper	0	0.0%	50.0%	0	0.0%	75.6%	41.9%	3	75.0%	183	82.1%	42.2%	0	0.0%	45.8%	0	0.0%	52.6%	3	100.0%	63.9%	183	100.0%	75.1%
	Unknown	0	0.0%	15.0%	0	0.0%	7.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.3%	0	0.0%	8.1%	0	0.0%	3.3%	0	0.0%	1.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*4*	*100%*	*223*	*100%*	*100%*	*1*	*100%*	*100%*	*40*	*100%*	*100%*	*3*	*100%*	*100%*	*183*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.8%	0	0.0%	0	0.0%	22.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	17.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.3%	0	0.0%	1.0%	41.9%	0	0.0%	0	0.0%	42.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	97.7%	0	0.0%	99.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	7.0%	4.2%	399	5.0%	2.1%	23.8%	6	8.8%	305	3.9%	22.6%	5	11.6%	4.5%	280	6.1%	2.0%	1	4.0%	4.0%	25	0.8%	1.5%
	Moderate	13	22.8%	13.2%	1,438	18.1%	8.7%	16.4%	13	19.1%	1,201	15.5%	17.0%	13	30.2%	15.0%	1,201	26.1%	9.9%	0	0.0%	9.8%	0	0.0%	5.3%
	Middle	14	24.6%	18.5%	1,566	19.7%	15.2%	17.9%	10	14.7%	1,055	13.7%	18.2%	4	9.3%	18.3%	237	5.2%	15.7%	6	24.0%	17.2%	818	26.1%	13.1%
	Upper	26	45.6%	38.4%	4,549	57.2%	45.6%	41.9%	39	57.4%	5,166	66.9%	42.2%	21	48.8%	37.2%	2,878	62.6%	45.7%	18	72.0%	41.2%	2,288	73.1%	43.6%
	Unknown	0	0.0%	25.7%	0	0.0%	28.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	24.9%	0	0.0%	26.6%	0	0.0%	27.8%	0	0.0%	36.6%
	Total	*57*	*100%*	*100%*	*7,952*	*100%*	*100%*	*100%*	*68*	*100%*	*7,727*	*100%*	*100%*	*43*	*100%*	*100%*	*4,596*	*100%*	*100%*	*25*	*100%*	*100%*	*3,131*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA Alexandria

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	7	19.4%	8.0%	391	14.1%	7.9%	10.7%	1	4.5%	8	0.1%	8.8%	0	0.0%	5.8%	0	0.0%	5.8%	1	8.3%	6.0%	8	0.2%	5.6%
	Moderate	4	11.1%	9.9%	961	34.6%	10.8%	10.9%	10	45.5%	2,477	37.6%	22.4%	4	40.0%	22.0%	977	31.7%	23.7%	6	50.0%	21.8%	1,500	42.7%	29.4%
	Middle	10	27.8%	46.9%	430	15.5%	50.2%	44.1%	1	4.5%	314	4.8%	26.0%	0	0.0%	24.4%	0	0.0%	19.8%	1	8.3%	25.7%	314	8.9%	16.6%
	Upper	14	38.9%	34.0%	646	23.3%	30.5%	34.0%	9	40.9%	3,441	52.2%	42.5%	5	50.0%	46.8%	1,752	56.9%	49.6%	4	33.3%	45.8%	1,689	48.1%	47.8%
	Unknown	1	2.8%	0.2%	350	12.6%	0.4%	0.3%	1	4.5%	350	5.3%	0.3%	1	10.0%	0.1%	350	11.4%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.0%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.6%
	Total	*36*	*100%*	*100%*	*2,778*	*100%*	*100%*	*100%*	*22*	*100%*	*6,590*	*100%*	*100%*	*10*	*100%*	*100%*	*3,079*	*100%*	*100%*	*12*	*100%*	*100%*	*3,511*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.3%	0	0.0%	0.0%	1.9%	0	0.0%	0	0.0%	25.6%	0	0.0%	32.0%	0	0.0%	37.6%	0	0.0%	34.0%	0	0.0%	27.8%
	Middle	1	20.0%	52.0%	65	45.1%	50.7%	46.5%	1	100.0%	313	100.0%	18.8%	0	0.0%	16.0%	0	0.0%	17.9%	1	100.0%	20.0%	313	100.0%	47.7%
	Upper	4	80.0%	46.7%	79	54.9%	49.3%	51.6%	0	0.0%	0	0.0%	55.6%	0	0.0%	50.7%	0	0.0%	44.3%	0	0.0%	46.0%	0	0.0%	24.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*144*	*100%*	*100%*	*100%*	*1*	*100%*	*313*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*313*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Alexandria

PRODUCT TYPE			Bank Lending & Demographic Data 2021, 2022, 2023					Bank & Aggregate Lending 2021						2022						2023					
			Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	36	62.1%	3,244	34.6%	91.1%	25	69.4%	39.8%	589	21.2%	38.1%	5	50.0%	48.4%	1,379	44.8%	43.1%	6	50.0%	51.1%	1,276	36.3%	40.2%
		Over $1 Million	20	34.5%	6,069	64.8%	7.6%	9	25.0%		2,134	76.8%		5	50.0%		1,700	55.2%		6	50.0%		2,235	63.7%	
		Total Rev. available	56	96.6%	9,313	99.4%	98.7%	34	94.4%		2,723	98.0%		10	100.0%		3,079	100.0%		12	100.0%		3,511	100.0%	
		Rev. Not Known	2	3.4%	55	0.6%	1.3%	2	5.6%		55	2.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*58*	*100%*	*9,368*	*100%*	*100%*	*36*	*100%*		*2,778*	*100%*		*10*	*100%*		*3,079*	*100%*		*12*	*100%*		*3,511*	*100%*	
	Loan Size	$100,000 or Less	37	63.8%	1,002	10.7%		29	80.6%	90.8%	697	25.1%	37.1%	4	40.0%	92.6%	159	5.2%	38.2%	4	33.3%	91.9%	146	4.2%	35.8%
		$100,001 - $250,000	8	13.8%	1,426	15.2%		3	8.3%	5.5%	428	15.4%	20.2%	1	10.0%	4.4%	200	6.5%	19.3%	4	33.3%	4.8%	798	22.7%	20.5%
		$250,001 - $1 Million	13	22.4%	6,940	74.1%		4	11.1%	3.8%	1,653	59.5%	42.7%	5	50.0%	3.0%	2,720	88.3%	42.5%	4	33.3%	3.3%	2,567	73.1%	43.7%
		Total	*58*	*100%*	*9,368*	*100%*		*36*	*100%*	*100%*	*2,778*	*100%*	*100%*	*10*	*100%*	*100%*	*3,079*	*100%*	*100%*	*12*	*100%*	*100%*	*3,511*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	30	83.3%	707	21.8%		25	100.0%		589	100.0%		3	60.0%		59	4.3%		2	33.3%		59	4.6%	
		$100,001 - $250,000	3	8.3%	598	18.4%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		3	50.0%		598	46.9%	
		$250,001 - $1 Million	3	8.3%	1,939	59.8%		0	0.0%		0	0.0%		2	40.0%		1,320	95.7%		1	16.7%		619	48.5%	
		Total	*36*	*100%*	*3,244*	*100%*		*25*	*100%*		*589*	*100%*		*5*	*100%*		*1,379*	*100%*		*6*	*100%*		*1,276*	*100%*	
							Total Farms																		
SMALL FARM	Revenue	$1 Million or Less	4	66.7%	79	17.3%	96.9%	4	80%	46.7%	79	55%	61.7%	0	0.0%	52.0%	0	0.0%	53.4%	0	0%	38.0%	0	0%	25.3%
		Over $1 Million	2	33.3%	378	82.7%	3.1%	1	20.0%		65	45.1%		0	0.0%		0	0.0%		1	100.0%		313	100.0%	
		Total Rev. available	6	100.0%	457	100.0%	100.0%	5	100.0%		144	100.0%		0	0.0%		0	0.0%		1	100.0%		313	100.0%	
		Not Known	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*6*	*100%*	*457*	*100%*	*100%*	*5*	*100%*		*144*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*313*	*100%*	
	Loan Size	$100,000 or Less	5	83.3%	144	31.5%		5	100.0%	82.7%	144	100.0%	31.5%	0	0.0%	81.3%	0	0.0%	29.8%	0	0.0%	88.0%	0	0.0%	45.4%
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%	9.3%	0	0.0%	25.3%	0	0.0%	8.0%	0	0.0%	20.6%	0	0.0%	8.0%	0	0.0%	28.0%
		$250,001 - $500,000	1	16.7%	313	68.5%		0	0.0%	8.0%	0	0.0%	43.2%	0	0.0%	10.7%	0	0.0%	49.6%	1	100.0%	4.0%	313	100.0%	26.6%
		Total	*6*	*100%*	*457*	*100%*		*5*	*100%*	*100%*	*144*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*313*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%	79	100.0%		4	100.0%		79	100.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*	*79*	*100%*		*4*	*100%*		*79*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Baton Rouge

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	4	1.8%	1.3%	490	0.6%	0.7%	4.1%	7	2.2%	971	0.8%	5.5%	6	3.2%	3.1%	817	1.2%	1.9%	1	0.8%	4.3%	154	0.3%	2.7%
	Moderate	27	12.3%	13.9%	5,772	7.7%	10.0%	18.7%	33	10.3%	9,468	8.2%	15.3%	22	11.6%	13.5%	6,303	9.4%	10.8%	11	8.4%	14.1%	3,165	6.6%	11.5%
	Middle	65	29.7%	38.8%	17,590	23.3%	36.4%	37.8%	114	35.5%	33,380	29.0%	39.6%	72	37.9%	42.4%	21,067	31.3%	39.2%	42	32.1%	40.5%	12,313	25.7%	36.8%
	Upper	123	56.2%	46.0%	51,552	68.4%	52.9%	39.4%	157	48.9%	69,570	60.4%	38.0%	86	45.3%	38.8%	38,497	57.2%	46.6%	71	54.2%	38.9%	31,073	64.9%	47.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	10	3.1%	1,824	1.6%	1.6%	4	2.1%	2.1%	629	0.9%	1.5%	6	4.6%	2.2%	1,195	2.5%	1.6%
	Total	*219*	*100%*	*100%*	*75,404*	*100%*	*100%*	*100%*	*321*	*100%*	*115,213*	*100%*	*100%*	*190*	*100%*	*100%*	*67,313*	*100%*	*100%*	*131*	*100%*	*100%*	*47,900*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.9%	0	0.0%	0.5%	4.1%	1	0.9%	93	0.4%	5.5%	1	1.4%	4.1%	93	0.5%	2.4%	0	0.0%	5.5%	0	0.0%	2.9%
	Moderate	15	7.1%	11.0%	2,573	4.6%	8.2%	18.7%	9	8.4%	1,085	4.8%	15.3%	7	9.9%	14.4%	986	5.7%	10.6%	2	5.6%	13.9%	99	1.9%	11.6%
	Middle	73	34.4%	36.5%	13,002	23.2%	33.1%	37.8%	48	44.9%	10,787	47.4%	39.6%	34	47.9%	39.9%	9,204	52.9%	36.4%	14	38.9%	40.4%	1,583	29.7%	38.9%
	Upper	124	58.5%	51.5%	40,406	72.2%	58.2%	39.4%	49	45.8%	10,782	47.4%	38.0%	29	40.8%	40.3%	7,128	40.9%	49.7%	20	55.6%	38.9%	3,654	68.5%	45.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.6%	0	0.0%	1.4%	0	0.0%	1.0%	0	0.0%	1.3%	0	0.0%	0.8%
	Total	*212*	*100%*	*100%*	*55,981*	*100%*	*100%*	*100%*	*107*	*100%*	*22,747*	*100%*	*100%*	*71*	*100%*	*100%*	*17,411*	*100%*	*100%*	*36*	*100%*	*100%*	*5,336*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.5%	0	0.0%	1.6%	4.1%	5	3.3%	463	3.7%	5.5%	0	0.0%	1.7%	0	0.0%	1.2%	5	9.1%	6.0%	463	10.4%	4.1%
	Moderate	6	9.4%	10.3%	392	6.1%	7.6%	18.7%	13	8.7%	631	5.0%	15.3%	9	9.5%	12.1%	419	5.2%	9.0%	4	7.3%	12.2%	212	4.8%	9.4%
	Middle	17	26.6%	27.8%	1,444	22.6%	21.3%	37.8%	47	31.3%	3,245	26.0%	39.6%	32	33.7%	31.8%	2,142	26.5%	24.9%	15	27.3%	31.5%	1,103	24.9%	25.6%
	Upper	41	64.1%	60.4%	4,567	71.3%	69.5%	39.4%	85	56.7%	8,164	65.3%	38.0%	54	56.8%	53.1%	5,510	68.3%	63.7%	31	56.4%	49.0%	2,654	59.9%	59.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.6%	0	0.0%	1.2%	0	0.0%	1.1%	0	0.0%	1.3%	0	0.0%	1.5%
	Total	*64*	*100%*	*100%*	*6,403*	*100%*	*100%*	*100%*	*150*	*100%*	*12,503*	*100%*	*100%*	*95*	*100%*	*100%*	*8,071*	*100%*	*100%*	*55*	*100%*	*100%*	*4,432*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	17.8%	0	0.0%	4.6%	17.6%	1	50.0%	2,684	55.9%	22.2%	1	50.0%	25.9%	2,684	55.9%	20.4%	0	0.0%	30.5%	0	0.0%	21.0%
	Moderate	0	0.0%	27.4%	0	0.0%	11.3%	25.4%	0	0.0%	0	0.0%	14.8%	0	0.0%	23.5%	0	0.0%	15.9%	0	0.0%	23.8%	0	0.0%	14.0%
	Middle	0	0.0%	24.4%	0	0.0%	31.6%	15.7%	0	0.0%	0	0.0%	27.2%	0	0.0%	29.0%	0	0.0%	32.4%	0	0.0%	27.6%	0	0.0%	47.9%
	Upper	0	0.0%	30.4%	0	0.0%	52.5%	41.2%	1	50.0%	2,119	44.1%	25.7%	1	50.0%	16.7%	2,119	44.1%	24.2%	0	0.0%	15.2%	0	0.0%	15.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	10.1%	0	0.0%	4.9%	0	0.0%	7.1%	0	0.0%	2.9%	0	0.0%	1.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*4,803*	*100%*	*100%*	*2*	*100%*	*100%*	*4,803*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.9%	0	0.0%	0.6%	4.1%	0	0.0%	0	0.0%	5.5%	0	0.0%	2.3%	0	0.0%	1.3%	0	0.0%	1.1%	0	0.0%	0.6%
	Moderate	2	5.1%	7.2%	335	7.1%	5.1%	18.7%	7	6.7%	336	3.5%	15.3%	6	8.7%	10.8%	261	4.2%	8.2%	1	2.8%	10.6%	75	2.1%	11.4%
	Middle	12	30.8%	32.6%	1,248	26.6%	29.4%	37.8%	42	40.0%	4,321	44.4%	39.6%	27	39.1%	30.7%	2,239	35.9%	27.8%	15	41.7%	37.1%	2,082	59.6%	33.6%
	Upper	25	64.1%	59.4%	3,107	66.2%	65.0%	39.4%	54	51.4%	5,014	51.5%	38.0%	36	52.2%	54.9%	3,734	59.9%	61.3%	18	50.0%	49.5%	1,280	36.6%	53.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	1.9%	57	0.6%	1.6%	0	0.0%	1.4%	0	0.0%	1.5%	2	5.6%	1.8%	57	1.6%	0.6%
	Total	*39*	*100%*	*100%*	*4,690*	*100%*	*100%*	*100%*	*105*	*100%*	*9,728*	*100%*	*100%*	*69*	*100%*	*100%*	*6,234*	*100%*	*100%*	*36*	*100%*	*100%*	*3,494*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Baton Rouge

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.1%	0	0.0%	2.1%	4.1%	4	7.4%	221	4.0%	5.5%	2	8.0%	3.7%	146	3.9%	2.7%	2	6.9%	2.1%	75	4.1%	1.2%
	Moderate	3	18.8%	14.5%	632	26.4%	9.6%	18.7%	2	3.7%	67	1.2%	15.3%	2	8.0%	10.5%	67	1.8%	7.2%	0	0.0%	11.1%	0	0.0%	11.4%
	Middle	6	37.5%	37.1%	1,071	44.7%	29.1%	37.8%	21	38.9%	1,174	21.2%	39.6%	7	28.0%	42.3%	479	12.9%	40.9%	14	48.3%	43.4%	695	37.8%	42.7%
	Upper	7	43.8%	45.3%	694	29.0%	59.2%	39.4%	27	50.0%	4,088	73.7%	38.0%	14	56.0%	42.1%	3,020	81.4%	48.3%	13	44.8%	42.3%	1,068	58.1%	43.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.6%	0	0.0%	1.4%	0	0.0%	0.9%	0	0.0%	1.1%	0	0.0%	0.9%
	Total	*16*	*100%*	*100%*	*2,397*	*100%*	*100%*	*100%*	*54*	*100%*	*5,550*	*100%*	*100%*	*25*	*100%*	*100%*	*3,712*	*100%*	*100%*	*29*	*100%*	*100%*	*1,838*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.2%	0	0.0%	2.2%	4.1%	0	0.0%	0	0.0%	5.5%	0	0.0%	7.6%	0	0.0%	3.6%	0	0.0%	8.1%	0	0.0%	5.0%
	Moderate	0	0.0%	24.5%	0	0.0%	16.1%	18.7%	0	0.0%	0	0.0%	15.3%	0	0.0%	22.6%	0	0.0%	19.1%	0	0.0%	24.3%	0	0.0%	23.4%
	Middle	0	0.0%	38.5%	0	0.0%	40.2%	37.8%	0	0.0%	0	0.0%	39.6%	0	0.0%	43.0%	0	0.0%	45.2%	0	0.0%	37.8%	0	0.0%	38.1%
	Upper	0	0.0%	32.8%	0	0.0%	41.5%	39.4%	0	0.0%	0	0.0%	38.0%	0	0.0%	25.6%	0	0.0%	31.0%	0	0.0%	29.1%	0	0.0%	32.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.6%	0	0.0%	1.2%	0	0.0%	1.1%	0	0.0%	0.7%	0	0.0%	0.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	0.7%	1.3%	490	0.3%	0.9%	4.1%	18	2.4%	4,432	2.6%	5.5%	10	2.2%	3.5%	3,740	3.5%	4.0%	8	2.8%	4.6%	692	1.1%	4.1%
	Moderate	53	9.6%	12.7%	9,704	6.7%	9.3%	18.7%	64	8.7%	11,587	6.8%	15.3%	46	10.2%	13.7%	8,036	7.5%	11.3%	18	6.3%	14.0%	3,551	5.6%	11.7%
	Middle	173	31.5%	37.5%	34,355	23.7%	34.6%	37.8%	272	36.8%	52,907	31.0%	39.6%	172	38.1%	41.3%	35,131	32.7%	37.7%	100	34.8%	40.1%	17,776	28.2%	37.8%
	Upper	320	58.2%	48.5%	100,326	69.3%	55.2%	39.4%	373	50.5%	99,737	58.5%	38.0%	220	48.7%	39.6%	60,008	55.8%	44.9%	153	53.3%	39.3%	39,729	63.1%	44.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	12	1.6%	1,881	1.1%	1.6%	4	0.9%	1.9%	629	0.6%	2.0%	8	2.8%	2.0%	1,252	2.0%	1.4%
	Total	*550*	*100%*	*100%*	*144,875*	*100%*	*100%*	*100%*	*739*	*100%*	*170,544*	*100%*	*100%*	*452*	*100%*	*100%*	*107,544*	*100%*	*100%*	*287*	*100%*	*100%*	*63,000*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Baton Rouge

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	23	10.5%	8.4%	2,951	3.9%	4.6%	23.1%	23	7.2%	2,891	2.5%	23.2%	15	7.9%	8.4%	1,992	3.0%	4.5%	8	6.1%	3.8%	899	1.9%	1.8%
	Moderate	52	23.7%	23.9%	9,903	13.1%	18.2%	16.0%	60	18.7%	11,665	10.1%	16.0%	41	21.6%	23.4%	8,251	12.3%	17.9%	19	14.5%	17.1%	3,414	7.1%	11.9%
	Middle	33	15.1%	20.2%	8,569	11.4%	19.1%	17.9%	53	16.5%	11,967	10.4%	17.9%	36	18.9%	20.6%	7,835	11.6%	19.9%	17	13.0%	20.6%	4,132	8.6%	18.1%
	Upper	111	50.7%	29.6%	53,981	71.6%	40.7%	43.0%	185	57.6%	88,690	77.0%	42.9%	98	51.6%	27.4%	49,235	73.1%	38.2%	87	66.4%	32.8%	39,455	82.4%	43.4%
	Unknown	0	0.0%	17.9%	0	0.0%	17.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.3%	0	0.0%	19.5%	0	0.0%	25.7%	0	0.0%	24.9%
	Total	*219*	*100%*	*100%*	*75,404*	*100%*	*100%*	*100%*	*321*	*100%*	*115,213*	*100%*	*100%*	*190*	*100%*	*100%*	*67,313*	*100%*	*100%*	*131*	*100%*	*100%*	*47,900*	*100%*	*100%*
REFINANCE	Low	17	8.0%	4.2%	1,639	2.9%	2.1%	23.1%	15	14.0%	1,283	5.6%	23.2%	11	15.5%	10.7%	1,110	6.4%	5.6%	4	11.1%	7.5%	173	3.2%	3.7%
	Moderate	39	18.4%	12.7%	5,541	9.9%	8.8%	16.0%	22	20.6%	2,506	11.0%	16.0%	16	22.5%	19.4%	2,005	11.5%	13.6%	6	16.7%	12.8%	501	9.4%	8.1%
	Middle	48	22.6%	18.2%	9,012	16.1%	15.1%	17.9%	24	22.4%	4,081	17.9%	17.9%	19	26.8%	20.8%	3,565	20.5%	18.8%	5	13.9%	17.7%	516	9.7%	14.4%
	Upper	108	50.9%	41.8%	39,789	71.1%	51.2%	43.0%	45	42.1%	14,651	64.4%	42.9%	25	35.2%	34.6%	10,731	61.6%	47.1%	20	55.6%	43.4%	3,920	73.5%	54.9%
	Unknown	0	0.0%	23.1%	0	0.0%	22.7%	0.0%	1	0.9%	226	1.0%	0.0%	0	0.0%	14.5%	0	0.0%	14.9%	1	2.8%	18.6%	226	4.2%	18.9%
	Total	*212*	*100%*	*100%*	*55,981*	*100%*	*100%*	*100%*	*107*	*100%*	*22,747*	*100%*	*100%*	*71*	*100%*	*100%*	*17,411*	*100%*	*100%*	*36*	*100%*	*100%*	*5,336*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	9.4%	6.0%	247	3.9%	4.4%	23.1%	9	6.0%	693	5.5%	23.2%	6	6.3%	6.8%	593	7.3%	4.7%	3	5.5%	3.6%	100	2.3%	1.6%
	Moderate	8	12.5%	9.0%	455	7.1%	4.9%	16.0%	18	12.0%	1,031	8.2%	16.0%	13	13.7%	11.9%	684	8.5%	7.3%	5	9.1%	9.2%	347	7.8%	5.5%
	Middle	9	14.1%	12.6%	419	6.5%	9.5%	17.9%	40	26.7%	2,316	18.5%	17.9%	24	25.3%	17.7%	1,478	18.3%	13.2%	16	29.1%	17.5%	838	18.9%	11.0%
	Upper	41	64.1%	66.2%	5,282	82.5%	74.5%	43.0%	83	55.3%	8,463	67.7%	42.9%	52	54.7%	57.5%	5,316	65.9%	68.6%	31	56.4%	60.3%	3,147	71.0%	73.2%
	Unknown	0	0.0%	6.2%	0	0.0%	6.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.1%	0	0.0%	6.2%	0	0.0%	9.4%	0	0.0%	8.7%
	Total	*64*	*100%*	*100%*	*6,403*	*100%*	*100%*	*100%*	*150*	*100%*	*12,503*	*100%*	*100%*	*95*	*100%*	*100%*	*8,071*	*100%*	*100%*	*55*	*100%*	*100%*	*4,432*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.7%	0	0.0%	0.0%	23.1%	0	0.0%	0	0.0%	23.2%	0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.7%	0	0.0%	0.1%	17.9%	0	0.0%	0	0.0%	17.9%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	3.7%	0	0.0%	0.5%	43.0%	0	0.0%	0	0.0%	42.9%	0	0.0%	2.5%	0	0.0%	0.2%	0	0.0%	6.7%	0	0.0%	1.9%
	Unknown	0	0.0%	94.8%	0	0.0%	99.5%	0.0%	2	100.0%	4,803	100.0%	0.0%	2	100.0%	96.3%	4,803	100.0%	99.7%	0	0.0%	92.4%	0	0.0%	98.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*4,803*	*100%*	*100%*	*2*	*100%*	*100%*	*4,803*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	2	5.1%	3.5%	40	0.9%	1.8%	23.1%	10	9.5%	379	3.9%	23.2%	9	13.0%	6.8%	349	5.6%	3.7%	1	2.8%	6.0%	30	0.9%	4.5%
	Moderate	4	10.3%	8.9%	234	5.0%	5.1%	16.0%	19	18.1%	1,125	11.6%	16.0%	11	15.9%	11.7%	737	11.8%	7.9%	8	22.2%	10.2%	388	11.1%	5.6%
	Middle	8	20.5%	15.9%	856	18.3%	12.4%	17.9%	19	18.1%	1,866	19.2%	17.9%	14	20.3%	17.6%	1,321	21.2%	13.7%	5	13.9%	14.5%	545	15.6%	11.5%
	Upper	25	64.1%	67.7%	3,560	75.9%	77.5%	43.0%	57	54.3%	6,358	65.4%	42.9%	35	50.7%	59.4%	3,827	61.4%	71.7%	22	61.1%	64.0%	2,531	72.4%	74.3%
	Unknown	0	0.0%	4.0%	0	0.0%	3.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.5%	0	0.0%	3.0%	0	0.0%	5.3%	0	0.0%	4.1%
	Total	*39*	*100%*	*100%*	*4,690*	*100%*	*100%*	*100%*	*105*	*100%*	*9,728*	*100%*	*100%*	*69*	*100%*	*100%*	*6,234*	*100%*	*100%*	*36*	*100%*	*100%*	*3,494*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Baton Rouge

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	6.3%	5.7%	35	1.5%	8.3%	23.1%	10	18.5%	709	12.8%	23.2%	8	32.0%	9.1%	654	17.6%	4.8%	2	6.9%	4.9%	55	3.0%	2.8%
	Moderate	5	31.3%	16.4%	490	20.4%	9.1%	16.0%	12	22.2%	681	12.3%	16.0%	2	8.0%	14.1%	255	6.9%	7.8%	10	34.5%	11.3%	426	23.2%	9.2%
	Middle	1	6.3%	13.2%	89	3.7%	7.6%	17.9%	8	14.8%	681	12.3%	17.9%	4	16.0%	22.2%	541	14.6%	13.8%	4	13.8%	20.6%	140	7.6%	15.9%
	Upper	9	56.3%	56.6%	1,783	74.4%	58.9%	43.0%	24	44.4%	3,479	62.7%	42.9%	11	44.0%	48.1%	2,262	60.9%	64.6%	13	44.8%	59.7%	1,217	66.2%	68.2%
	Unknown	0	0.0%	8.2%	0	0.0%	16.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.5%	0	0.0%	8.9%	0	0.0%	3.6%	0	0.0%	3.9%
	Total	*16*	*100%*	*100%*	*2,397*	*100%*	*100%*	*100%*	*54*	*100%*	*5,550*	*100%*	*100%*	*25*	*100%*	*100%*	*3,712*	*100%*	*100%*	*29*	*100%*	*100%*	*1,838*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.1%	0	0.0%	0.8%	23.1%	0	0.0%	0	0.0%	23.2%	0	0.0%	2.7%	0	0.0%	1.8%	0	0.0%	3.4%	0	0.0%	2.3%
	Moderate	0	0.0%	1.0%	0	0.0%	1.0%	16.0%	0	0.0%	0	0.0%	16.0%	0	0.0%	1.2%	0	0.0%	1.2%	0	0.0%	1.4%	0	0.0%	1.1%
	Middle	0	0.0%	0.4%	0	0.0%	0.4%	17.9%	0	0.0%	0	0.0%	17.9%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.2%	0	0.0%	0.2%	43.0%	0	0.0%	0	0.0%	42.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	97.3%	0	0.0%	97.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.4%	0	0.0%	96.5%	0	0.0%	95.3%	0	0.0%	96.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	49	8.9%	6.4%	4,912	3.4%	3.3%	23.1%	67	9.1%	5,955	3.5%	23.2%	49	10.8%	8.7%	4,698	4.4%	4.2%	18	6.3%	4.4%	1,257	2.0%	1.9%
	Moderate	108	19.6%	18.2%	16,623	11.5%	12.9%	16.0%	131	17.7%	17,008	10.0%	16.0%	83	18.4%	21.2%	11,932	11.1%	14.7%	48	16.7%	15.5%	5,076	8.1%	10.2%
	Middle	99	18.0%	18.8%	18,945	13.1%	16.0%	17.9%	144	19.5%	20,911	12.3%	17.9%	97	21.5%	20.1%	14,740	13.7%	17.2%	47	16.4%	19.6%	6,171	9.8%	15.9%
	Upper	294	53.5%	35.3%	104,395	72.1%	42.7%	43.0%	394	53.3%	121,641	71.3%	42.9%	221	48.9%	30.4%	71,371	66.4%	36.4%	173	60.3%	36.8%	50,270	79.8%	42.6%
	Unknown	0	0.0%	21.3%	0	0.0%	25.2%	0.0%	3	0.4%	5,029	2.9%	0.0%	2	0.4%	19.6%	4,803	4.5%	27.5%	1	0.3%	23.8%	226	0.4%	29.4%
	Total	*550*	*100%*	*100%*	*144,875*	*100%*	*100%*	*100%*	*739*	*100%*	*170,544*	*100%*	*100%*	*452*	*100%*	*100%*	*107,544*	*100%*	*100%*	*287*	*100%*	*100%*	*63,000*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA Baton Rouge

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	34	6.6%	5.0%	2,392	6.1%	4.6%	5.5%	16	8.8%	3,566	13.0%	8.5%	5	7.0%	7.1%	1,713	13.6%	7.0%	11	10.0%	6.9%	1,853	12.4%	7.6%
	Moderate	85	16.4%	19.8%	5,670	14.5%	20.0%	20.3%	33	18.2%	4,595	16.7%	17.7%	12	16.9%	16.8%	2,315	18.4%	19.1%	21	19.1%	16.7%	2,280	15.3%	18.8%
	Middle	184	35.5%	30.5%	12,974	33.2%	29.2%	30.6%	59	32.6%	10,307	37.5%	35.3%	29	40.8%	34.5%	4,505	35.8%	32.4%	30	27.3%	34.7%	5,802	39.0%	33.5%
	Upper	215	41.5%	44.1%	17,989	46.1%	46.1%	43.6%	73	40.3%	9,008	32.8%	37.0%	25	35.2%	39.4%	4,047	32.2%	40.1%	48	43.6%	39.5%	4,961	33.3%	38.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	1.6%	0	0.0%	1.7%	0	0.0%	1.2%	0	0.0%	1.6%	0	0.0%	1.5%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*518*	*100%*	*100%*	*39,025*	*100%*	*100%*	*100%*	*181*	*100%*	*27,476*	*100%*	*100%*	*71*	*100%*	*100%*	*12,580*	*100%*	*100%*	*110*	*100%*	*100%*	*14,896*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	1.4%	0	0.0%	0.1%	2.0%	6	19.4%	900	17.0%	3.7%	3	16.7%	7.5%	450	14.8%	8.6%	3	23.1%	8.9%	450	20.0%	12.2%
	Moderate	5	31.3%	29.2%	229	14.3%	20.0%	24.3%	6	19.4%	1,006	19.0%	24.1%	3	16.7%	30.6%	456	15.0%	33.1%	3	23.1%	12.2%	550	24.4%	20.8%
	Middle	11	68.8%	47.2%	1,367	85.7%	60.2%	42.0%	19	61.3%	3,377	63.9%	44.8%	12	66.7%	39.6%	2,125	70.1%	49.0%	7	53.8%	48.8%	1,252	55.6%	47.8%
	Upper	0	0.0%	22.2%	0	0.0%	19.6%	31.7%	0	0.0%	0	0.0%	26.6%	0	0.0%	21.6%	0	0.0%	9.0%	0	0.0%	29.3%	0	0.0%	19.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.0%
	Total	*16*	*100%*	*100%*	*1,596*	*100%*	*100%*	*100%*	*31*	*100%*	*5,283*	*100%*	*100%*	*18*	*100%*	*100%*	*3,031*	*100%*	*100%*	*13*	*100%*	*100%*	*2,252*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Baton Rouge

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	382	73.7%	34.8%	11,289	28.9%	26.9%	91.8%	88	48.6%	5,003	18.2%	91.9%	38	53.5%	50.5%	2,391	19.0%	37.3%	50	45.5%	52.7%	2,612	17.5%	35.3%
		Over $1 Million	116	22.4%		26,396	67.6%		6.9%	86	47.5%	19,949	72.6%	6.7%	29	40.8%		8,934	71.0%		57	51.8%		11,015	73.9%	
		Total Rev. available	498	96.1%		37,685	96.6%		98.7%	174	96.1%	24,952	90.8%	98.6%	67	94.4%		11,325	90.0%		107	97.3%		13,627	91.5%	
		Rev. Not Known	20	3.9%		1,340	3.4%		1.3%	7	3.9%	2,524	9.2%	1.4%	4	5.6%		1,255	10.0%		3	2.7%		1,269	8.5%	
		Total	*518*	*100%*		*39,025*	*100%*		*100.0%*	*181*	*100%*	*27,476*	*100%*	*100%*	*71*	*100%*		*12,580*	*100%*		*110*	*100%*		*14,896*	*100%*	
	Loan Size	$100,000 or Less	421	81.3%	89.8%	10,567	27.1%	29.3%		113	62.4%	3,770	13.7%		40	56.3%	92.2%	1,197	9.5%	32.4%	73	66.4%	92.1%	2,573	17.3%	31.6%
		$100,001 - $250,000	58	11.2%	5.4%	9,443	24.2%	19.0%		43	23.8%	7,912	28.8%		17	23.9%	4.0%	3,291	26.2%	17.6%	26	23.6%	4.0%	4,621	31.0%	16.5%
		$250,001 - $1 Million	39	7.5%	4.7%	19,015	48.7%	51.6%		25	13.8%	15,794	57.5%		14	19.7%	3.8%	8,092	64.3%	50.0%	11	10.0%	3.9%	7,702	51.7%	51.8%
		Total	*518*	*100%*	*100.0%*	*39,025*	*100%*	*100.0%*		*181*	*100%*	*27,476*	*100%*		*71*	*100%*	*100%*	*12,580*	*100%*	*100%*	*110*	*100%*	*100%*	*14,896*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	367	96.1%		7,909	70.1%			72	81.8%	1,634	32.7%		31	81.6%		626	26.2%		41	82.0%		1,008	38.6%	
		$100,001 - $250,000	12	3.1%		1,973	17.5%			15	17.0%	2,844	56.8%		6	15.8%		1,240	51.9%		9	18.0%		1,604	61.4%	
		$250,001 - $1 Million	3	0.8%		1,407	12.5%			1	1.1%	525	10.5%		1	2.6%		525	22.0%		0	0.0%		0	0.0%	
		Total	*382*	*100%*		*11,289*	*100%*			*88*	*100%*	*5,003*	*100%*		*38*	*100%*		*2,391*	*100%*		*50*	*100%*		*2,612*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	12	75.0%	44.4%	905	56.7%	36.5%	95.1%	9	29.0%	1,004	19.0%	95.5%	6	33%	42.5%	764	25%	32.0%	3	23%	59.3%	240	11%	24.9%
		Over $1 Million	4	25.0%		691	43.3%		4.9%	18	58.1%	3,811	72.1%	4.5%	10	55.6%		2,033	67.1%		8	61.5%		1,778	79.0%	
		Total Rev. available	16	100.0%		1,596	100.0%		100.0%	27	87.1%	4,815	91.1%	100.0%	16	88.9%		2,797	92.3%		11	84.6%		2,018	89.6%	
		Not Known	0	0.0%		0	0.0%		0.0%	4	12.9%	468	8.9%	0.0%	2	11.1%		234	7.7%		2	15.4%		234	10.4%	
		Total	*16*	*100%*		*1,596*	*100%*		*100%*	*31*	*100%*	*5,283*	*100%*	*100%*	*18*	*100%*		*3,031*	*100%*		*13*	*100%*		*2,252*	*100%*	
	Loan Size	$100,000 or Less	10	62.5%	93.8%	298	18.7%	53.9%		12	38.7%	636	12.0%		7	38.9%	87.3%	321	10.6%	39.7%	5	38.5%	91.9%	315	14.0%	43.8%
		$100,001 - $250,000	4	25.0%	4.2%	523	32.8%	21.6%		12	38.7%	1,883	35.6%		7	38.9%	8.2%	1,171	38.6%	27.2%	5	38.5%	4.9%	712	31.6%	19.0%
		$250,001 - $500,000	2	12.5%	2.1%	775	48.6%	24.5%		7	22.6%	2,764	52.3%		4	22.2%	4.5%	1,539	50.8%	33.1%	3	23.1%	3.3%	1,225	54.4%	37.2%
		Total	*16*	*100%*	*100%*	*1,596*	*100%*	*100%*		*31*	*100%*	*5,283*	*100%*		*18*	*100%*	*100%*	*3,031*	*100%*	*100%*	*13*	*100%*	*100%*	*2,252*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	8	66.7%		207	22.9%			5	55.6%	224	22.3%		3	50.0%		134	17.5%		2	66.7%		90	37.5%	
		$100,001 - $250,000	3	25.0%		373	41.2%			3	33.3%	465	46.3%		2	33.3%		315	41.2%		1	33.3%		150	62.5%	
		$250,001 - $500,000	1	8.3%		325	35.9%			1	11.1%	315	31.4%		1	16.7%		315	41.2%		0	0.0%		0	0.0%	
		Total	*12*	*100%*		*905*	*100%*			*9*	*100%*	*1,004*	*100%*		*6*	*100%*		*764*	*100%*		*3*	*100%*		*240*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Hammond

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.4%	0	0.0%	4.5%	0	0.0%	3.9%	0	0.0%	5.3%	0	0.0%	4.8%
	Moderate	1	5.3%	5.4%	70	1.7%	4.0%	16.7%	1	3.2%	132	1.4%	12.2%	0	0.0%	6.5%	0	0.0%	5.0%	1	7.1%	7.7%	132	3.3%	5.9%
	Middle	9	47.4%	45.5%	1,972	46.9%	43.4%	47.8%	13	41.9%	4,191	43.2%	51.1%	7	41.2%	45.8%	2,197	38.4%	46.6%	6	42.9%	39.1%	1,994	50.0%	39.4%
	Upper	9	47.4%	49.1%	2,165	51.5%	52.5%	35.5%	17	54.8%	5,383	55.5%	30.5%	10	58.8%	41.8%	3,521	61.6%	43.0%	7	50.0%	46.4%	1,862	46.7%	48.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	1.5%	0	0.0%	1.5%	0	0.0%	1.5%	0	0.0%	1.7%
	Total	*19*	*100%*	*100%*	*4,207*	*100%*	*100%*	*100%*	*31*	*100%*	*9,706*	*100%*	*100%*	*17*	*100%*	*100%*	*5,718*	*100%*	*100%*	*14*	*100%*	*100%*	*3,988*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	3.6%	67	2.7%	5.4%	1	7.7%	3.7%	67	5.9%	2.8%	0	0.0%	4.1%	0	0.0%	3.7%
	Moderate	7	21.2%	6.4%	829	12.6%	5.4%	16.7%	2	7.1%	95	3.8%	12.2%	1	7.7%	6.6%	45	4.0%	5.5%	1	6.7%	10.5%	50	3.6%	9.7%
	Middle	11	33.3%	44.7%	1,299	19.7%	42.9%	47.8%	16	57.1%	1,343	53.2%	51.1%	6	46.2%	47.4%	394	34.6%	49.3%	10	66.7%	46.3%	949	68.5%	46.9%
	Upper	15	45.5%	48.9%	4,451	67.7%	51.6%	35.5%	9	32.1%	1,020	40.4%	30.5%	5	38.5%	41.0%	633	55.6%	41.4%	4	26.7%	37.7%	387	27.9%	38.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	1.4%	0	0.0%	1.0%	0	0.0%	1.4%	0	0.0%	1.3%
	Total	*33*	*100%*	*100%*	*6,579*	*100%*	*100%*	*100%*	*28*	*100%*	*2,525*	*100%*	*100%*	*13*	*100%*	*100%*	*1,139*	*100%*	*100%*	*15*	*100%*	*100%*	*1,386*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.0%	0	0.0%	7.1%
	Moderate	1	12.5%	13.9%	25	6.8%	11.7%	16.7%	1	6.3%	50	4.3%	12.2%	1	14.3%	5.7%	50	10.9%	4.4%	0	0.0%	7.0%	0	0.0%	4.6%
	Middle	3	37.5%	43.1%	115	31.1%	50.1%	47.8%	9	56.3%	775	66.3%	51.1%	4	57.1%	51.4%	310	67.4%	55.6%	5	55.6%	48.0%	465	65.6%	52.0%
	Upper	4	50.0%	43.1%	230	62.2%	38.2%	35.5%	6	37.5%	344	29.4%	30.5%	2	28.6%	40.0%	100	21.7%	37.2%	4	44.4%	34.0%	244	34.4%	31.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	2.9%	0	0.0%	2.8%	0	0.0%	5.0%	0	0.0%	5.0%
	Total	*8*	*100%*	*100%*	*370*	*100%*	*100%*	*100%*	*16*	*100%*	*1,169*	*100%*	*100%*	*7*	*100%*	*100%*	*460*	*100%*	*100%*	*9*	*100%*	*100%*	*709*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTIFAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	28.9%	0	0.0%	11.8%	0	0.0%	7.9%	0	0.0%	4.8%	0	0.0%	9.0%
	Moderate	0	0.0%	12.5%	0	0.0%	19.9%	34.2%	0	0.0%	0	0.0%	13.5%	0	0.0%	5.9%	0	0.0%	9.3%	0	0.0%	16.7%	0	0.0%	7.5%
	Middle	0	0.0%	75.0%	0	0.0%	62.9%	62.8%	0	0.0%	0	0.0%	26.7%	0	0.0%	49.0%	0	0.0%	41.4%	0	0.0%	45.2%	0	0.0%	33.2%
	Upper	0	0.0%	12.5%	0	0.0%	17.2%	3.0%	0	0.0%	0	0.0%	24.9%	0	0.0%	33.3%	0	0.0%	41.4%	0	0.0%	28.6%	0	0.0%	17.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	6.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	32.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.4%	0	0.0%	1.3%	0	0.0%	0.5%	0	0.0%	8.5%	0	0.0%	4.4%
	Moderate	1	16.7%	18.2%	50	23.5%	16.6%	16.7%	1	5.0%	110	4.6%	12.2%	0	0.0%	8.8%	0	0.0%	5.1%	1	8.3%	2.8%	110	7.9%	2.6%
	Middle	1	16.7%	30.3%	20	9.4%	27.5%	47.8%	14	70.0%	1,600	67.2%	51.1%	6	75.0%	51.3%	815	82.1%	57.3%	8	66.7%	38.0%	785	56.5%	44.0%
	Upper	4	66.7%	51.5%	143	67.1%	55.9%	35.5%	5	25.0%	672	28.2%	30.5%	2	25.0%	36.3%	178	17.9%	35.8%	3	25.0%	47.9%	494	35.6%	46.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	2.5%	0	0.0%	1.3%	0	0.0%	2.8%	0	0.0%	2.1%
	Total	*6*	*100%*	*100%*	*213*	*100%*	*100%*	*100%*	*20*	*100%*	*2,382*	*100%*	*100%*	*8*	*100%*	*100%*	*993*	*100%*	*100%*	*12*	*100%*	*100%*	*1,389*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Hammond

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	22.2%	355	59.8%	5.4%	2	33.3%	6.4%	355	71.9%	11.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.4%	0	0.0%	1.3%	16.7%	0	0.0%	0	0.0%	12.2%	0	0.0%	4.3%	0	0.0%	5.6%	0	0.0%	5.6%	0	0.0%	4.5%
	Middle	0	0.0%	62.1%	0	0.0%	63.8%	47.8%	5	55.6%	138	23.2%	51.1%	3	50.0%	38.3%	63	12.8%	32.8%	2	66.7%	50.0%	75	75.0%	51.2%
	Upper	1	100.0%	34.5%	35	100.0%	35.0%	35.5%	2	22.2%	101	17.0%	30.5%	1	16.7%	48.9%	76	15.4%	48.4%	1	33.3%	40.7%	25	25.0%	41.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	2.1%	0	0.0%	1.7%	0	0.0%	3.7%	0	0.0%	3.3%
	Total	*1*	*100%*	*100%*	*35*	*100%*	*100%*	*100%*	*9*	*100%*	*594*	*100%*	*100%*	*6*	*100%*	*100%*	*494*	*100%*	*100%*	*3*	*100%*	*100%*	*100*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.4%	0	0.0%	2.6%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	7.4%	0	0.0%	6.9%	16.7%	0	0.0%	0	0.0%	12.2%	0	0.0%	12.8%	0	0.0%	6.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	51.9%	0	0.0%	48.1%	47.8%	0	0.0%	0	0.0%	51.1%	0	0.0%	53.8%	0	0.0%	54.3%	0	0.0%	71.4%	0	0.0%	65.7%
	Upper	0	0.0%	40.7%	0	0.0%	45.0%	35.5%	0	0.0%	0	0.0%	30.5%	0	0.0%	30.8%	0	0.0%	37.3%	0	0.0%	28.6%	0	0.0%	34.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	2.9%	422	2.6%	5.4%	3	5.9%	4.3%	422	4.8%	3.9%	0	0.0%	5.1%	0	0.0%	5.1%
	Moderate	10	14.9%	6.1%	974	8.5%	5.4%	16.7%	5	4.8%	387	2.4%	12.2%	2	3.9%	6.6%	95	1.1%	5.4%	3	5.7%	8.0%	292	3.9%	6.5%
	Middle	24	35.8%	45.5%	3,406	29.9%	44.3%	47.8%	57	54.8%	8,047	49.1%	51.1%	26	51.0%	46.4%	3,779	42.9%	46.9%	31	58.5%	41.2%	4,268	56.4%	40.2%
	Upper	33	49.3%	48.5%	7,024	61.6%	50.3%	35.5%	39	37.5%	7,520	45.9%	30.5%	20	39.2%	41.3%	4,508	51.2%	42.5%	19	35.8%	44.1%	3,012	39.8%	43.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	1.5%	0	0.0%	1.3%	0	0.0%	1.7%	0	0.0%	5.1%
	Total	*67*	*100%*	*100%*	*11,404*	*100%*	*100%*	*100%*	*104*	*100%*	*16,376*	*100%*	*100%*	*51*	*100%*	*100%*	*8,804*	*100%*	*100%*	*53*	*100%*	*100%*	*7,572*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Hammond

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	5.3%	4.6%	70	1.7%	2.7%	25.9%	1	3.2%	132	1.4%	26.2%	0	0.0%	4.3%	0	0.0%	2.3%	1	7.1%	3.9%	132	3.3%	1.9%
	Moderate	5	26.3%	19.2%	886	21.1%	14.6%	16.4%	4	12.9%	675	7.0%	15.0%	3	17.6%	17.4%	489	8.6%	13.3%	1	7.1%	16.3%	186	4.7%	12.4%
	Middle	2	10.5%	23.1%	396	9.4%	22.2%	15.5%	5	16.1%	964	9.9%	16.7%	0	0.0%	25.8%	0	0.0%	24.8%	5	35.7%	25.0%	964	24.2%	23.6%
	Upper	11	57.9%	30.4%	2,855	67.9%	36.9%	42.2%	21	67.7%	7,935	81.8%	42.1%	14	82.4%	30.3%	5,229	91.4%	37.2%	7	50.0%	26.3%	2,706	67.9%	33.4%
	Unknown	0	0.0%	22.7%	0	0.0%	23.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.2%	0	0.0%	22.4%	0	0.0%	28.5%	0	0.0%	28.8%
	Total	*19*	*100%*	*100%*	*4,207*	*100%*	*100%*	*100%*	*31*	*100%*	*9,706*	*100%*	*100%*	*17*	*100%*	*100%*	*5,718*	*100%*	*100%*	*14*	*100%*	*100%*	*3,988*	*100%*	*100%*
REFINANCE	Low	3	9.1%	3.7%	61	0.9%	1.9%	25.9%	5	17.9%	327	13.0%	26.2%	2	15.4%	6.5%	104	9.1%	3.5%	3	20.0%	6.2%	223	16.1%	3.4%
	Moderate	8	24.2%	9.9%	761	11.6%	7.0%	16.4%	4	14.3%	220	8.7%	15.0%	4	30.8%	13.8%	220	19.3%	10.1%	0	0.0%	15.0%	0	0.0%	11.0%
	Middle	4	12.1%	16.3%	561	8.5%	13.7%	15.5%	9	32.1%	705	27.9%	16.7%	5	38.5%	26.3%	506	44.4%	23.9%	4	26.7%	22.7%	199	14.4%	20.5%
	Upper	18	54.5%	42.2%	5,196	79.0%	48.9%	42.2%	10	35.7%	1,273	50.4%	42.1%	2	15.4%	39.5%	309	27.1%	47.0%	8	53.3%	37.2%	964	69.6%	44.6%
	Unknown	0	0.0%	27.8%	0	0.0%	28.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.9%	0	0.0%	15.4%	0	0.0%	18.9%	0	0.0%	20.5%
	Total	*33*	*100%*	*100%*	*6,579*	*100%*	*100%*	*100%*	*28*	*100%*	*2,525*	*100%*	*100%*	*13*	*100%*	*100%*	*1,139*	*100%*	*100%*	*15*	*100%*	*100%*	*1,386*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	12.5%	4.2%	25	6.8%	1.0%	25.9%	0	0.0%	0	0.0%	26.2%	0	0.0%	2.9%	0	0.0%	3.3%	0	0.0%	3.0%	0	0.0%	1.6%
	Moderate	1	12.5%	8.3%	25	6.8%	6.5%	16.4%	3	18.8%	210	18.0%	15.0%	1	14.3%	11.4%	75	16.3%	7.2%	2	22.2%	14.0%	135	19.0%	7.1%
	Middle	1	12.5%	15.3%	80	21.6%	12.1%	15.5%	4	25.0%	185	15.8%	16.7%	3	42.9%	27.1%	115	25.0%	15.9%	1	11.1%	13.0%	70	9.9%	6.0%
	Upper	5	62.5%	62.5%	240	64.9%	66.0%	42.2%	9	56.3%	774	66.2%	42.1%	3	42.9%	52.9%	270	58.7%	65.2%	6	66.7%	55.0%	504	71.1%	59.1%
	Unknown	0	0.0%	9.7%	0	0.0%	14.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.7%	0	0.0%	8.5%	0	0.0%	15.0%	0	0.0%	26.2%
	Total	*8*	*100%*	*100%*	*370*	*100%*	*100%*	*100%*	*16*	*100%*	*1,169*	*100%*	*100%*	*7*	*100%*	*100%*	*460*	*100%*	*100%*	*9*	*100%*	*100%*	*709*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	2.1%	0	0.0%	0.7%	25.9%	0	0.0%	0	0.0%	26.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	15.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.5%	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	0.3%
	Upper	0	0.0%	6.3%	0	0.0%	0.8%	42.2%	0	0.0%	0	0.0%	42.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	2.2%
	Unknown	0	0.0%	91.7%	0	0.0%	98.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	90.5%	0	0.0%	97.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	6.1%	0	0.0%	3.9%	25.9%	0	0.0%	0	0.0%	26.2%	0	0.0%	2.5%	0	0.0%	0.4%	0	0.0%	5.6%	0	0.0%	2.8%
	Moderate	1	16.7%	9.1%	25	11.7%	5.4%	16.4%	5	25.0%	320	13.4%	15.0%	2	25.0%	12.5%	70	7.0%	8.4%	3	25.0%	7.0%	250	18.0%	5.0%
	Middle	0	0.0%	12.1%	0	0.0%	16.2%	15.5%	4	20.0%	458	19.2%	16.7%	1	12.5%	21.3%	158	15.9%	16.4%	3	25.0%	25.4%	300	21.6%	21.7%
	Upper	5	83.3%	69.7%	188	88.3%	71.6%	42.2%	11	55.0%	1,604	67.3%	42.1%	5	62.5%	62.5%	765	77.0%	74.1%	6	50.0%	59.2%	839	60.4%	69.3%
	Unknown	0	0.0%	3.0%	0	0.0%	2.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.7%	0	0.0%	2.8%	0	0.0%	1.2%
	Total	*6*	*100%*	*100%*	*213*	*100%*	*100%*	*100%*	*20*	*100%*	*2,382*	*100%*	*100%*	*8*	*100%*	*100%*	*993*	*100%*	*100%*	*12*	*100%*	*100%*	*1,389*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Hammond

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	10.3%	0	0.0%	3.0%	25.9%	3	33.3%	114	19.2%	26.2%	2	33.3%	14.9%	99	20.0%	11.2%	1	33.3%	9.3%	15	15.0%	7.5%
	Moderate	0	0.0%	10.3%	0	0.0%	6.5%	16.4%	1	11.1%	60	10.1%	15.0%	0	0.0%	17.0%	0	0.0%	17.2%	1	33.3%	13.0%	60	60.0%	12.6%
	Middle	0	0.0%	10.3%	0	0.0%	9.8%	15.5%	3	33.3%	206	34.7%	16.7%	3	50.0%	27.7%	206	41.7%	23.3%	0	0.0%	25.9%	0	0.0%	26.9%
	Upper	1	100.0%	62.1%	35	100.0%	75.1%	42.2%	2	22.2%	214	36.0%	42.1%	1	16.7%	36.2%	189	38.3%	43.4%	1	33.3%	44.4%	25	25.0%	47.2%
	Unknown	0	0.0%	6.9%	0	0.0%	5.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	4.9%	0	0.0%	7.4%	0	0.0%	5.8%
	Total	*1*	*100%*	*100%*	*35*	*100%*	*100%*	*100%*	*9*	*100%*	*594*	*100%*	*100%*	*6*	*100%*	*100%*	*494*	*100%*	*100%*	*3*	*100%*	*100%*	*100*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	25.9%	0	0.0%	0	0.0%	26.2%	0	0.0%	2.6%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.5%	0	0.0%	2.3%	16.4%	0	0.0%	0	0.0%	15.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.5%	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.2%	0	0.0%	2.2%	42.2%	0	0.0%	0	0.0%	42.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.3%	0	0.0%	95.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.4%	0	0.0%	99.3%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	5	7.5%	4.2%	156	1.4%	2.3%	25.9%	9	8.7%	573	3.5%	26.2%	4	7.8%	4.7%	203	2.3%	2.4%	5	9.4%	4.3%	370	4.9%	1.9%
	Moderate	15	22.4%	14.8%	1,697	14.9%	10.7%	16.4%	17	16.3%	1,485	9.1%	15.0%	10	19.6%	16.0%	854	9.7%	11.6%	7	13.2%	15.3%	631	8.3%	10.6%
	Middle	7	10.4%	19.5%	1,037	9.1%	17.5%	15.5%	25	24.0%	2,518	15.4%	16.7%	12	23.5%	25.2%	985	11.2%	22.6%	13	24.5%	23.6%	1,533	20.2%	20.2%
	Upper	40	59.7%	35.4%	8,514	74.7%	40.0%	42.2%	53	51.0%	11,800	72.1%	42.1%	25	49.0%	32.7%	6,762	76.8%	36.7%	28	52.8%	29.9%	5,038	66.5%	32.2%
	Unknown	0	0.0%	26.1%	0	0.0%	29.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.4%	0	0.0%	26.8%	0	0.0%	26.8%	0	0.0%	35.0%
	Total	*67*	*100%*	*100%*	*11,404*	*100%*	*100%*	*100%*	*104*	*100%*	*16,376*	*100%*	*100%*	*51*	*100%*	*100%*	*8,804*	*100%*	*100%*	*53*	*100%*	*100%*	*7,572*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA Hammond

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	5	17.2%	341	10.3%	13.0%	3	30.0%	10.8%	305	23.6%	13.1%	2	10.5%	8.8%	36	1.8%	9.8%
	Moderate	15	21.7%	19.8%	665	14.6%	18.8%	20.8%	5	17.2%	971	29.2%	17.1%	2	20.0%	14.8%	668	51.7%	18.1%	3	15.8%	16.4%	303	14.9%	20.7%
	Middle	38	55.1%	54.1%	3,712	81.3%	59.4%	53.3%	10	34.5%	659	19.8%	43.5%	3	30.0%	43.0%	307	23.8%	43.5%	7	36.8%	44.1%	352	17.3%	42.2%
	Upper	16	23.2%	25.4%	191	4.2%	21.3%	25.9%	9	31.0%	1,352	40.7%	25.7%	2	20.0%	29.4%	12	0.9%	24.2%	7	36.8%	28.8%	1,340	66.0%	25.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	1.1%	0	0.0%	1.6%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.5%		0	0.0%	0	0.0%		0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	0.8%	0	0.0%	0.2%
	Total	*69*	*100%*	*100%*	*4,568*	*100%*	*100%*	*100%*	*29*	*100%*	*3,323*	*100%*	*100%*	*10*	*100%*	*100%*	*1,292*	*100%*	*100%*	*19*	*100%*	*100%*	*2,031*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	50.0%	22.1%	21	52.5%	13.7%	18.7%	0	0.0%	0	0.0%	12.1%	0	0.0%	8.3%	0	0.0%	23.3%	0	0.0%	8.3%	0	0.0%	6.1%
	Middle	1	50.0%	42.9%	19	47.5%	39.1%	50.5%	0	0.0%	0	0.0%	53.8%	0	0.0%	61.1%	0	0.0%	35.6%	0	0.0%	66.7%	0	0.0%	51.1%
	Upper	0	0.0%	32.5%	0	0.0%	44.0%	30.8%	0	0.0%	0	0.0%	30.8%	0	0.0%	22.2%	0	0.0%	35.8%	0	0.0%	20.8%	0	0.0%	38.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.6%	0	0.0%	3.2%		0	0.0%	0	0.0%		0	0.0%	8.3%	0	0.0%	5.3%	0	0.0%	4.2%	0	0.0%	4.1%
	Total	*2*	*100%*	*100%*	*40*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Hammond

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	47	68.1%	43.7%	2,018	44.2%	39.9%	93.5%	19	65.5%	496	14.9%	93.4%	6	60.0%	54.9%	224	17.3%	46.0%	13	68.4%	53.1%	272	13.4%	41.4%
		Over $1 Million	17	24.6%		2,487	54.4%		5.2%	9	31.0%	2,677	80.6%	5.2%	3	30.0%		918	71.1%		6	31.6%		1,759	86.6%	
		Total Rev. available	64	92.8%		4,505	98.6%		98.7%	28	96.6%	3,173	95.5%	98.6%	9	90.0%		1,142	88.4%		19	100.0%		2,031	100.0%	
		Rev. Not Known	5	7.2%		63	1.4%		1.3%	1	3.4%	150	4.5%	1.4%	1	10.0%		150	11.6%		0	0.0%		0	0.0%	
		Total	*69*	*100%*		*4,568*	*100%*		*100.0%*	*29*	*100%*	*3,323*	*100%*	*100%*	*10*	*100%*		*1,292*	*100%*		*19*	*100%*		*2,031*	*100%*	
	Loan Size	$100,000 or Less	59	85.5%	91.6%	1,140	25.0%	35.1%		19	65.5%	363	10.9%		5	50.0%	90.5%	74	5.7%	32.6%	14	73.7%	91.6%	289	14.2%	34.8%
		$100,001 - $250,000	5	7.2%	4.3%	892	19.5%	16.5%		6	20.7%	1,169	35.2%		3	30.0%	5.4%	550	42.6%	21.3%	3	15.8%	4.6%	619	30.5%	19.3%
		$250,001 - $1 Million	5	7.2%	4.1%	2,536	55.5%	48.3%		4	13.8%	1,791	53.9%		2	20.0%	4.1%	668	51.7%	46.1%	2	10.5%	3.8%	1,123	55.3%	45.9%
		Total	*69*	*100%*	*100.0%*	*4,568*	*100%*	*100.0%*		*29*	*100%*	*3,323*	*100%*		*10*	*100%*	*100%*	*1,292*	*100%*	*100%*	*19*	*100%*	*100%*	*2,031*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	44	93.6%		668	33.1%			18	94.7%	346	69.8%		5	83.3%		74	33.0%		13	100.0%		272	100.0%	
		$100,001 - $250,000	2	4.3%		400	19.8%			1	5.3%	150	30.2%		1	16.7%		150	67.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	1	2.1%		950	47.1%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*47*	*100%*		*2,018*	*100%*			*19*	*100%*	*496*	*100%*		*6*	*100%*		*224*	*100%*		*13*	*100%*		*272*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	2	100.0%	72.7%	40	100.0%	62.7%	95.6%	0	0.0%	0	0.0%	95.6%	0	0.0%	50.0%	0	0.0%	32.6%	0	0.0%	66.7%	0	0.0%	49.2%
		Over $1 Million	0	0.0%		0	0.0%		4.4%	0	0.0%	0	0.0%	4.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	2	100.0%		40	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*40*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	2	100.0%	94.8%	40	100.0%	65.4%		0	0.0%	0	0.0%		0	0.0%	94.4%	0	0.0%	54.0%	0	0.0%	97.9%	0	0.0%	73.6%
		$100,001 - $250,000	0	0.0%	3.9%	0	0.0%	20.6%		0	0.0%	0	0.0%		0	0.0%	2.8%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%
		$250,001 - $500,000	0	0.0%	1.3%	0	0.0%	14.0%		0	0.0%	0	0.0%		0	0.0%	2.8%	0	0.0%	25.7%	0	0.0%	2.1%	0	0.0%	26.4%
		Total	*2*	*100%*	*100%*	*40*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%		40	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*40*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Houma

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.3%	0	0.0%	2.3%	0	0.0%	1.5%	0	0.0%	2.6%	0	0.0%	1.9%
	Moderate	3	9.4%	11.4%	656	10.9%	9.1%	14.0%	4	8.0%	529	6.4%	15.3%	1	4.8%	12.9%	157	4.4%	10.5%	3	10.3%	12.0%	372	7.8%	9.2%
	Middle	23	71.9%	62.9%	3,743	62.2%	57.2%	64.5%	31	62.0%	4,575	55.0%	48.3%	17	81.0%	46.8%	2,593	73.2%	42.1%	14	48.3%	49.1%	1,982	41.5%	46.4%
	Upper	6	18.8%	25.7%	1,618	26.9%	33.8%	21.6%	15	30.0%	3,213	38.6%	32.6%	3	14.3%	35.4%	794	22.4%	43.5%	12	41.4%	35.1%	2,419	50.7%	41.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	2.6%	0	0.0%	2.3%	0	0.0%	1.2%	0	0.0%	0.6%
	Total	*32*	*100%*	*100%*	*6,017*	*100%*	*100%*	*100%*	*50*	*100%*	*8,317*	*100%*	*100%*	*21*	*100%*	*100%*	*3,544*	*100%*	*100%*	*29*	*100%*	*100%*	*4,773*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	3.1%	216	6.1%	2.3%	1	6.3%	3.6%	216	10.7%	2.6%	0	0.0%	2.9%	0	0.0%	2.1%
	Moderate	5	10.0%	9.7%	731	9.6%	8.5%	14.0%	2	6.3%	81	2.3%	15.3%	1	6.3%	10.4%	21	1.0%	8.8%	1	6.3%	9.9%	60	4.0%	8.1%
	Middle	30	60.0%	57.9%	4,046	53.4%	52.5%	64.5%	14	43.8%	1,535	43.6%	48.3%	7	43.8%	49.7%	748	37.0%	41.7%	7	43.8%	48.8%	787	52.6%	44.0%
	Upper	15	30.0%	32.4%	2,801	37.0%	39.0%	21.6%	14	43.8%	1,526	43.4%	32.6%	7	43.8%	33.9%	1,038	51.3%	45.6%	7	43.8%	37.2%	488	32.6%	45.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	3.1%	162	4.6%	1.5%	0	0.0%	2.4%	0	0.0%	1.3%	1	6.3%	1.2%	162	10.8%	0.6%
	Total	*50*	*100%*	*100%*	*7,578*	*100%*	*100%*	*100%*	*32*	*100%*	*3,520*	*100%*	*100%*	*16*	*100%*	*100%*	*2,023*	*100%*	*100%*	*16*	*100%*	*100%*	*1,497*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.3%	0	0.0%	2.1%	0	0.0%	1.7%	0	0.0%	2.9%	0	0.0%	3.2%
	Moderate	0	0.0%	7.3%	0	0.0%	7.5%	14.0%	2	7.4%	70	4.1%	15.3%	1	6.3%	9.4%	33	3.3%	6.9%	1	9.1%	6.9%	37	5.0%	7.3%
	Middle	5	55.6%	54.9%	171	44.6%	42.4%	64.5%	13	48.1%	998	58.1%	48.3%	7	43.8%	43.8%	497	50.4%	41.0%	6	54.5%	49.0%	501	68.3%	47.5%
	Upper	4	44.4%	37.8%	212	55.4%	50.0%	21.6%	11	40.7%	551	32.1%	32.6%	8	50.0%	44.8%	456	46.2%	50.4%	3	27.3%	38.2%	95	13.0%	40.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	3.7%	100	5.8%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%	1	9.1%	2.9%	100	13.6%	1.4%
	Total	*9*	*100%*	*100%*	*383*	*100%*	*100%*	*100%*	*27*	*100%*	*1,719*	*100%*	*100%*	*16*	*100%*	*100%*	*986*	*100%*	*100%*	*11*	*100%*	*100%*	*733*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.2%	0	0.0%	13.0%	0	0.0%	3.6%	0	0.0%	10.8%	0	0.0%	6.9%
	Moderate	0	0.0%	19.5%	0	0.0%	10.9%	19.0%	0	0.0%	0	0.0%	7.6%	0	0.0%	23.9%	0	0.0%	5.4%	0	0.0%	24.3%	0	0.0%	21.0%
	Middle	0	0.0%	68.3%	0	0.0%	67.6%	53.4%	0	0.0%	0	0.0%	44.8%	0	0.0%	47.8%	0	0.0%	19.2%	0	0.0%	32.4%	0	0.0%	54.2%
	Upper	0	0.0%	12.2%	0	0.0%	21.5%	27.6%	0	0.0%	0	0.0%	42.8%	0	0.0%	13.0%	0	0.0%	71.2%	0	0.0%	21.6%	0	0.0%	13.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.6%	0	0.0%	2.2%	0	0.0%	0.5%	0	0.0%	10.8%	0	0.0%	4.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.3%	0	0.0%	2.5%	0	0.0%	0.8%	0	0.0%	1.9%	0	0.0%	1.1%
	Moderate	0	0.0%	2.1%	0	0.0%	2.7%	14.0%	2	13.3%	102	8.6%	15.3%	2	22.2%	15.0%	102	15.6%	15.3%	0	0.0%	5.7%	0	0.0%	9.2%
	Middle	3	33.3%	44.7%	236	37.1%	43.8%	64.5%	5	33.3%	245	20.6%	48.3%	2	22.2%	35.0%	30	4.6%	23.4%	3	50.0%	35.8%	215	40.0%	28.6%
	Upper	6	66.7%	53.2%	400	62.9%	53.5%	21.6%	8	53.3%	845	70.9%	32.6%	5	55.6%	47.5%	523	79.8%	60.6%	3	50.0%	54.7%	322	60.0%	60.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	0.9%
	Total	*9*	*100%*	*100%*	*636*	*100%*	*100%*	*100%*	*15*	*100%*	*1,192*	*100%*	*100%*	*9*	*100%*	*100%*	*655*	*100%*	*100%*	*6*	*100%*	*100%*	*537*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Houma

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	5.9%	29	3.2%	2.3%	1	12.5%	1.7%	29	6.4%	0.5%	0	0.0%	1.3%	0	0.0%	1.0%
	Moderate	0	0.0%	2.5%	0	0.0%	0.3%	14.0%	0	0.0%	0	0.0%	15.3%	0	0.0%	3.4%	0	0.0%	3.6%	0	0.0%	12.0%	0	0.0%	11.2%
	Middle	2	50.0%	60.0%	200	34.1%	26.1%	64.5%	10	58.8%	550	60.4%	48.3%	5	62.5%	50.8%	227	50.3%	40.2%	5	55.6%	46.7%	323	70.2%	41.0%
	Upper	2	50.0%	37.5%	386	65.9%	73.7%	21.6%	5	29.4%	308	33.8%	32.6%	2	25.0%	44.1%	195	43.2%	55.7%	3	33.3%	38.7%	113	24.6%	46.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	5.9%	24	2.6%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%	1	11.1%	1.3%	24	5.2%	0.4%
	Total	*4*	*100%*	*100%*	*586*	*100%*	*100%*	*100%*	*17*	*100%*	*911*	*100%*	*100%*	*8*	*100%*	*100%*	*451*	*100%*	*100%*	*9*	*100%*	*100%*	*460*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.3%	0	0.0%	3.3%	0	0.0%	2.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	21.1%	0	0.0%	11.1%	14.0%	0	0.0%	0	0.0%	15.3%	0	0.0%	16.4%	0	0.0%	13.1%	0	0.0%	13.9%	0	0.0%	8.7%
	Middle	0	0.0%	61.3%	0	0.0%	63.9%	64.5%	0	0.0%	0	0.0%	48.3%	0	0.0%	54.1%	0	0.0%	54.5%	0	0.0%	55.6%	0	0.0%	48.6%
	Upper	0	0.0%	17.6%	0	0.0%	25.0%	21.6%	0	0.0%	0	0.0%	32.6%	0	0.0%	21.3%	0	0.0%	26.1%	0	0.0%	30.6%	0	0.0%	42.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	4.9%	0	0.0%	3.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	1.4%	245	1.6%	2.3%	2	2.9%	2.7%	245	3.2%	1.9%	0	0.0%	2.7%	0	0.0%	2.1%
	Moderate	8	7.7%	10.7%	1,387	9.1%	8.8%	14.0%	10	7.1%	782	5.0%	15.3%	5	7.1%	12.3%	313	4.1%	9.9%	5	7.0%	11.5%	469	5.9%	9.4%
	Middle	63	60.6%	60.3%	8,396	55.2%	55.1%	64.5%	73	51.8%	7,903	50.5%	48.3%	38	54.3%	47.5%	4,095	53.5%	40.8%	35	49.3%	48.6%	3,808	47.6%	46.0%
	Upper	33	31.7%	29.0%	5,417	35.6%	36.1%	21.6%	53	37.6%	6,443	41.1%	32.6%	25	35.7%	35.0%	3,006	39.2%	45.5%	28	39.4%	35.9%	3,437	43.0%	41.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	2.1%	286	1.8%	1.5%	0	0.0%	2.4%	0	0.0%	2.0%	3	4.2%	1.4%	286	3.6%	0.8%
	Total	*104*	*100%*	*100%*	*15,200*	*100%*	*100%*	*100%*	*141*	*100%*	*15,659*	*100%*	*100%*	*70*	*100%*	*100%*	*7,659*	*100%*	*100%*	*71*	*100%*	*100%*	*8,000*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Houma

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	5	15.6%	6.7%	466	7.7%	4.0%	22.7%	9	18.0%	882	10.6%	23.9%	3	14.3%	3.9%	362	10.2%	2.0%	6	20.7%	7.4%	520	10.9%	3.2%
	Moderate	8	25.0%	22.1%	1,091	18.1%	17.1%	16.2%	12	24.0%	2,002	24.1%	17.1%	3	14.3%	18.7%	513	14.5%	13.9%	9	31.0%	17.8%	1,489	31.2%	13.3%
	Middle	9	28.1%	23.1%	1,455	24.2%	22.4%	18.7%	13	26.0%	1,880	22.6%	17.8%	6	28.6%	24.7%	977	27.6%	23.2%	7	24.1%	24.1%	903	18.9%	23.4%
	Upper	10	31.3%	27.5%	3,005	49.9%	36.6%	42.4%	16	32.0%	3,553	42.7%	41.3%	9	42.9%	30.4%	1,692	47.7%	39.2%	7	24.1%	25.7%	1,861	39.0%	34.9%
	Unknown	0	0.0%	20.7%	0	0.0%	19.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.3%	0	0.0%	21.6%	0	0.0%	25.0%	0	0.0%	25.2%
	Total	*32*	*100%*	*100%*	*6,017*	*100%*	*100%*	*100%*	*50*	*100%*	*8,317*	*100%*	*100%*	*21*	*100%*	*100%*	*3,544*	*100%*	*100%*	*29*	*100%*	*100%*	*4,773*	*100%*	*100%*
REFINANCE	Low	2	4.0%	4.3%	193	2.5%	2.0%	22.7%	3	9.4%	158	4.5%	23.9%	2	12.5%	8.1%	108	5.3%	4.4%	1	6.3%	7.8%	50	3.3%	4.2%
	Moderate	13	26.0%	11.5%	1,338	17.7%	8.0%	16.2%	6	18.8%	559	15.9%	17.1%	2	12.5%	15.6%	209	10.3%	11.8%	4	25.0%	15.6%	350	23.4%	11.7%
	Middle	11	22.0%	17.3%	1,549	20.4%	14.4%	18.7%	7	21.9%	657	18.7%	17.8%	4	25.0%	18.9%	472	23.3%	16.9%	3	18.8%	17.7%	185	12.4%	15.1%
	Upper	24	48.0%	40.9%	4,498	59.4%	48.5%	42.4%	16	50.0%	2,146	61.0%	41.3%	8	50.0%	39.6%	1,234	61.0%	48.9%	8	50.0%	34.2%	912	60.9%	41.9%
	Unknown	0	0.0%	26.0%	0	0.0%	27.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.8%	0	0.0%	18.1%	0	0.0%	24.7%	0	0.0%	27.1%
	Total	*50*	*100%*	*100%*	*7,578*	*100%*	*100%*	*100%*	*32*	*100%*	*3,520*	*100%*	*100%*	*16*	*100%*	*100%*	*2,023*	*100%*	*100%*	*16*	*100%*	*100%*	*1,497*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	11.1%	7.3%	30	7.8%	3.1%	22.7%	1	3.7%	21	1.2%	23.9%	1	6.3%	4.2%	21	2.1%	2.2%	0	0.0%	3.9%	0	0.0%	5.0%
	Moderate	2	22.2%	14.6%	90	23.5%	7.2%	16.2%	1	3.7%	35	2.0%	17.1%	1	6.3%	9.4%	35	3.5%	6.3%	0	0.0%	11.8%	0	0.0%	10.0%
	Middle	1	11.1%	18.3%	25	6.5%	15.1%	18.7%	9	33.3%	487	28.3%	17.8%	5	31.3%	15.6%	316	32.0%	14.6%	4	36.4%	24.5%	171	23.3%	23.4%
	Upper	5	55.6%	57.3%	238	62.1%	71.4%	42.4%	16	59.3%	1,176	68.4%	41.3%	9	56.3%	62.5%	614	62.3%	67.2%	7	63.6%	45.1%	562	76.7%	51.2%
	Unknown	0	0.0%	2.4%	0	0.0%	3.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.3%	0	0.0%	9.7%	0	0.0%	14.7%	0	0.0%	10.4%
	Total	*9*	*100%*	*100%*	*383*	*100%*	*100%*	*100%*	*27*	*100%*	*1,719*	*100%*	*100%*	*16*	*100%*	*100%*	*986*	*100%*	*100%*	*11*	*100%*	*100%*	*733*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.7%	0	0.0%	0	0.0%	23.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	17.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	0	0.0%	17.8%	0	0.0%	2.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	9.8%	0	0.0%	2.1%	42.4%	0	0.0%	0	0.0%	41.3%	0	0.0%	23.9%	0	0.0%	4.6%	0	0.0%	10.8%	0	0.0%	3.7%
	Unknown	0	0.0%	90.2%	0	0.0%	97.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	73.9%	0	0.0%	95.2%	0	0.0%	89.2%	0	0.0%	96.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.1%	0	0.0%	0.7%	22.7%	0	0.0%	0	0.0%	23.9%	0	0.0%	2.5%	0	0.0%	2.5%	0	0.0%	1.9%	0	0.0%	3.4%
	Moderate	0	0.0%	10.6%	0	0.0%	9.8%	16.2%	0	0.0%	0	0.0%	17.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	13.2%	0	0.0%	7.2%
	Middle	2	22.2%	19.1%	180	28.3%	17.3%	18.7%	6	40.0%	403	33.8%	17.8%	3	33.3%	25.0%	137	20.9%	25.0%	3	50.0%	24.5%	266	49.5%	28.2%
	Upper	7	77.8%	66.0%	456	71.7%	70.9%	42.4%	9	60.0%	789	66.2%	41.3%	6	66.7%	65.0%	518	79.1%	69.4%	3	50.0%	52.8%	271	50.5%	54.8%
	Unknown	0	0.0%	2.1%	0	0.0%	1.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.5%	0	0.0%	3.2%	0	0.0%	7.5%	0	0.0%	6.4%
	Total	*9*	*100%*	*100%*	*636*	*100%*	*100%*	*100%*	*15*	*100%*	*1,192*	*100%*	*100%*	*9*	*100%*	*100%*	*655*	*100%*	*100%*	*6*	*100%*	*100%*	*537*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Houma

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	15.0%	0	0.0%	3.1%	22.7%	0	0.0%	0	0.0%	23.9%	0	0.0%	8.5%	0	0.0%	4.4%	0	0.0%	10.7%	0	0.0%	9.9%
	Moderate	0	0.0%	7.5%	0	0.0%	1.6%	16.2%	1	5.9%	60	6.6%	17.1%	1	12.5%	13.6%	60	13.3%	11.2%	0	0.0%	18.7%	0	0.0%	16.3%
	Middle	0	0.0%	15.0%	0	0.0%	6.4%	18.7%	3	17.6%	108	11.9%	17.8%	1	12.5%	23.7%	28	6.2%	26.8%	2	22.2%	25.3%	80	17.4%	18.3%
	Upper	4	100.0%	55.0%	586	100.0%	71.0%	42.4%	13	76.5%	743	81.6%	41.3%	6	75.0%	44.1%	363	80.5%	46.3%	7	77.8%	41.3%	380	82.6%	54.4%
	Unknown	0	0.0%	7.5%	0	0.0%	17.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.2%	0	0.0%	11.4%	0	0.0%	4.0%	0	0.0%	1.2%
	Total	*4*	*100%*	*100%*	*586*	*100%*	*100%*	*100%*	*17*	*100%*	*911*	*100%*	*100%*	*8*	*100%*	*100%*	*451*	*100%*	*100%*	*9*	*100%*	*100%*	*460*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.7%	0	0.0%	0.4%	22.7%	0	0.0%	0	0.0%	23.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	17.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	0	0.0%	17.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.4%	0	0.0%	0.7%	42.4%	0	0.0%	0	0.0%	41.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	97.9%	0	0.0%	98.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	8	7.7%	5.4%	689	4.5%	2.9%	22.7%	13	9.2%	1,061	6.8%	23.9%	6	8.6%	4.8%	491	6.4%	2.4%	7	9.9%	7.2%	570	7.1%	3.4%
	Moderate	23	22.1%	16.2%	2,519	16.6%	12.0%	16.2%	20	14.2%	2,656	17.0%	17.1%	7	10.0%	17.0%	817	10.7%	12.5%	13	18.3%	16.6%	1,839	23.0%	12.4%
	Middle	23	22.1%	19.6%	3,209	21.1%	17.5%	18.7%	38	27.0%	3,535	22.6%	17.8%	19	27.1%	22.4%	1,930	25.2%	20.5%	19	26.8%	22.3%	1,605	20.1%	21.1%
	Upper	50	48.1%	33.9%	8,783	57.8%	40.9%	42.4%	70	49.6%	8,407	53.7%	41.3%	38	54.3%	33.4%	4,421	57.7%	39.3%	32	45.1%	28.4%	3,986	49.8%	35.4%
	Unknown	0	0.0%	25.0%	0	0.0%	26.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.4%	0	0.0%	25.5%	0	0.0%	25.4%	0	0.0%	27.7%
	Total	*104*	*100%*	*100%*	*15,200*	*100%*	*100%*	*100%*	*141*	*100%*	*15,659*	*100%*	*100%*	*70*	*100%*	*100%*	*7,659*	*100%*	*100%*	*71*	*100%*	*100%*	*8,000*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA Houma

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	2.6%	59	0.8%	3.1%	0	0.0%	3.8%	0	0.0%	3.1%	1	3.6%	3.1%	59	1.4%	2.3%
	Moderate	30	40.5%	20.8%	2,175	38.1%	26.9%	18.7%	8	21.1%	1,638	23.0%	16.4%	2	20.0%	15.0%	567	20.1%	12.2%	6	21.4%	15.9%	1,071	24.9%	11.4%
	Middle	24	32.4%	53.6%	1,459	25.6%	45.0%	55.5%	11	28.9%	2,850	40.1%	43.9%	4	40.0%	44.8%	1,584	56.3%	48.7%	7	25.0%	44.0%	1,266	29.4%	51.1%
	Upper	20	27.0%	24.9%	2,070	36.3%	27.9%	25.8%	18	47.4%	2,568	36.1%	34.6%	4	40.0%	33.6%	664	23.6%	33.6%	14	50.0%	34.7%	1,904	44.3%	33.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.0%	0	0.0%	2.1%	0	0.0%	2.2%	0	0.0%	1.7%	0	0.0%	1.7%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.1%
	Total	*74*	*100%*	*100%*	*5,704*	*100%*	*100%*	*100%*	*38*	*100%*	*7,115*	*100%*	*100%*	*10*	*100%*	*100%*	*2,815*	*100%*	*100%*	*28*	*100%*	*100%*	*4,300*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.7%	0	0.0%	3.0%	9.0%	0	0.0%	0	0.0%	11.4%	0	0.0%	13.0%	0	0.0%	7.9%	0	0.0%	12.2%	0	0.0%	16.1%
	Middle	5	100.0%	75.0%	375	100.0%	90.9%	60.9%	2	100.0%	65	100.0%	47.7%	1	100.0%	63.0%	25	100.0%	66.6%	1	100.0%	53.7%	40	100.0%	36.0%
	Upper	0	0.0%	11.7%	0	0.0%	3.5%	30.1%	0	0.0%	0	0.0%	39.4%	0	0.0%	19.6%	0	0.0%	23.3%	0	0.0%	31.7%	0	0.0%	47.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	6.7%	0	0.0%	2.5%		0	0.0%	0	0.0%		0	0.0%	4.3%	0	0.0%	2.3%	0	0.0%	2.4%	0	0.0%	0.5%
	Total	*5*	*100%*	*100%*	*375*	*100%*	*100%*	*100%*	*2*	*100%*	*65*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*1*	*100%*	*100%*	*40*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Houma

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	49	66.2%	27.4%	1,286	22.5%	17.3%	89.5%	8	21.1%	276	3.9%	89.6%	2	20.0%	49.9%	94	3.3%	24.6%	6	21.4%	51.3%	182	4.2%	23.9%
		Over $1 Million	18	24.3%		3,328	58.3%		9.3%	28	73.7%	6,545	92.0%	9.0%	7	70.0%		2,486	88.3%		21	75.0%		4,059	94.4%	
		Total Rev. available	67	90.5%		4,614	80.9%		98.8%	36	94.7%	6,821	95.9%	98.6%	9	90.0%		2,580	91.7%		27	96.4%		4,241	98.6%	
		Rev. Not Known	7	9.5%		1,090	19.1%		1.2%	2	5.3%	294	4.1%	1.4%	1	10.0%		235	8.3%		1	3.6%		59	1.4%	
		Total	*74*	*100%*		*5,704*	*100%*		*100.0%*	*38*	*100%*	*7,115*	*100%*	*100%*	*10*	*100%*		*2,815*	*100%*		*28*	*100%*		*4,300*	*100%*	
	Loan Size	$100,000 or Less	60	81.1%	90.5%	1,669	29.3%	30.3%		20	52.6%	972	13.7%		3	30.0%	92.8%	194	6.9%	35.9%	17	60.7%	90.1%	778	18.1%	28.7%
		$100,001 - $250,000	10	13.5%	5.0%	1,684	29.5%	17.5%		9	23.7%	1,867	26.2%		4	40.0%	3.6%	925	32.9%	15.6%	5	17.9%	4.8%	942	21.9%	17.8%
		$250,001 - $1 Million	4	5.4%	4.6%	2,351	41.2%	52.2%		9	23.7%	4,276	60.1%		3	30.0%	3.7%	1,696	60.2%	48.5%	6	21.4%	5.1%	2,580	60.0%	53.5%
		Total	*74*	*100%*	*100.0%*	*5,704*	*100%*	*100.0%*		*38*	*100%*	*7,115*	*100%*		*10*	*100%*	*100%*	*2,815*	*100%*	*100%*	*28*	*100%*	*100%*	*4,300*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	47	95.9%		1,005	78.1%			8	100.0%	276	100.0%		2	100.0%		94	100.0%		6	100.0%		182	100.0%	
		$100,001 - $250,000	2	4.1%		281	21.9%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*49*	*100%*		*1,286*	*100%*			*8*	*100%*	*276*	*100%*		*2*	*100%*		*94*	*100%*		*6*	*100%*		*182*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	4	80.0%	41.7%	56	14.9%	22.8%	94.7%	2	100.0%	65	100.0%	94.7%	1	100%	47.8%	25	100%	29.0%	1	100%	51.2%	40	100%	31.9%
		Over $1 Million	1	20.0%		319	85.1%		5.3%	0	0.0%	0	0.0%	5.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	5	100.0%		375	100.0%		100.0%	2	100.0%	65	100.0%	100.0%	1	100.0%		25	100.0%		1	100.0%		40	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*5*	*100%*		*375*	*100%*		*100%*	*2*	*100%*	*65*	*100%*	*100%*	*1*	*100%*		*25*	*100%*		*1*	*100%*		*40*	*100%*	
	Loan Size	$100,000 or Less	4	80.0%	95.0%	56	14.9%	43.1%		2	100.0%	65	100.0%		1	100.0%	100.0%	25	100.0%	100.0%	1	100.0%	97.6%	40	100.0%	80.4%
		$100,001 - $250,000	0	0.0%	1.7%	0	0.0%	7.5%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	19.6%
		$250,001 - $500,000	1	20.0%	3.3%	319	85.1%	49.5%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*5*	*100%*	*100%*	*375*	*100%*	*100%*		*2*	*100%*	*65*	*100%*		*1*	*100%*	*100%*	*25*	*100%*	*100%*	*1*	*100%*	*100%*	*40*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%		56	100.0%			2	100.0%	65	100.0%		1	100.0%		25	100.0%		1	100.0%		40	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*56*	*100%*			*2*	*100%*	*65*	*100%*		*1*	*100%*		*25*	*100%*		*1*	*100%*		*40*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Lafayette

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.9%	0	0.0%	0.5%	2.6%	1	1.8%	175	1.2%	4.0%	0	0.0%	1.7%	0	0.0%	1.1%	1	5.3%	2.8%	175	4.1%	1.8%
	Moderate	9	18.8%	8.8%	1,998	13.9%	6.3%	16.3%	7	12.3%	1,010	6.7%	17.4%	6	15.8%	15.3%	832	7.7%	12.1%	1	5.3%	13.2%	178	4.2%	9.7%
	Middle	16	33.3%	34.4%	3,624	25.2%	30.2%	38.2%	12	21.1%	2,718	18.1%	23.6%	7	18.4%	24.2%	2,000	18.6%	20.1%	5	26.3%	25.7%	718	17.0%	22.0%
	Upper	23	47.9%	56.0%	8,740	60.9%	63.0%	42.9%	37	64.9%	11,091	74.0%	54.3%	25	65.8%	58.4%	7,934	73.7%	66.4%	12	63.2%	57.8%	3,157	74.7%	66.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.3%
	Total	*48*	*100%*	*100%*	*14,362*	*100%*	*100%*	*100%*	*57*	*100%*	*14,994*	*100%*	*100%*	*38*	*100%*	*100%*	*10,766*	*100%*	*100%*	*19*	*100%*	*100%*	*4,228*	*100%*	*100%*
REFINANCE	Low	0	0.0%	1.3%	0	0.0%	0.8%	2.6%	0	0.0%	0	0.0%	4.0%	0	0.0%	4.2%	0	0.0%	4.9%	0	0.0%	3.6%	0	0.0%	2.0%
	Moderate	2	8.3%	8.5%	335	7.9%	6.2%	16.3%	5	33.3%	416	21.6%	17.4%	3	42.9%	15.4%	306	28.0%	11.4%	2	25.0%	18.5%	110	13.2%	14.4%
	Middle	11	45.8%	32.1%	1,533	36.3%	26.7%	38.2%	3	20.0%	314	16.3%	23.6%	2	28.6%	19.4%	244	22.3%	14.6%	1	12.5%	21.5%	70	8.4%	16.5%
	Upper	11	45.8%	58.1%	2,355	55.8%	66.3%	42.9%	6	40.0%	1,127	58.5%	54.3%	2	28.6%	60.5%	542	49.6%	68.8%	4	50.0%	55.3%	585	70.1%	66.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	6.7%	70	3.6%	0.6%	0	0.0%	0.5%	0	0.0%	0.2%	1	12.5%	1.2%	70	8.4%	0.8%
	Total	*24*	*100%*	*100%*	*4,223*	*100%*	*100%*	*100%*	*15*	*100%*	*1,927*	*100%*	*100%*	*7*	*100%*	*100%*	*1,092*	*100%*	*100%*	*8*	*100%*	*100%*	*835*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	2.0%	0	0.0%	1.2%	2.6%	0	0.0%	0	0.0%	4.0%	0	0.0%	1.7%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	0.5%
	Moderate	2	18.2%	10.9%	115	19.2%	8.1%	16.3%	3	15.8%	126	12.6%	17.4%	3	25.0%	12.8%	126	20.2%	11.8%	0	0.0%	13.6%	0	0.0%	12.7%
	Middle	2	18.2%	22.9%	46	7.7%	22.1%	38.2%	5	26.3%	185	18.4%	23.6%	2	16.7%	18.8%	55	8.8%	15.2%	3	42.9%	17.2%	130	34.4%	11.8%
	Upper	7	63.6%	64.2%	437	73.1%	68.5%	42.9%	10	52.6%	636	63.4%	54.3%	7	58.3%	65.8%	444	71.0%	71.5%	3	42.9%	66.9%	192	50.8%	74.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	5.3%	56	5.6%	0.6%	0	0.0%	0.9%	0	0.0%	0.7%	1	14.3%	1.8%	56	14.8%	0.7%
	Total	*11*	*100%*	*100%*	*598*	*100%*	*100%*	*100%*	*19*	*100%*	*1,003*	*100%*	*100%*	*12*	*100%*	*100%*	*625*	*100%*	*100%*	*7*	*100%*	*100%*	*378*	*100%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	14.1%	0	0.0%	9.6%	4.6%	0	0.0%	0	0.0%	6.2%	0	0.0%	15.9%	0	0.0%	8.5%	0	0.0%	21.0%	0	0.0%	10.9%
	Moderate	0	0.0%	29.5%	0	0.0%	11.3%	25.6%	0	0.0%	0	0.0%	21.0%	0	0.0%	39.8%	0	0.0%	12.1%	0	0.0%	32.3%	0	0.0%	36.4%
	Middle	0	0.0%	25.6%	0	0.0%	30.5%	32.2%	0	0.0%	0	0.0%	33.7%	0	0.0%	19.3%	0	0.0%	11.8%	0	0.0%	25.8%	0	0.0%	11.6%
	Upper	0	0.0%	30.8%	0	0.0%	48.7%	37.6%	0	0.0%	0	0.0%	38.6%	0	0.0%	23.9%	0	0.0%	67.5%	0	0.0%	19.4%	0	0.0%	40.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	1.1%	0	0.0%	0.1%	0	0.0%	1.6%	0	0.0%	0.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.4%	0	0.0%	0.8%	2.6%	0	0.0%	0	0.0%	4.0%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.3%
	Moderate	0	0.0%	6.1%	0	0.0%	4.2%	16.3%	0	0.0%	0	0.0%	17.4%	0	0.0%	7.0%	0	0.0%	4.0%	0	0.0%	11.9%	0	0.0%	11.0%
	Middle	7	63.6%	26.5%	590	66.6%	29.8%	38.2%	4	30.8%	195	30.2%	23.6%	2	22.2%	10.6%	120	28.3%	8.1%	2	50.0%	17.0%	75	33.9%	13.5%
	Upper	4	36.4%	66.0%	296	33.4%	65.2%	42.9%	7	53.8%	400	62.0%	54.3%	5	55.6%	80.3%	254	59.9%	87.2%	2	50.0%	70.4%	146	66.1%	75.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	15.4%	50	7.8%	0.6%	2	22.2%	1.4%	50	11.8%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*11*	*100%*	*100%*	*886*	*100%*	*100%*	*100%*	*13*	*100%*	*645*	*100%*	*100%*	*9*	*100%*	*100%*	*424*	*100%*	*100%*	*4*	*100%*	*100%*	*221*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Lafayette

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.6%	1	9.1%	21	2.5%	4.0%	0	0.0%	2.3%	0	0.0%	1.0%	1	25.0%	2.8%	21	15.8%	0.9%
	Moderate	0	0.0%	16.7%	0	0.0%	8.1%	16.3%	1	9.1%	65	7.8%	17.4%	1	14.3%	9.2%	65	9.3%	5.0%	0	0.0%	13.8%	0	0.0%	8.0%
	Middle	0	0.0%	28.8%	0	0.0%	21.0%	38.2%	2	18.2%	182	21.9%	23.6%	1	14.3%	24.1%	150	21.5%	20.0%	1	25.0%	18.3%	32	24.1%	17.2%
	Upper	0	0.0%	54.5%	0	0.0%	70.9%	42.9%	7	63.6%	562	67.7%	54.3%	5	71.4%	63.2%	482	69.2%	73.6%	2	50.0%	65.1%	80	60.2%	74.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.6%	0	0.0%	1.1%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*11*	*100%*	*830*	*100%*	*100%*	*7*	*100%*	*100%*	*697*	*100%*	*100%*	*4*	*100%*	*100%*	*133*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	5.2%	0	0.0%	2.5%	2.6%	0	0.0%	0	0.0%	4.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	0.4%
	Moderate	0	0.0%	7.1%	0	0.0%	6.5%	16.3%	0	0.0%	0	0.0%	17.4%	0	0.0%	25.9%	0	0.0%	22.8%	0	0.0%	11.8%	0	0.0%	11.4%
	Middle	0	0.0%	50.0%	0	0.0%	47.7%	38.2%	0	0.0%	0	0.0%	23.6%	0	0.0%	29.4%	0	0.0%	26.1%	0	0.0%	33.3%	0	0.0%	26.2%
	Upper	0	0.0%	37.7%	0	0.0%	43.2%	42.9%	0	0.0%	0	0.0%	54.3%	0	0.0%	44.7%	0	0.0%	51.0%	0	0.0%	52.9%	0	0.0%	61.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	1.2%	0	0.0%	1.1%	2.6%	2	1.7%	196	1.0%	4.0%	0	0.0%	2.3%	0	0.0%	2.4%	2	4.8%	3.0%	196	3.4%	2.5%
	Moderate	13	13.8%	8.8%	2,448	12.2%	6.5%	16.3%	16	13.9%	1,617	8.3%	17.4%	13	17.8%	15.4%	1,329	9.8%	11.9%	3	7.1%	14.2%	288	5.0%	12.5%
	Middle	36	38.3%	33.3%	5,793	28.9%	28.9%	38.2%	26	22.6%	3,594	18.5%	23.6%	14	19.2%	22.8%	2,569	18.9%	18.3%	12	28.6%	24.5%	1,025	17.7%	20.3%
	Upper	45	47.9%	56.7%	11,828	58.9%	63.5%	42.9%	67	58.3%	13,816	71.2%	54.3%	44	60.3%	59.0%	9,656	71.0%	67.1%	23	54.8%	57.6%	4,160	71.8%	64.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	3.5%	176	0.9%	0.6%	2	2.7%	0.5%	50	0.4%	0.3%	2	4.8%	0.6%	126	2.2%	0.4%
	Total	*94*	*100%*	*100%*	*20,069*	*100%*	*100%*	*100%*	*115*	*100%*	*19,399*	*100%*	*100%*	*73*	*100%*	*100%*	*13,604*	*100%*	*100%*	*42*	*100%*	*100%*	*5,795*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Lafayette

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	6	12.5%	7.1%	666	4.6%	4.2%	22.7%	6	10.5%	544	3.6%	24.1%	3	7.9%	5.3%	233	2.2%	2.8%	3	15.8%	3.4%	311	7.4%	1.6%
	Moderate	8	16.7%	19.4%	1,303	9.1%	14.9%	14.9%	11	19.3%	2,046	13.6%	14.6%	8	21.1%	18.8%	1,547	14.4%	14.2%	3	15.8%	17.2%	499	11.8%	12.4%
	Middle	10	20.8%	21.3%	1,792	12.5%	19.5%	16.8%	8	14.0%	1,562	10.4%	17.0%	4	10.5%	21.3%	895	8.3%	19.8%	4	21.1%	20.8%	667	15.8%	18.4%
	Upper	24	50.0%	33.6%	10,601	73.8%	44.2%	45.6%	32	56.1%	10,842	72.3%	44.3%	23	60.5%	33.6%	8,091	75.2%	43.9%	9	47.4%	32.4%	2,751	65.1%	43.0%
	Unknown	0	0.0%	18.6%	0	0.0%	17.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.0%	0	0.0%	19.4%	0	0.0%	26.3%	0	0.0%	24.7%
	Total	*48*	*100%*	*100%*	*14,362*	*100%*	*100%*	*100%*	*57*	*100%*	*14,994*	*100%*	*100%*	*38*	*100%*	*100%*	*10,766*	*100%*	*100%*	*19*	*100%*	*100%*	*4,228*	*100%*	*100%*
REFINANCE	Low	1	4.2%	4.1%	79	1.9%	1.9%	22.7%	3	20.0%	259	13.4%	24.1%	1	14.3%	7.8%	129	11.8%	4.2%	2	25.0%	6.6%	130	15.6%	2.8%
	Moderate	5	20.8%	12.6%	694	16.4%	8.3%	14.9%	3	20.0%	177	9.2%	14.6%	1	14.3%	15.8%	77	7.1%	10.3%	2	25.0%	13.6%	100	12.0%	9.2%
	Middle	3	12.5%	17.2%	523	12.4%	13.9%	16.8%	3	20.0%	376	19.5%	17.0%	3	42.9%	19.1%	376	34.4%	15.1%	0	0.0%	16.3%	0	0.0%	14.5%
	Upper	15	62.5%	41.1%	2,927	69.3%	51.8%	45.6%	6	40.0%	1,115	57.9%	44.3%	2	28.6%	37.3%	510	46.7%	49.3%	4	50.0%	38.6%	605	72.5%	48.9%
	Unknown	0	0.0%	25.0%	0	0.0%	24.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	21.1%	0	0.0%	24.9%	0	0.0%	24.6%
	Total	*24*	*100%*	*100%*	*4,223*	*100%*	*100%*	*100%*	*15*	*100%*	*1,927*	*100%*	*100%*	*7*	*100%*	*100%*	*1,092*	*100%*	*100%*	*8*	*100%*	*100%*	*835*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	9.1%	7.0%	25	4.2%	2.7%	22.7%	2	10.5%	45	4.5%	24.1%	2	16.7%	9.0%	45	7.2%	5.8%	0	0.0%	4.1%	0	0.0%	2.8%
	Moderate	2	18.2%	11.4%	115	19.2%	8.0%	14.9%	7	36.8%	400	39.9%	14.6%	4	33.3%	10.3%	284	45.4%	6.4%	3	42.9%	8.3%	116	30.7%	4.7%
	Middle	1	9.1%	14.9%	25	4.2%	11.9%	16.8%	3	15.8%	71	7.1%	17.0%	3	25.0%	20.1%	71	11.4%	13.1%	0	0.0%	17.2%	0	0.0%	9.8%
	Upper	7	63.6%	61.7%	433	72.4%	74.2%	45.6%	7	36.8%	487	48.6%	44.3%	3	25.0%	57.3%	225	36.0%	67.6%	4	57.1%	66.3%	262	69.3%	76.7%
	Unknown	0	0.0%	5.0%	0	0.0%	3.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	7.1%	0	0.0%	4.1%	0	0.0%	6.0%
	Total	*11*	*100%*	*100%*	*598*	*100%*	*100%*	*100%*	*19*	*100%*	*1,003*	*100%*	*100%*	*12*	*100%*	*100%*	*625*	*100%*	*100%*	*7*	*100%*	*100%*	*378*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.7%	0	0.0%	0	0.0%	24.1%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.8%	0	0.0%	0.3%	14.9%	0	0.0%	0	0.0%	14.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.8%	0	0.0%	0	0.0%	17.0%	0	0.0%	1.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	9.0%	0	0.0%	1.0%	45.6%	0	0.0%	0	0.0%	44.3%	0	0.0%	4.5%	0	0.0%	0.9%	0	0.0%	3.2%	0	0.0%	0.6%
	Unknown	0	0.0%	87.2%	0	0.0%	98.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.2%	0	0.0%	99.0%	0	0.0%	96.8%	0	0.0%	99.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	9.1%	6.1%	35	4.0%	1.8%	22.7%	1	7.7%	25	3.9%	24.1%	1	11.1%	5.6%	25	5.9%	4.5%	0	0.0%	5.9%	0	0.0%	5.0%
	Moderate	2	18.2%	10.9%	62	7.0%	5.0%	14.9%	4	30.8%	139	21.6%	14.6%	3	33.3%	10.6%	89	21.0%	6.3%	1	25.0%	11.1%	50	22.6%	8.8%
	Middle	2	18.2%	10.2%	90	10.2%	7.4%	16.8%	2	15.4%	95	14.7%	17.0%	2	22.2%	16.9%	95	22.4%	17.5%	0	0.0%	14.8%	0	0.0%	12.0%
	Upper	6	54.5%	71.4%	699	78.9%	82.5%	45.6%	6	46.2%	386	59.8%	44.3%	3	33.3%	62.0%	215	50.7%	69.4%	3	75.0%	65.9%	171	77.4%	72.9%
	Unknown	0	0.0%	1.4%	0	0.0%	3.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.9%	0	0.0%	2.2%	0	0.0%	2.2%	0	0.0%	1.4%
	Total	*11*	*100%*	*100%*	*886*	*100%*	*100%*	*100%*	*13*	*100%*	*645*	*100%*	*100%*	*9*	*100%*	*100%*	*424*	*100%*	*100%*	*4*	*100%*	*100%*	*221*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Lafayette

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	12.1%	0	0.0%	6.1%	22.7%	1	9.1%	21	2.5%	24.1%	0	0.0%	11.5%	0	0.0%	10.7%	1	25.0%	7.3%	21	15.8%	4.5%
	Moderate	0	0.0%	19.7%	0	0.0%	16.5%	14.9%	2	18.2%	115	13.9%	14.6%	1	14.3%	14.9%	102	14.6%	7.7%	1	25.0%	23.9%	13	9.8%	20.4%
	Middle	0	0.0%	19.7%	0	0.0%	15.6%	16.8%	4	36.4%	490	59.0%	17.0%	3	42.9%	24.1%	458	65.7%	16.4%	1	25.0%	24.8%	32	24.1%	14.1%
	Upper	0	0.0%	40.9%	0	0.0%	57.5%	45.6%	4	36.4%	204	24.6%	44.3%	3	42.9%	41.4%	137	19.7%	60.1%	1	25.0%	36.7%	67	50.4%	51.4%
	Unknown	0	0.0%	7.6%	0	0.0%	4.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.0%	0	0.0%	5.1%	0	0.0%	7.3%	0	0.0%	9.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*11*	*100%*	*830*	*100%*	*100%*	*7*	*100%*	*100%*	*697*	*100%*	*100%*	*4*	*100%*	*100%*	*133*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.3%	0	0.0%	0.9%	22.7%	0	0.0%	0	0.0%	24.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	0.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.9%	0	0.0%	0	0.0%	14.6%	0	0.0%	1.2%	0	0.0%	1.1%	0	0.0%	2.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.3%	0	0.0%	2.1%	16.8%	0	0.0%	0	0.0%	17.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.3%	0	0.0%	0.9%	45.6%	0	0.0%	0	0.0%	44.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.1%	0	0.0%	96.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.8%	0	0.0%	98.9%	0	0.0%	96.1%	0	0.0%	99.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	9	9.6%	5.7%	805	4.0%	3.0%	22.7%	13	11.3%	894	4.6%	24.1%	7	9.6%	5.9%	432	3.2%	2.9%	6	14.3%	4.0%	462	8.0%	1.7%
	Moderate	17	18.1%	16.0%	2,174	10.8%	11.3%	14.9%	27	23.5%	2,877	14.8%	14.6%	17	23.3%	17.3%	2,099	15.4%	11.9%	10	23.8%	16.0%	778	13.4%	10.9%
	Middle	16	17.0%	19.0%	2,430	12.1%	16.0%	16.8%	20	17.4%	2,594	13.4%	17.0%	15	20.5%	20.3%	1,895	13.9%	16.9%	5	11.9%	19.5%	699	12.1%	16.2%
	Upper	52	55.3%	37.1%	14,660	73.0%	45.0%	45.6%	55	47.8%	13,034	67.2%	44.3%	34	46.6%	35.0%	9,178	67.5%	41.0%	21	50.0%	34.6%	3,856	66.5%	41.0%
	Unknown	0	0.0%	22.1%	0	0.0%	24.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.4%	0	0.0%	27.4%	0	0.0%	25.8%	0	0.0%	30.3%
	Total	*94*	*100%*	*100%*	*20,069*	*100%*	*100%*	*100%*	*115*	*100%*	*19,399*	*100%*	*100%*	*73*	*100%*	*100%*	*13,604*	*100%*	*100%*	*42*	*100%*	*100%*	*5,795*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA Lafayette

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	8	7.0%	6.3%	572	9.1%	8.9%	6.5%	4	8.2%	450	11.7%	7.0%	3	21.4%	5.1%	350	36.4%	5.9%	1	2.9%	7.3%	100	3.5%	7.2%
	Moderate	21	18.3%	12.5%	1,284	20.5%	10.1%	14.2%	9	18.4%	180	4.7%	17.5%	1	7.1%	14.7%	21	2.2%	17.2%	8	22.9%	14.2%	159	5.5%	16.1%
	Middle	46	40.0%	38.9%	2,577	41.1%	42.2%	37.6%	15	30.6%	1,531	39.8%	24.0%	4	28.6%	23.9%	246	25.6%	27.7%	11	31.4%	22.7%	1,285	44.6%	26.4%
	Upper	40	34.8%	41.5%	1,840	29.3%	38.6%	41.6%	17	34.7%	1,380	35.9%	49.8%	5	35.7%	54.3%	340	35.3%	48.3%	12	34.3%	53.9%	1,040	36.1%	49.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	4	8.2%	304	7.9%	1.6%	1	7.1%	1.1%	5	0.5%	0.6%	3	8.6%	1.1%	299	10.4%	0.6%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	0.8%	0	0.0%	0.1%
	Total	*115*	*100%*	*100%*	*6,273*	*100%*	*100%*	*100%*	*49*	*100%*	*3,845*	*100%*	*100%*	*14*	*100%*	*100%*	*962*	*100%*	*100%*	*35*	*100%*	*100%*	*2,883*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	3.5%	0	0.0%	0.3%	2.7%	0	0.0%	0	0.0%	3.6%	0	0.0%	5.3%	0	0.0%	0.6%	0	0.0%	1.6%	0	0.0%	0.9%
	Moderate	0	0.0%	15.8%	0	0.0%	10.8%	14.0%	0	0.0%	0	0.0%	16.7%	0	0.0%	21.1%	0	0.0%	19.4%	0	0.0%	16.1%	0	0.0%	10.0%
	Middle	3	100.0%	45.6%	516	100.0%	67.9%	39.6%	5	62.5%	1,289	60.9%	20.3%	3	75.0%	17.5%	789	66.4%	33.5%	2	50.0%	22.6%	500	54.0%	21.7%
	Upper	0	0.0%	35.1%	0	0.0%	20.9%	43.7%	3	37.5%	826	39.1%	59.0%	1	25.0%	56.1%	400	33.6%	46.5%	2	50.0%	59.7%	426	46.0%	67.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*516*	*100%*	*100%*	*100%*	*8*	*100%*	*2,115*	*100%*	*100%*	*4*	*100%*	*100%*	*1,189*	*100%*	*100%*	*4*	*100%*	*100%*	*926*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Lafayette

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	91	79.1%	32.3%	2,214	35.3%	24.6%	90.4%	28	57.1%	1,983	51.6%	90.7%	10	71.4%	47.3%	539	56.0%	34.1%	18	51.4%	49.0%	1,444	50.1%	34.1%
		Over $1 Million	22	19.1%		4,027	64.2%		8.5%	21	42.9%	1,862	48.4%	8.1%	4	28.6%		423	44.0%		17	48.6%		1,439	49.9%	
		Total Rev. available	113	98.3%		6,241	99.5%		99.0%	49	100.0%	3,845	100.0%	98.8%	14	100.0%		962	100.0%		35	100.0%		2,883	100.0%	
		Rev. Not Known	2	1.7%		32	0.5%		1.0%	0	0.0%	0	0.0%	1.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*115*	*100%*		*6,273*	*100%*		*100.0%*	*49*	*100%*	*3,845*	*100%*	*100%*	*14*	*100%*		*962*	*100%*		*35*	*100%*		*2,883*	*100%*	
	Loan Size	$100,000 or Less	99	86.1%	90.1%	2,192	34.9%	31.6%		37	75.5%	1,315	34.2%		9	64.3%	91.7%	286	29.7%	35.1%	28	80.0%	91.7%	1,029	35.7%	35.5%
		$100,001 - $250,000	11	9.6%	5.4%	2,010	32.0%	18.2%		9	18.4%	1,503	39.1%		5	35.7%	4.9%	676	70.3%	20.2%	4	11.4%	4.6%	827	28.7%	18.3%
		$250,001 - $1 Million	5	4.3%	4.5%	2,071	33.0%	50.2%		3	6.1%	1,027	26.7%		0	0.0%	3.4%	0	0.0%	44.7%	3	8.6%	3.7%	1,027	35.6%	46.3%
		Total	*115*	*100%*	*100.0%*	*6,273*	*100%*	*100.0%*		*49*	*100%*	*3,845*	*100%*		*14*	*100%*	*100%*	*962*	*100%*	*100%*	*35*	*100%*	*100%*	*2,883*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	89	97.8%		1,699	76.7%			22	78.6%	859	43.3%		7	70.0%		157	29.1%		15	83.3%		702	48.6%	
		$100,001 - $250,000	1	1.1%		250	11.3%			5	17.9%	797	40.2%		3	30.0%		382	70.9%		2	11.1%		415	28.7%	
		$250,001 - $1 Million	1	1.1%		265	12.0%			1	3.6%	327	16.5%		0	0.0%		0	0.0%		1	5.6%		327	22.6%	
		Total	*91*	*100%*		*2,214*	*100%*			*28*	*100%*	*1,983*	*100%*		*10*	*100%*		*539*	*100%*		*18*	*100%*		*1,444*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	2	66.7%	36.8%	404	78.3%	53.1%	94.1%	3	37.5%	826	39.1%	93.7%	1	25%	52.6%	400	34%	52.7%	2	50%	46.8%	426	46%	47.4%
		Over $1 Million	1	33.3%		112	21.7%		5.9%	5	62.5%	1,289	60.9%	6.3%	3	75.0%		789	66.4%		2	50.0%		500	54.0%	
		Total Rev. available	3	100.0%		516	100.0%		100.0%	8	100.0%	2,115	100.0%	100.0%	4	100.0%		1,189	100.0%		4	100.0%		926	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*3*	*100%*		*516*	*100%*		*100%*	*8*	*100%*	*2,115*	*100%*	*100%*	*4*	*100%*		*1,189*	*100%*		*4*	*100%*		*926*	*100%*	
	Loan Size	$100,000 or Less	1	33.3%	89.5%	4	0.8%	29.6%		1	12.5%	26	1.2%		0	0.0%	80.7%	0	0.0%	20.6%	1	25.0%	87.1%	26	2.8%	37.2%
		$100,001 - $250,000	1	33.3%	7.0%	112	21.7%	34.1%		4	50.0%	1,000	47.3%		2	50.0%	8.8%	500	42.1%	27.9%	2	50.0%	11.3%	500	54.0%	48.8%
		$250,001 - $500,000	1	33.3%	3.5%	400	77.5%	36.3%		3	37.5%	1,089	51.5%		2	50.0%	10.5%	689	57.9%	51.5%	1	25.0%	1.6%	400	43.2%	13.9%
		Total	*3*	*100%*	*100%*	*516*	*100%*	*100%*		*8*	*100%*	*2,115*	*100%*		*4*	*100%*	*100%*	*1,189*	*100%*	*100%*	*4*	*100%*	*100%*	*926*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	50.0%		4	1.0%			1	33.3%	26	3.1%		0	0.0%		0	0.0%		1	50.0%		26	6.1%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	1	50.0%		400	99.0%			2	66.7%	800	96.9%		1	100.0%		400	100.0%		1	50.0%		400	93.9%	
		Total	*2*	*100%*		*404*	*100%*			*3*	*100%*	*826*	*100%*		*1*	*100%*		*400*	*100%*		*2*	*100%*		*426*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Monroe

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	14.3%	4.0%	281	9.4%	2.4%	11.3%	4	9.1%	472	5.5%	11.2%	2	10.5%	6.1%	224	6.0%	3.8%	2	8.0%	6.9%	248	5.2%	3.8%
	Moderate	1	7.1%	5.8%	81	2.7%	4.3%	14.3%	3	6.8%	319	3.7%	12.0%	1	5.3%	8.0%	57	1.5%	4.5%	2	8.0%	8.2%	262	5.5%	5.9%
	Middle	1	7.1%	27.2%	278	9.3%	24.9%	27.7%	13	29.5%	2,462	28.8%	25.5%	4	21.1%	30.6%	527	14.0%	28.1%	9	36.0%	32.6%	1,935	40.4%	30.2%
	Upper	10	71.4%	63.0%	2,358	78.7%	68.4%	46.7%	24	54.5%	5,294	61.9%	51.3%	12	63.2%	55.3%	2,954	78.5%	63.6%	12	48.0%	52.2%	2,340	48.9%	60.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	*14*	*100%*	*100%*	*2,998*	*100%*	*100%*	*100%*	*44*	*100%*	*8,547*	*100%*	*100%*	*19*	*100%*	*100%*	*3,762*	*100%*	*100%*	*25*	*100%*	*100%*	*4,785*	*100%*	*100%*
REFINANCE	Low	0	0.0%	3.6%	0	0.0%	1.7%	11.3%	3	10.7%	265	10.3%	11.2%	2	12.5%	7.2%	199	12.6%	4.6%	1	8.3%	6.0%	66	6.8%	3.0%
	Moderate	1	2.7%	6.5%	115	1.7%	5.0%	14.3%	5	17.9%	297	11.6%	12.0%	4	25.0%	9.2%	237	15.0%	5.4%	1	8.3%	13.5%	60	6.1%	9.2%
	Middle	16	43.2%	24.7%	1,894	28.0%	21.0%	27.7%	8	28.6%	873	34.1%	25.5%	4	25.0%	29.6%	417	26.3%	27.8%	4	33.3%	30.2%	456	46.7%	27.9%
	Upper	20	54.1%	65.3%	4,748	70.3%	72.3%	46.7%	12	42.9%	1,126	44.0%	51.3%	6	37.5%	54.0%	731	46.1%	62.1%	6	50.0%	50.2%	395	40.4%	59.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*37*	*100%*	*100%*	*6,757*	*100%*	*100%*	*100%*	*28*	*100%*	*2,561*	*100%*	*100%*	*16*	*100%*	*100%*	*1,584*	*100%*	*100%*	*12*	*100%*	*100%*	*977*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	3.2%	0	0.0%	1.0%	11.3%	3	13.0%	475	26.6%	11.2%	3	18.8%	11.1%	475	44.6%	10.3%	0	0.0%	11.1%	0	0.0%	12.9%
	Moderate	0	0.0%	11.1%	0	0.0%	5.0%	14.3%	0	0.0%	0	0.0%	12.0%	0	0.0%	3.3%	0	0.0%	1.9%	0	0.0%	14.1%	0	0.0%	8.7%
	Middle	5	29.4%	19.0%	358	32.6%	17.8%	27.7%	6	26.1%	258	14.4%	25.5%	3	18.8%	32.2%	150	14.1%	28.7%	3	42.9%	33.3%	108	14.9%	30.0%
	Upper	12	70.6%	66.7%	741	67.4%	76.1%	46.7%	14	60.9%	1,056	59.0%	51.3%	10	62.5%	53.3%	441	41.4%	59.1%	4	57.1%	41.4%	615	85.1%	48.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*17*	*100%*	*100%*	*1,099*	*100%*	*100%*	*100%*	*23*	*100%*	*1,789*	*100%*	*100%*	*16*	*100%*	*100%*	*1,066*	*100%*	*100%*	*7*	*100%*	*100%*	*723*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	34.1%	0	0.0%	20.8%	16.8%	0	0.0%	0	0.0%	19.0%	0	0.0%	15.7%	0	0.0%	8.4%	0	0.0%	25.0%	0	0.0%	23.7%
	Moderate	0	0.0%	11.1%	0	0.0%	4.9%	6.2%	0	0.0%	0	0.0%	19.0%	0	0.0%	33.9%	0	0.0%	25.3%	0	0.0%	23.6%	0	0.0%	33.2%
	Middle	0	0.0%	23.7%	0	0.0%	28.4%	22.8%	1	100.0%	2,774	100.0%	27.6%	0	0.0%	20.7%	0	0.0%	36.0%	1	100.0%	16.7%	2,774	100.0%	25.2%
	Upper	0	0.0%	31.1%	0	0.0%	45.9%	54.2%	0	0.0%	0	0.0%	34.4%	0	0.0%	29.8%	0	0.0%	30.3%	0	0.0%	34.7%	0	0.0%	17.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*2,774*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*2,774*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	9.1%	2.4%	20	2.9%	0.7%	11.3%	1	16.7%	50	14.0%	11.2%	1	33.3%	3.8%	50	27.8%	3.8%	0	0.0%	2.4%	0	0.0%	0.9%
	Moderate	1	9.1%	4.8%	55	8.0%	2.5%	14.3%	0	0.0%	0	0.0%	12.0%	0	0.0%	3.8%	0	0.0%	19.5%	0	0.0%	2.4%	0	0.0%	2.2%
	Middle	0	0.0%	7.1%	0	0.0%	2.8%	27.7%	2	33.3%	193	53.9%	25.5%	1	33.3%	30.8%	80	44.4%	30.9%	1	33.3%	23.8%	113	63.5%	24.8%
	Upper	9	81.8%	85.7%	614	89.1%	94.1%	46.7%	3	50.0%	115	32.1%	51.3%	1	33.3%	61.5%	50	27.8%	45.7%	2	66.7%	71.4%	65	36.5%	72.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*11*	*100%*	*100%*	*689*	*100%*	*100%*	*100%*	*6*	*100%*	*358*	*100%*	*100%*	*3*	*100%*	*100%*	*180*	*100%*	*100%*	*3*	*100%*	*100%*	*178*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Monroe

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.9%	0	0.0%	0.3%	11.3%	0	0.0%	0	0.0%	11.2%	0	0.0%	5.3%	0	0.0%	3.1%	0	0.0%	3.5%	0	0.0%	2.5%
	Moderate	0	0.0%	2.9%	0	0.0%	0.5%	14.3%	2	25.0%	207	30.8%	12.0%	0	0.0%	7.9%	0	0.0%	4.2%	2	28.6%	10.5%	207	31.6%	7.9%
	Middle	2	50.0%	32.4%	229	67.4%	32.0%	27.7%	2	25.0%	63	9.4%	25.5%	1	100.0%	21.1%	18	100.0%	25.3%	1	14.3%	21.1%	45	6.9%	21.7%
	Upper	2	50.0%	61.8%	111	32.6%	67.2%	46.7%	4	50.0%	403	59.9%	51.3%	0	0.0%	65.8%	0	0.0%	67.4%	4	57.1%	64.9%	403	61.5%	67.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*340*	*100%*	*100%*	*100%*	*8*	*100%*	*673*	*100%*	*100%*	*1*	*100%*	*100%*	*18*	*100%*	*100%*	*7*	*100%*	*100%*	*655*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	9.9%	0	0.0%	5.2%	11.3%	0	0.0%	0	0.0%	11.2%	0	0.0%	12.2%	0	0.0%	4.6%	0	0.0%	11.1%	0	0.0%	5.6%
	Moderate	0	0.0%	14.1%	0	0.0%	10.9%	14.3%	0	0.0%	0	0.0%	12.0%	0	0.0%	20.4%	0	0.0%	13.4%	0	0.0%	14.8%	0	0.0%	12.0%
	Middle	0	0.0%	28.2%	0	0.0%	25.0%	27.7%	0	0.0%	0	0.0%	25.5%	0	0.0%	34.7%	0	0.0%	31.1%	0	0.0%	33.3%	0	0.0%	31.2%
	Upper	0	0.0%	47.9%	0	0.0%	59.0%	46.7%	0	0.0%	0	0.0%	51.3%	0	0.0%	32.7%	0	0.0%	50.9%	0	0.0%	40.7%	0	0.0%	51.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	3	3.6%	4.5%	301	2.5%	3.9%	11.3%	11	10.0%	1,262	7.6%	11.2%	8	14.5%	6.9%	948	14.3%	4.7%	3	5.5%	7.2%	314	3.1%	6.0%
	Moderate	3	3.6%	6.3%	251	2.1%	4.7%	14.3%	10	9.1%	823	4.9%	12.0%	5	9.1%	9.2%	294	4.4%	7.5%	5	9.1%	10.0%	529	5.2%	9.5%
	Middle	24	28.9%	25.8%	2,759	23.2%	23.5%	27.7%	32	29.1%	6,623	39.7%	25.5%	13	23.6%	30.0%	1,192	18.0%	29.1%	19	34.5%	31.3%	5,431	53.8%	29.2%
	Upper	53	63.9%	63.4%	8,572	72.1%	67.9%	46.7%	57	51.8%	7,994	47.9%	51.3%	29	52.7%	53.9%	4,176	63.2%	58.8%	28	50.9%	51.4%	3,818	37.8%	55.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*83*	*100%*	*100%*	*11,883*	*100%*	*100%*	*100%*	*110*	*100%*	*16,702*	*100%*	*100%*	*55*	*100%*	*100%*	*6,610*	*100%*	*100%*	*55*	*100%*	*100%*	*10,092*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Monroe

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	7.1%	3.6%	81	2.7%	1.7%	25.5%	2	4.5%	105	1.2%	25.2%	1	5.3%	1.8%	24	0.6%	0.8%	1	4.0%	2.1%	81	1.7%	0.9%
	Moderate	1	7.1%	14.2%	128	4.3%	10.0%	16.0%	14	31.8%	2,048	24.0%	16.0%	5	26.3%	10.7%	709	18.8%	7.0%	9	36.0%	11.2%	1,339	28.0%	7.0%
	Middle	3	21.4%	18.7%	548	18.3%	16.7%	15.6%	14	31.8%	2,407	28.2%	15.9%	7	36.8%	17.2%	1,275	33.9%	13.9%	7	28.0%	16.9%	1,132	23.7%	14.6%
	Upper	9	64.3%	36.9%	2,241	74.7%	46.6%	42.9%	14	31.8%	3,987	46.6%	42.9%	6	31.6%	41.1%	1,754	46.6%	52.6%	8	32.0%	35.9%	2,233	46.7%	46.8%
	Unknown	0	0.0%	26.6%	0	0.0%	25.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	29.2%	0	0.0%	25.7%	0	0.0%	33.9%	0	0.0%	30.7%
	Total	*14*	*100%*	*100%*	*2,998*	*100%*	*100%*	*100%*	*44*	*100%*	*8,547*	*100%*	*100%*	*19*	*100%*	*100%*	*3,762*	*100%*	*100%*	*25*	*100%*	*100%*	*4,785*	*100%*	*100%*
REFINANCE	Low	0	0.0%	2.4%	0	0.0%	1.2%	25.5%	2	7.1%	112	4.4%	25.2%	2	12.5%	3.2%	112	7.1%	1.3%	0	0.0%	3.1%	0	0.0%	1.2%
	Moderate	4	10.8%	7.7%	355	5.3%	4.6%	16.0%	5	17.9%	398	15.5%	16.0%	4	25.0%	9.8%	332	21.0%	5.6%	1	8.3%	9.1%	66	6.8%	5.0%
	Middle	9	24.3%	15.3%	1,079	16.0%	11.8%	15.6%	6	21.4%	639	25.0%	15.9%	4	25.0%	15.7%	430	27.1%	11.5%	2	16.7%	13.1%	209	21.4%	10.0%
	Upper	24	64.9%	44.9%	5,323	78.8%	53.5%	42.9%	15	53.6%	1,412	55.1%	42.9%	6	37.5%	44.4%	710	44.8%	56.8%	9	75.0%	39.8%	702	71.9%	48.2%
	Unknown	0	0.0%	29.6%	0	0.0%	28.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	26.9%	0	0.0%	24.8%	0	0.0%	34.9%	0	0.0%	35.5%
	Total	*37*	*100%*	*100%*	*6,757*	*100%*	*100%*	*100%*	*28*	*100%*	*2,561*	*100%*	*100%*	*16*	*100%*	*100%*	*1,584*	*100%*	*100%*	*12*	*100%*	*100%*	*977*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	11.1%	0	0.0%	5.2%	25.5%	3	13.0%	87	4.9%	25.2%	2	12.5%	2.2%	51	4.8%	0.7%	1	14.3%	5.1%	36	5.0%	2.2%
	Moderate	0	0.0%	7.9%	0	0.0%	5.5%	16.0%	4	17.4%	143	8.0%	16.0%	1	6.3%	14.4%	35	3.3%	11.9%	3	42.9%	10.1%	108	14.9%	6.0%
	Middle	3	17.6%	17.5%	180	16.4%	16.4%	15.6%	4	17.4%	206	11.5%	15.9%	4	25.0%	14.4%	206	19.3%	11.1%	0	0.0%	15.2%	0	0.0%	12.0%
	Upper	14	82.4%	50.8%	919	83.6%	54.9%	42.9%	12	52.2%	1,353	75.6%	42.9%	9	56.3%	43.3%	774	72.6%	47.1%	3	42.9%	42.4%	579	80.1%	52.8%
	Unknown	0	0.0%	12.7%	0	0.0%	18.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	25.6%	0	0.0%	29.2%	0	0.0%	27.3%	0	0.0%	27.0%
	Total	*17*	*100%*	*100%*	*1,099*	*100%*	*100%*	*100%*	*23*	*100%*	*1,789*	*100%*	*100%*	*16*	*100%*	*100%*	*1,066*	*100%*	*100%*	*7*	*100%*	*100%*	*723*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	25.5%	0	0.0%	0	0.0%	25.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.6%	0	0.0%	0	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	4.4%	0	0.0%	1.1%	42.9%	0	0.0%	0	0.0%	42.9%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	6.9%	0	0.0%	2.9%
	Unknown	0	0.0%	95.6%	0	0.0%	98.9%	0.0%	1	100.0%	2,774	100.0%	0.0%	0	0.0%	99.2%	0	0.0%	100.0%	1	100.0%	93.1%	2,774	100.0%	97.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*2,774*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*2,774*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	9.1%	7.1%	20	2.9%	2.1%	25.5%	0	0.0%	0	0.0%	25.2%	0	0.0%	7.7%	0	0.0%	24.5%	0	0.0%	9.5%	0	0.0%	12.1%
	Moderate	1	9.1%	11.9%	25	3.6%	7.7%	16.0%	0	0.0%	0	0.0%	16.0%	0	0.0%	3.8%	0	0.0%	1.9%	0	0.0%	9.5%	0	0.0%	10.1%
	Middle	3	27.3%	16.7%	117	17.0%	11.6%	15.6%	2	33.3%	130	36.3%	15.9%	2	66.7%	11.5%	130	72.2%	13.1%	0	0.0%	14.3%	0	0.0%	9.7%
	Upper	6	54.5%	64.3%	527	76.5%	78.6%	42.9%	4	66.7%	228	63.7%	42.9%	1	33.3%	76.9%	50	27.8%	60.5%	3	100.0%	61.9%	178	100.0%	65.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	3.2%
	Total	*11*	*100%*	*100%*	*689*	*100%*	*100%*	*100%*	*6*	*100%*	*358*	*100%*	*100%*	*3*	*100%*	*100%*	*180*	*100%*	*100%*	*3*	*100%*	*100%*	*178*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Monroe

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.9%	0	0.0%	2.4%	25.5%	0	0.0%	0	0.0%	25.2%	0	0.0%	13.2%	0	0.0%	8.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	25.0%	23.5%	97	28.5%	12.2%	16.0%	1	12.5%	45	6.7%	16.0%	0	0.0%	2.6%	0	0.0%	0.6%	1	14.3%	19.3%	45	6.9%	19.7%
	Middle	0	0.0%	8.8%	0	0.0%	2.3%	15.6%	1	12.5%	40	5.9%	15.9%	0	0.0%	10.5%	0	0.0%	8.0%	1	14.3%	12.3%	40	6.1%	10.6%
	Upper	3	75.0%	58.8%	243	71.5%	73.4%	42.9%	6	75.0%	588	87.4%	42.9%	1	100.0%	63.2%	18	100.0%	77.8%	5	71.4%	63.2%	570	87.0%	65.6%
	Unknown	0	0.0%	5.9%	0	0.0%	9.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.5%	0	0.0%	5.5%	0	0.0%	5.3%	0	0.0%	4.1%
	Total	*4*	*100%*	*100%*	*340*	*100%*	*100%*	*100%*	*8*	*100%*	*673*	*100%*	*100%*	*1*	*100%*	*100%*	*18*	*100%*	*100%*	*7*	*100%*	*100%*	*655*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	25.5%	0	0.0%	0	0.0%	25.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.8%	0	0.0%	1.4%	16.0%	0	0.0%	0	0.0%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.6%	0	0.0%	0	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.4%	0	0.0%	1.1%	42.9%	0	0.0%	0	0.0%	42.9%	0	0.0%	2.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.8%	0	0.0%	97.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.0%	0	0.0%	98.8%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	2.4%	3.0%	101	0.8%	1.3%	25.5%	7	6.4%	304	1.8%	25.2%	5	9.1%	2.3%	187	2.8%	0.9%	2	3.6%	2.4%	117	1.2%	0.9%
	Moderate	7	8.4%	10.8%	605	5.1%	6.7%	16.0%	24	21.8%	2,634	15.8%	16.0%	10	18.2%	9.9%	1,076	16.3%	5.7%	14	25.5%	10.4%	1,558	15.4%	6.0%
	Middle	18	21.7%	16.4%	1,924	16.2%	12.9%	15.6%	27	24.5%	3,422	20.5%	15.9%	17	30.9%	15.9%	2,041	30.9%	11.4%	10	18.2%	15.3%	1,381	13.7%	12.0%
	Upper	56	67.5%	39.9%	9,253	77.9%	45.1%	42.9%	51	46.4%	7,568	45.3%	42.9%	23	41.8%	40.8%	3,306	50.0%	46.5%	28	50.9%	36.8%	4,262	42.2%	42.5%
	Unknown	0	0.0%	29.8%	0	0.0%	34.0%	0.0%	1	0.9%	2,774	16.6%	0.0%	0	0.0%	31.1%	0	0.0%	35.5%	1	1.8%	35.0%	2,774	27.5%	38.6%
	Total	*83*	*100%*	*100%*	*11,883*	*100%*	*100%*	*100%*	*110*	*100%*	*16,702*	*100%*	*100%*	*55*	*100%*	*100%*	*6,610*	*100%*	*100%*	*55*	*100%*	*100%*	*10,092*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA Monroe

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	18	22.8%	20.3%	2,100	29.0%	29.1%	19.5%	7	20.6%	2,028	28.2%	11.4%	3	18.8%	10.3%	1,010	26.2%	19.7%	4	22.2%	11.3%	1,018	30.5%	20.4%
	Moderate	14	17.7%	11.9%	2,067	28.5%	12.3%	12.2%	11	32.4%	2,899	40.3%	22.4%	6	37.5%	21.4%	1,428	37.1%	23.5%	5	27.8%	20.7%	1,471	44.1%	27.2%
	Middle	17	21.5%	21.1%	457	6.3%	17.2%	23.3%	6	17.6%	1,208	16.8%	25.4%	2	12.5%	25.9%	800	20.8%	24.5%	4	22.2%	25.1%	408	12.2%	19.7%
	Upper	30	38.0%	45.9%	2,623	36.2%	41.3%	44.8%	10	29.4%	1,051	14.6%	40.6%	5	31.3%	41.6%	610	15.9%	32.2%	5	27.8%	42.1%	441	13.2%	32.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.2%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.8%	0	0.0%	0.1%
	Total	*79*	*100%*	*100%*	*7,247*	*100%*	*100%*	*100%*	*34*	*100%*	*7,186*	*100%*	*100%*	*16*	*100%*	*100%*	*3,848*	*100%*	*100%*	*18*	*100%*	*100%*	*3,338*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	2	16.7%	7.7%	103	7.0%	8.9%	3.9%	0	0.0%	0	0.0%	3.1%	0	0.0%	4.0%	0	0.0%	7.4%	0	0.0%	4.6%	0	0.0%	9.1%
	Moderate	4	33.3%	19.4%	136	9.2%	18.8%	19.1%	2	25.0%	410	19.5%	20.3%	2	33.3%	16.7%	410	22.0%	15.0%	0	0.0%	15.3%	0	0.0%	8.9%
	Middle	5	41.7%	48.4%	1,203	81.7%	57.5%	42.4%	4	50.0%	1,450	68.9%	37.9%	4	66.7%	32.5%	1,450	78.0%	46.5%	0	0.0%	45.8%	0	0.0%	61.3%
	Upper	1	8.3%	23.9%	30	2.0%	14.8%	34.2%	2	25.0%	244	11.6%	38.3%	0	0.0%	46.0%	0	0.0%	30.9%	2	100.0%	34.4%	244	100.0%	20.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*1,472*	*100%*	*100%*	*100%*	*8*	*100%*	*2,104*	*100%*	*100%*	*6*	*100%*	*100%*	*1,860*	*100%*	*100%*	*2*	*100%*	*100%*	*244*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Monroe

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	46	58.2%	26.4%	1,419	19.6%	25.7%	90.9%	12	35.3%	1,672	23.3%	91.1%	7	43.8%	40.1%	1,133	29.4%	30.6%	5	27.8%	47.5%	539	16.1%	31.4%
		Over $1 Million	27	34.2%		5,315	73.3%		8.1%	22	64.7%	5,514	76.7%	7.9%	9	56.3%		2,715	70.6%		13	72.2%		2,799	83.9%	
		Total Rev. available	73	92.4%		6,734	92.9%		99.0%	34	100.0%	7,186	100.0%	99.0%	16	100.0%		3,848	100.0%		18	100.0%		3,338	100.0%	
		Rev. Not Known	6	7.6%		513	7.1%		1.0%	0	0.0%	0	0.0%	1.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*79*	*100%*		*7,247*	*100%*		*100.0%*	*34*	*100%*	*7,186*	*100%*	*100%*	*16*	*100%*		*3,848*	*100%*		*18*	*100%*		*3,338*	*100%*	
	Loan Size	$100,000 or Less	59	74.7%	90.1%	1,281	17.7%	32.7%		19	55.9%	656	9.1%		8	50.0%	91.4%	210	5.5%	32.9%	11	61.1%	90.8%	446	13.4%	31.6%
		$100,001 - $250,000	11	13.9%	5.5%	2,060	28.4%	19.7%		7	20.6%	1,539	21.4%		3	18.8%	4.5%	747	19.4%	18.0%	4	22.2%	5.3%	792	23.7%	21.6%
		$250,001 - $1 Million	9	11.4%	4.4%	3,906	53.9%	47.6%		8	23.5%	4,991	69.5%		5	31.3%	4.1%	2,891	75.1%	49.1%	3	16.7%	3.9%	2,100	62.9%	46.8%
		Total	*79*	*100%*	*100.0%*	*7,247*	*100%*	*100.0%*		*34*	*100%*	*7,186*	*100%*		*16*	*100%*	*100%*	*3,848*	*100%*	*100%*	*18*	*100%*	*100%*	*3,338*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	43	93.5%		571	40.2%			7	58.3%	159	9.5%		4	57.1%		45	4.0%		3	60.0%		114	21.2%	
		$100,001 - $250,000	1	2.2%		175	12.3%			4	33.3%	922	55.1%		2	28.6%		497	43.9%		2	40.0%		425	78.8%	
		$250,001 - $1 Million	2	4.3%		673	47.4%			1	8.3%	591	35.3%		1	14.3%		591	52.2%		0	0.0%		0	0.0%	
		Total	*46*	*100%*		*1,419*	*100%*			*12*	*100%*	*1,672*	*100%*		*7*	*100%*		*1,133*	*100%*		*5*	*100%*		*539*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	8	66.7%	45.2%	569	38.7%	64.4%	98.1%	4	50.0%	1,175	55.8%	98.0%	4	67%	48.4%	1,175	63%	70.0%	0	0%	38.9%	0	0%	57.0%
		Over $1 Million	2	16.7%		188	12.8%		1.9%	1	12.5%	144	6.8%	2.0%	0	0.0%		0	0.0%		1	50.0%		144	59.0%	
		Total Rev. available	10	83.3%		757	51.4%		100.0%	5	62.5%	1,319	62.7%	100.0%	4	66.7%		1,175	63.2%		1	50.0%		144	59.0%	
		Not Known	2	16.7%		715	48.6%		0.0%	3	37.5%	785	37.3%	0.0%	2	33.3%		685	36.8%		1	50.0%		100	41.0%	
		Total	*12*	*100%*		*1,472*	*100%*		*100%*	*8*	*100%*	*2,104*	*100%*	*100%*	*6*	*100%*		*1,860*	*100%*		*2*	*100%*		*244*	*100%*	
	Loan Size	$100,000 or Less	9	75.0%	76.8%	457	31.0%	31.2%		2	25.0%	200	9.5%		1	16.7%	77.0%	100	5.4%	27.8%	1	50.0%	79.4%	100	41.0%	23.7%
		$100,001 - $250,000	0	0.0%	13.5%	0	0.0%	23.7%		3	37.5%	554	26.3%		2	33.3%	15.1%	410	22.0%	33.7%	1	50.0%	12.2%	144	59.0%	32.3%
		$250,001 - $500,000	3	25.0%	9.7%	1,015	69.0%	45.1%		3	37.5%	1,350	64.2%		3	50.0%	7.9%	1,350	72.6%	38.5%	0	0.0%	8.4%	0	0.0%	44.0%
		Total	*12*	*100%*	*100%*	*1,472*	*100%*	*100%*		*8*	*100%*	*2,104*	*100%*		*6*	*100%*	*100%*	*1,860*	*100%*	*100%*	*2*	*100%*	*100%*	*244*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	7	87.5%		269	47.3%			1	25.0%	100	8.5%		1	25.0%		100	8.5%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	25.0%	225	19.1%		1	25.0%		225	19.1%		0	0.0%		0	0.0%	
		$250,001 - $500,000	1	12.5%		300	52.7%			2	50.0%	850	72.3%		2	50.0%		850	72.3%		0	0.0%		0	0.0%	
		Total	*8*	*100%*		*569*	*100%*			*4*	*100%*	*1,175*	*100%*		*4*	*100%*		*1,175*	*100%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: LA Northwest LA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar					Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	13.3%	2.3%	241	10.6%	1.4%	4.3%	1	4.8%	107	3.6%	7.4%	0	0.0%	4.5%	0	0.0%	3.6%	1	10.0%	4.0%	107	7.0%	3.3%
	Moderate	4	26.7%	7.4%	328	14.4%	5.3%	13.5%	13	61.9%	1,672	56.8%	31.6%	7	63.6%	31.6%	713	50.5%	26.6%	6	60.0%	28.9%	959	62.7%	22.6%
	Middle	4	26.7%	38.5%	382	16.7%	33.5%	39.5%	3	14.3%	468	15.9%	33.5%	1	9.1%	36.1%	144	10.2%	35.9%	2	20.0%	38.8%	324	21.2%	39.3%
	Upper	5	33.3%	51.8%	1,332	58.3%	59.8%	42.7%	3	14.3%	548	18.6%	26.2%	2	18.2%	25.9%	408	28.9%	31.9%	1	10.0%	26.8%	140	9.2%	33.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	4.8%	148	5.0%	1.2%	1	9.1%	1.8%	148	10.5%	2.0%	0	0.0%	1.6%	0	0.0%	1.1%
	Total	*15*	*100%*	*100%*	*2,283*	*100%*	*100%*	*100%*	*21*	*100%*	*2,943*	*100%*	*100%*	*11*	*100%*	*100%*	*1,413*	*100%*	*100%*	*10*	*100%*	*100%*	*1,530*	*100%*	*100%*
REFINANCE	Low	0	0.0%	1.5%	0	0.0%	1.1%	4.3%	1	5.6%	60	3.6%	7.4%	0	0.0%	5.2%	0	0.0%	4.2%	1	9.1%	7.3%	60	7.5%	3.8%
	Moderate	4	23.5%	6.5%	173	11.8%	5.0%	13.5%	7	38.9%	316	19.0%	31.6%	1	14.3%	23.7%	25	2.9%	16.4%	6	54.5%	29.4%	291	36.3%	24.0%
	Middle	8	47.1%	36.6%	945	64.2%	31.4%	39.5%	8	44.4%	983	59.3%	33.5%	4	57.1%	40.4%	533	62.1%	42.6%	4	36.4%	38.0%	450	56.2%	43.9%
	Upper	5	29.4%	55.4%	354	24.0%	62.5%	42.7%	2	11.1%	300	18.1%	26.2%	2	28.6%	27.9%	300	35.0%	35.1%	0	0.0%	22.8%	0	0.0%	26.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	2.8%	0	0.0%	1.7%	0	0.0%	2.5%	0	0.0%	1.8%
	Total	*17*	*100%*	*100%*	*1,472*	*100%*	*100%*	*100%*	*18*	*100%*	*1,659*	*100%*	*100%*	*7*	*100%*	*100%*	*858*	*100%*	*100%*	*11*	*100%*	*100%*	*801*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	8.3%	0	0.0%	4.0%	4.3%	1	9.1%	20	6.6%	7.4%	1	14.3%	16.1%	20	12.1%	16.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	50.0%	16.7%	104	40.9%	11.1%	13.5%	4	36.4%	105	34.4%	31.6%	1	14.3%	22.6%	25	15.2%	25.7%	3	75.0%	50.0%	80	57.1%	48.2%
	Middle	1	16.7%	38.9%	25	9.8%	42.2%	39.5%	5	45.5%	120	39.3%	33.5%	5	71.4%	41.9%	120	72.7%	38.3%	0	0.0%	32.4%	0	0.0%	28.1%
	Upper	2	33.3%	36.1%	125	49.2%	42.7%	42.7%	1	9.1%	60	19.7%	26.2%	0	0.0%	9.7%	0	0.0%	9.2%	1	25.0%	14.7%	60	42.9%	20.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	9.7%	0	0.0%	10.1%	0	0.0%	2.9%	0	0.0%	2.8%
	Total	*6*	*100%*	*100%*	*254*	*100%*	*100%*	*100%*	*11*	*100%*	*305*	*100%*	*100%*	*7*	*100%*	*100%*	*165*	*100%*	*100%*	*4*	*100%*	*100%*	*140*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	8.1%	0	0.0%	3.6%	20.3%	0	0.0%	0	0.0%	22.2%	0	0.0%	10.8%	0	0.0%	14.0%	0	0.0%	31.6%	0	0.0%	11.9%
	Moderate	0	0.0%	16.2%	0	0.0%	10.9%	23.7%	0	0.0%	0	0.0%	31.7%	0	0.0%	21.6%	0	0.0%	3.6%	0	0.0%	15.8%	0	0.0%	3.5%
	Middle	0	0.0%	45.9%	0	0.0%	76.2%	32.5%	0	0.0%	0	0.0%	20.8%	0	0.0%	27.0%	0	0.0%	30.2%	0	0.0%	36.8%	0	0.0%	80.8%
	Upper	0	0.0%	29.7%	0	0.0%	9.3%	23.5%	0	0.0%	0	0.0%	8.6%	0	0.0%	27.0%	0	0.0%	30.8%	0	0.0%	5.3%	0	0.0%	2.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	16.8%	0	0.0%	13.5%	0	0.0%	21.4%	0	0.0%	10.5%	0	0.0%	1.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.3%	0	0.0%	0	0.0%	7.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	50.0%	11.1%	10	9.6%	1.9%	13.5%	1	100.0%	35	100.0%	31.6%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	11.1%	35	100.0%	3.8%
	Middle	1	50.0%	44.4%	94	90.4%	50.8%	39.5%	0	0.0%	0	0.0%	33.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	22.2%	0	0.0%	18.4%
	Upper	0	0.0%	44.4%	0	0.0%	47.3%	42.7%	0	0.0%	0	0.0%	26.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	66.7%	0	0.0%	77.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*104*	*100%*	*100%*	*100%*	*1*	*100%*	*35*	*100%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*1*	*100%*	*100%*	*35*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: LA Northwest LA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar					Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	5.0%	0	0.0%	4.7%	4.3%	0	0.0%	0	0.0%	7.4%	0	0.0%	14.3%	0	0.0%	8.0%	0	0.0%	3.7%	0	0.0%	1.0%
	Moderate	0	0.0%	15.0%	0	0.0%	5.8%	13.5%	1	100.0%	50	100.0%	31.6%	1	100.0%	14.3%	50	100.0%	9.3%	0	0.0%	25.9%	0	0.0%	34.1%
	Middle	0	0.0%	55.0%	0	0.0%	56.4%	39.5%	0	0.0%	0	0.0%	33.5%	0	0.0%	19.0%	0	0.0%	23.4%	0	0.0%	44.4%	0	0.0%	41.1%
	Upper	1	100.0%	25.0%	263	100.0%	33.1%	42.7%	0	0.0%	0	0.0%	26.2%	0	0.0%	52.4%	0	0.0%	59.3%	0	0.0%	25.9%	0	0.0%	23.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*263*	*100%*	*100%*	*100%*	*1*	*100%*	*50*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.3%	0	0.0%	0	0.0%	7.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	35.7%	0	0.0%	25.7%	13.5%	0	0.0%	0	0.0%	31.6%	0	0.0%	50.0%	0	0.0%	44.2%	0	0.0%	33.3%	0	0.0%	26.7%
	Middle	0	0.0%	28.6%	0	0.0%	22.0%	39.5%	0	0.0%	0	0.0%	33.5%	0	0.0%	31.3%	0	0.0%	32.5%	0	0.0%	50.0%	0	0.0%	48.4%
	Upper	0	0.0%	35.7%	0	0.0%	52.3%	42.7%	0	0.0%	0	0.0%	26.2%	0	0.0%	12.5%	0	0.0%	15.7%	0	0.0%	16.7%	0	0.0%	24.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.2%	0	0.0%	6.3%	0	0.0%	7.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	4.9%	2.1%	241	5.5%	1.5%	4.3%	3	5.8%	187	3.7%	7.4%	1	3.8%	5.2%	20	0.8%	4.8%	2	7.7%	5.0%	167	6.7%	3.9%
	Moderate	12	29.3%	7.5%	615	14.1%	5.8%	13.5%	26	50.0%	2,178	43.6%	31.6%	10	38.5%	28.7%	813	32.7%	21.4%	16	61.5%	29.3%	1,365	54.5%	21.9%
	Middle	14	34.1%	37.8%	1,446	33.0%	36.7%	39.5%	16	30.8%	1,571	31.5%	33.5%	10	38.5%	37.0%	797	32.1%	37.2%	6	23.1%	38.6%	774	30.9%	43.0%
	Upper	13	31.7%	52.5%	2,074	47.4%	56.0%	42.7%	6	11.5%	908	18.2%	26.2%	4	15.4%	26.5%	708	28.5%	32.8%	2	7.7%	25.3%	200	8.0%	30.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.9%	148	3.0%	1.2%	1	3.8%	2.6%	148	6.0%	3.8%	0	0.0%	1.9%	0	0.0%	1.3%
	Total	*41*	*100%*	*100%*	*4,376*	*100%*	*100%*	*100%*	*52*	*100%*	*4,992*	*100%*	*100%*	*26*	*100%*	*100%*	*2,486*	*100%*	*100%*	*26*	*100%*	*100%*	*2,506*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Northwest LA

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	13.3%	2.1%	158	6.9%	0.9%	24.3%	3	14.3%	206	7.0%	27.7%	2	18.2%	2.9%	142	10.0%	1.2%	1	10.0%	1.8%	64	4.2%	0.6%
	Moderate	2	13.3%	11.3%	142	6.2%	7.1%	16.0%	2	9.5%	86	2.9%	19.1%	1	9.1%	11.4%	61	4.3%	7.1%	1	10.0%	10.2%	25	1.6%	5.5%
	Middle	4	26.7%	18.0%	431	18.9%	14.2%	16.2%	6	28.6%	719	24.4%	16.8%	3	27.3%	20.1%	343	24.3%	16.7%	3	30.0%	16.4%	376	24.6%	11.2%
	Upper	7	46.7%	45.0%	1,552	68.0%	55.4%	43.5%	10	47.6%	1,932	65.6%	36.4%	5	45.5%	41.1%	867	61.4%	51.0%	5	50.0%	45.1%	1,065	69.6%	57.1%
	Unknown	0	0.0%	23.6%	0	0.0%	22.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	24.4%	0	0.0%	24.0%	0	0.0%	26.5%	0	0.0%	25.5%
	Total	*15*	*100%*	*100%*	*2,283*	*100%*	*100%*	*100%*	*21*	*100%*	*2,943*	*100%*	*100%*	*11*	*100%*	*100%*	*1,413*	*100%*	*100%*	*10*	*100%*	*100%*	*1,530*	*100%*	*100%*
REFINANCE	Low	1	5.9%	1.8%	31	2.1%	0.5%	24.3%	3	16.7%	134	8.1%	27.7%	0	0.0%	4.4%	0	0.0%	2.0%	3	27.3%	4.1%	134	16.7%	1.9%
	Moderate	2	11.8%	6.1%	50	3.4%	3.2%	16.0%	5	27.8%	288	17.4%	19.1%	2	28.6%	8.2%	165	19.2%	4.3%	3	27.3%	8.5%	123	15.4%	4.4%
	Middle	4	23.5%	11.4%	386	26.2%	8.3%	16.2%	1	5.6%	32	1.9%	16.8%	0	0.0%	13.3%	0	0.0%	8.0%	1	9.1%	13.9%	32	4.0%	10.8%
	Upper	10	58.8%	53.2%	1,005	68.3%	59.0%	43.5%	8	44.4%	1,055	63.6%	36.4%	4	57.1%	46.8%	543	63.3%	55.7%	4	36.4%	51.3%	512	63.9%	57.0%
	Unknown	0	0.0%	27.5%	0	0.0%	29.0%	0.0%	1	5.6%	150	9.0%	0.0%	1	14.3%	27.3%	150	17.5%	30.0%	0	0.0%	22.2%	0	0.0%	25.9%
	Total	*17*	*100%*	*100%*	*1,472*	*100%*	*100%*	*100%*	*18*	*100%*	*1,659*	*100%*	*100%*	*7*	*100%*	*100%*	*858*	*100%*	*100%*	*11*	*100%*	*100%*	*801*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	8.3%	0	0.0%	5.2%	24.3%	2	18.2%	45	14.8%	27.7%	2	28.6%	12.9%	45	27.3%	11.8%	0	0.0%	2.9%	0	0.0%	0.9%
	Moderate	1	16.7%	11.1%	40	15.7%	4.8%	16.0%	2	18.2%	49	16.1%	19.1%	2	28.6%	19.4%	49	29.7%	16.0%	0	0.0%	8.8%	0	0.0%	5.0%
	Middle	1	16.7%	8.3%	25	9.8%	8.5%	16.2%	4	36.4%	81	26.6%	16.8%	3	42.9%	16.1%	71	43.0%	9.6%	1	25.0%	20.6%	10	7.1%	16.0%
	Upper	4	66.7%	66.7%	189	74.4%	76.4%	43.5%	3	27.3%	130	42.6%	36.4%	0	0.0%	45.2%	0	0.0%	55.4%	3	75.0%	41.2%	130	92.9%	47.1%
	Unknown	0	0.0%	5.6%	0	0.0%	5.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.5%	0	0.0%	7.1%	0	0.0%	26.5%	0	0.0%	31.0%
	Total	*6*	*100%*	*100%*	*254*	*100%*	*100%*	*100%*	*11*	*100%*	*305*	*100%*	*100%*	*7*	*100%*	*100%*	*165*	*100%*	*100%*	*4*	*100%*	*100%*	*140*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.3%	0	0.0%	0	0.0%	27.7%	0	0.0%	2.7%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.7%	0	0.0%	0.2%	16.0%	0	0.0%	0	0.0%	19.1%	0	0.0%	2.7%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	16.8%	0	0.0%	2.7%	0	0.0%	0.2%	0	0.0%	5.3%	0	0.0%	0.1%
	Upper	0	0.0%	13.5%	0	0.0%	10.9%	43.5%	0	0.0%	0	0.0%	36.4%	0	0.0%	8.1%	0	0.0%	8.3%	0	0.0%	15.8%	0	0.0%	6.9%
	Unknown	0	0.0%	83.8%	0	0.0%	88.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	83.8%	0	0.0%	90.8%	0	0.0%	78.9%	0	0.0%	92.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	50.0%	11.1%	10	9.6%	1.9%	24.3%	0	0.0%	0	0.0%	27.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	22.2%	0	0.0%	9.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	16.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	1	50.0%	88.9%	94	90.4%	98.1%	43.5%	1	100.0%	35	100.0%	36.4%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	66.7%	35	100.0%	87.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	11.1%	0	0.0%	3.2%
	Total	*2*	*100%*	*100%*	*104*	*100%*	*100%*	*100%*	*1*	*100%*	*35*	*100%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*1*	*100%*	*100%*	*35*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Northwest LA

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	5.0%	0	0.0%	1.6%	24.3%	0	0.0%	0	0.0%	27.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.4%	0	0.0%	6.0%
	Moderate	0	0.0%	35.0%	0	0.0%	31.2%	16.0%	0	0.0%	0	0.0%	19.1%	0	0.0%	19.0%	0	0.0%	15.3%	0	0.0%	3.7%	0	0.0%	2.2%
	Middle	0	0.0%	15.0%	0	0.0%	16.8%	16.2%	0	0.0%	0	0.0%	16.8%	0	0.0%	28.6%	0	0.0%	14.2%	0	0.0%	18.5%	0	0.0%	17.0%
	Upper	1	100.0%	25.0%	263	100.0%	27.9%	43.5%	1	100.0%	50	100.0%	36.4%	1	100.0%	47.6%	50	100.0%	68.6%	0	0.0%	59.3%	0	0.0%	65.0%
	Unknown	0	0.0%	20.0%	0	0.0%	22.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	1.9%	0	0.0%	11.1%	0	0.0%	9.9%
	Total	*1*	*100%*	*100%*	*263*	*100%*	*100%*	*100%*	*1*	*100%*	*50*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.3%	0	0.0%	0	0.0%	27.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	16.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	43.5%	0	0.0%	0	0.0%	36.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	9.8%	2.1%	199	4.5%	0.7%	24.3%	8	15.4%	385	7.7%	27.7%	4	15.4%	3.5%	187	7.5%	1.4%	4	15.4%	2.5%	198	7.9%	0.9%
	Moderate	5	12.2%	8.8%	232	5.3%	4.8%	16.0%	9	17.3%	423	8.5%	19.1%	5	19.2%	10.4%	275	11.1%	5.7%	4	15.4%	9.4%	148	5.9%	4.8%
	Middle	9	22.0%	14.3%	842	19.2%	10.2%	16.2%	11	21.2%	832	16.7%	16.8%	6	23.1%	17.5%	414	16.7%	12.5%	5	19.2%	15.4%	418	16.7%	10.4%
	Upper	23	56.1%	48.4%	3,103	70.9%	52.6%	43.5%	23	44.2%	3,202	64.1%	36.4%	10	38.5%	41.9%	1,460	58.7%	48.4%	13	50.0%	45.9%	1,742	69.5%	53.6%
	Unknown	0	0.0%	26.4%	0	0.0%	31.7%	0.0%	1	1.9%	150	3.0%	0.0%	1	3.8%	26.8%	150	6.0%	32.0%	0	0.0%	26.8%	0	0.0%	30.3%
	Total	*41*	*100%*	*100%*	*4,376*	*100%*	*100%*	*100%*	*52*	*100%*	*4,992*	*100%*	*100%*	*26*	*100%*	*100%*	*2,486*	*100%*	*100%*	*26*	*100%*	*100%*	*2,506*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA Northwest LA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	3	6.3%	5.7%	158	10.6%	6.3%	6.4%	2	8.7%	22	0.7%	9.9%	1	10.0%	8.1%	5	0.5%	7.3%	1	7.7%	7.9%	17	0.8%	5.9%
	Moderate	9	18.8%	11.6%	179	12.0%	8.0%	18.0%	7	30.4%	349	11.4%	26.1%	3	30.0%	20.4%	188	18.3%	13.9%	4	30.8%	20.8%	161	7.9%	16.0%
	Middle	22	45.8%	28.8%	694	46.7%	22.0%	27.6%	4	17.4%	60	2.0%	30.1%	3	30.0%	31.9%	57	5.6%	28.7%	1	7.7%	32.7%	3	0.1%	33.8%
	Upper	14	29.2%	52.9%	455	30.6%	63.4%	48.1%	9	39.1%	2,620	85.3%	25.9%	3	30.0%	31.4%	775	75.6%	40.8%	6	46.2%	31.3%	1,845	90.2%	36.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	4.3%	20	0.7%	8.1%	0	0.0%	7.1%	0	0.0%	9.1%	1	7.7%	6.8%	20	1.0%	7.9%
	Tr Unknown	0	0.0%	0.9%	0	0.0%	0.3%		0	0.0%	0	0.0%		0	0.0%	1.1%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.2%
	Total	*48*	*100%*	*100%*	*1,486*	*100%*	*100%*	*100%*	*23*	*100%*	*3,071*	*100%*	*100%*	*10*	*100%*	*100%*	*1,025*	*100%*	*100%*	*13*	*100%*	*100%*	*2,046*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	2.9%	0	0.0%	2.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	8.3%	0	0.0%	20.0%	4.6%	0	0.0%	0	0.0%	27.6%	0	0.0%	27.9%	0	0.0%	28.8%	0	0.0%	24.1%	0	0.0%	19.9%
	Middle	2	100.0%	19.4%	79	100.0%	23.4%	39.1%	0	0.0%	0	0.0%	39.1%	0	0.0%	29.4%	0	0.0%	25.0%	0	0.0%	40.7%	0	0.0%	33.8%
	Upper	0	0.0%	72.2%	0	0.0%	56.6%	54.0%	0	0.0%	0	0.0%	29.9%	0	0.0%	38.2%	0	0.0%	41.5%	0	0.0%	33.3%	0	0.0%	45.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	1.5%	0	0.0%	1.8%	0	0.0%	1.9%	0	0.0%	0.5%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*79*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Northwest LA

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	42	87.5%	28.3%	1,007	67.8%	30.5%	91.1%	13	56.5%	898	29.2%	90.8%	6	60.0%	51.5%	446	43.5%	41.9%	7	53.8%	54.8%	452	22.1%	42.4%
		Over $1 Million	5	10.4%		474	31.9%		7.3%	7	30.4%	625	20.4%	7.4%	4	40.0%		579	56.5%		3	23.1%		46	2.2%	
		Total Rev. available	47	97.9%		1,481	99.7%		98.4%	20	87.0%	1,523	49.6%	98.3%	10	100.0%		1,025	100.0%		10	76.9%		498	24.3%	
		Rev. Not Known	1	2.1%		5	0.3%		1.6%	3	13.0%	1,548	50.4%	1.7%	0	0.0%		0	0.0%		3	23.1%		1,548	75.7%	
		Total	*48*	*100%*		*1,486*	*100%*		*100.0%*	*23*	*100%*	*3,071*	*100%*	*100%*	*10*	*100%*		*1,025*	*100%*		*13*	*100%*		*2,046*	*100%*	
	Loan Size	$100,000 or Less	45	93.8%	90.4%	880	59.2%	32.5%		16	69.6%	332	10.8%		7	70.0%	90.1%	105	10.2%	30.5%	9	69.2%	91.1%	227	11.1%	35.0%
		$100,001 - $250,000	3	6.3%	5.6%	606	40.8%	20.1%		4	17.4%	791	25.8%		2	20.0%	5.4%	420	41.0%	18.3%	2	15.4%	5.3%	371	18.1%	21.4%
		$250,001 - $1 Million	0	0.0%	4.0%	0	0.0%	47.4%		3	13.0%	1,948	63.4%		1	10.0%	4.5%	500	48.8%	51.3%	2	15.4%	3.5%	1,448	70.8%	43.6%
		Total	*48*	*100%*	*100.0%*	*1,486*	*100%*	*100.0%*		*23*	*100%*	*3,071*	*100%*		*10*	*100%*	*100%*	*1,025*	*100%*	*100%*	*13*	*100%*	*100%*	*2,046*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	41	97.6%		761	75.6%			9	69.2%	107	11.9%		4	66.7%		26	5.8%		5	71.4%		81	17.9%	
		$100,001 - $250,000	1	2.4%		246	24.4%			4	30.8%	791	88.1%		2	33.3%		420	94.2%		2	28.6%		371	82.1%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*42*	*100%*		*1,007*	*100%*			*13*	*100%*	*898*	*100%*		*6*	*100%*		*446*	*100%*		*7*	*100%*		*452*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	1	50.0%	45.8%	15	19.0%	59.4%	95.4%	0	0.0%	0	0.0%	95.4%	0	0.0%	52.9%	0	0.0%	48.6%	0	0.0%	79.6%	0	0.0%	82.5%
		Over $1 Million	1	50.0%		64	81.0%		4.6%	0	0.0%	0	0.0%	4.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	2	100.0%		79	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*79*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	2	100.0%	90.3%	79	100.0%	62.2%		0	0.0%	0	0.0%		0	0.0%	73.5%	0	0.0%	29.1%	0	0.0%	74.1%	0	0.0%	28.0%
		$100,001 - $250,000	0	0.0%	8.3%	0	0.0%	29.2%		0	0.0%	0	0.0%		0	0.0%	16.2%	0	0.0%	29.3%	0	0.0%	22.2%	0	0.0%	54.9%
		$250,001 - $500,000	0	0.0%	1.4%	0	0.0%	8.5%		0	0.0%	0	0.0%		0	0.0%	10.3%	0	0.0%	41.6%	0	0.0%	3.7%	0	0.0%	17.1%
		Total	*2*	*100%*	*100%*	*79*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		15	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*15*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Shreveport

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.7%	0	0.0%	1.2%	7.8%	1	0.5%	424	0.9%	3.5%	1	0.9%	1.4%	424	1.5%	0.8%	0	0.0%	1.4%	0	0.0%	0.8%
	Moderate	11	7.6%	7.8%	1,430	3.7%	4.4%	14.4%	21	11.1%	3,181	6.6%	18.5%	14	12.6%	12.5%	2,114	7.5%	7.6%	7	9.0%	11.5%	1,067	5.5%	6.9%
	Middle	35	24.3%	30.1%	7,751	19.9%	26.0%	33.6%	44	23.3%	7,998	16.7%	33.2%	28	25.2%	32.3%	5,081	17.9%	27.9%	16	20.5%	34.0%	2,917	15.0%	28.9%
	Upper	98	68.1%	60.4%	29,759	76.4%	68.4%	44.2%	122	64.6%	36,031	75.3%	42.7%	68	61.3%	53.1%	20,742	73.1%	62.9%	54	69.2%	52.4%	15,289	78.4%	62.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.5%	233	0.5%	2.1%	0	0.0%	0.8%	0	0.0%	0.7%	1	1.3%	0.6%	233	1.2%	0.6%
	Total	*144*	*100%*	*100%*	*38,940*	*100%*	*100%*	*100%*	*189*	*100%*	*47,867*	*100%*	*100%*	*111*	*100%*	*100%*	*28,361*	*100%*	*100%*	*78*	*100%*	*100%*	*19,506*	*100%*	*100%*
REFINANCE	Low	1	0.7%	1.3%	67	0.3%	1.0%	7.8%	2	2.4%	150	1.3%	3.5%	1	2.1%	2.3%	60	0.9%	1.0%	1	2.9%	3.2%	90	2.0%	1.6%
	Moderate	9	6.4%	6.0%	713	3.1%	3.7%	14.4%	14	17.1%	1,336	11.7%	18.5%	9	18.8%	14.2%	683	9.9%	9.5%	5	14.7%	17.0%	653	14.5%	11.7%
	Middle	53	37.9%	28.7%	7,007	30.8%	24.7%	33.6%	21	25.6%	2,951	25.9%	33.2%	15	31.3%	32.8%	2,087	30.2%	28.9%	6	17.6%	31.1%	864	19.2%	30.8%
	Upper	77	55.0%	64.0%	14,985	65.8%	70.6%	44.2%	44	53.7%	6,863	60.1%	42.7%	22	45.8%	48.9%	3,972	57.4%	58.7%	22	64.7%	47.6%	2,891	64.3%	55.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.2%	115	1.0%	2.1%	1	2.1%	1.7%	115	1.7%	1.9%	0	0.0%	1.1%	0	0.0%	0.9%
	Total	*140*	*100%*	*100%*	*22,772*	*100%*	*100%*	*100%*	*82*	*100%*	*11,415*	*100%*	*100%*	*48*	*100%*	*100%*	*6,917*	*100%*	*100%*	*34*	*100%*	*100%*	*4,498*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	8.1%	3.2%	124	6.0%	2.2%	7.8%	1	1.4%	38	0.9%	3.5%	1	2.9%	2.3%	38	1.7%	0.9%	0	0.0%	1.4%	0	0.0%	1.9%
	Moderate	5	13.5%	11.9%	194	9.5%	8.8%	14.4%	15	21.1%	346	8.3%	18.5%	7	20.0%	11.0%	149	6.7%	7.2%	8	22.2%	19.1%	197	10.3%	13.9%
	Middle	13	35.1%	32.4%	673	32.8%	28.8%	33.6%	21	29.6%	1,369	33.0%	33.2%	12	34.3%	35.4%	906	40.7%	31.2%	9	25.0%	29.6%	463	24.1%	27.8%
	Upper	16	43.2%	52.5%	1,061	51.7%	60.3%	44.2%	34	47.9%	2,391	57.7%	42.7%	15	42.9%	51.3%	1,131	50.9%	60.6%	19	52.8%	49.1%	1,260	65.6%	53.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	3.0%
	Total	*37*	*100%*	*100%*	*2,052*	*100%*	*100%*	*100%*	*71*	*100%*	*4,144*	*100%*	*100%*	*35*	*100%*	*100%*	*2,224*	*100%*	*100%*	*36*	*100%*	*100%*	*1,920*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	30.5%	0	0.0%	22.4%	13.9%	0	0.0%	0	0.0%	4.8%	0	0.0%	23.8%	0	0.0%	23.7%	0	0.0%	23.8%	0	0.0%	27.1%
	Moderate	0	0.0%	26.8%	0	0.0%	30.4%	30.6%	0	0.0%	0	0.0%	38.5%	0	0.0%	40.0%	0	0.0%	30.1%	0	0.0%	42.9%	0	0.0%	16.1%
	Middle	0	0.0%	25.6%	0	0.0%	21.2%	27.0%	0	0.0%	0	0.0%	17.9%	0	0.0%	17.5%	0	0.0%	14.8%	0	0.0%	19.0%	0	0.0%	8.5%
	Upper	0	0.0%	17.1%	0	0.0%	26.0%	28.5%	0	0.0%	0	0.0%	34.5%	0	0.0%	13.8%	0	0.0%	30.6%	0	0.0%	11.1%	0	0.0%	21.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.3%	0	0.0%	5.0%	0	0.0%	0.8%	0	0.0%	3.2%	0	0.0%	27.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	2.9%	3.6%	102	3.3%	1.9%	7.8%	0	0.0%	0	0.0%	3.5%	0	0.0%	1.9%	0	0.0%	0.9%	0	0.0%	2.3%	0	0.0%	1.4%
	Moderate	1	2.9%	7.2%	25	0.8%	2.5%	14.4%	3	7.5%	124	3.1%	18.5%	2	9.5%	8.5%	99	3.9%	3.2%	1	5.3%	8.3%	25	1.7%	6.4%
	Middle	14	41.2%	31.5%	773	25.0%	28.9%	33.6%	6	15.0%	443	11.1%	33.2%	2	9.5%	28.3%	107	4.2%	28.8%	4	21.1%	27.3%	336	23.4%	27.5%
	Upper	18	52.9%	57.7%	2,196	70.9%	66.7%	44.2%	30	75.0%	3,314	83.2%	42.7%	16	76.2%	60.4%	2,238	88.0%	66.2%	14	73.7%	61.4%	1,076	74.9%	64.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	2.5%	100	2.5%	2.1%	1	4.8%	0.9%	100	3.9%	0.9%	0	0.0%	0.8%	0	0.0%	0.5%
	Total	*34*	*100%*	*100%*	*3,096*	*100%*	*100%*	*100%*	*40*	*100%*	*3,981*	*100%*	*100%*	*21*	*100%*	*100%*	*2,544*	*100%*	*100%*	*19*	*100%*	*100%*	*1,437*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Shreveport

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	10.0%	2.3%	40	4.6%	0.8%	7.8%	0	0.0%	0	0.0%	3.5%	0	0.0%	3.8%	0	0.0%	2.3%	0	0.0%	2.3%	0	0.0%	0.8%
	Moderate	0	0.0%	13.6%	0	0.0%	8.0%	14.4%	1	5.9%	26	1.9%	18.5%	0	0.0%	15.2%	0	0.0%	10.4%	1	11.1%	17.1%	26	5.1%	11.3%
	Middle	3	30.0%	23.9%	262	29.8%	13.5%	33.6%	5	29.4%	203	14.5%	33.2%	1	12.5%	21.0%	20	2.3%	18.9%	4	44.4%	24.0%	183	35.6%	19.2%
	Upper	6	60.0%	60.2%	577	65.6%	77.6%	44.2%	11	64.7%	1,168	83.6%	42.7%	7	87.5%	60.0%	863	97.7%	68.3%	4	44.4%	55.8%	305	59.3%	67.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.9%
	Total	*10*	*100%*	*100%*	*879*	*100%*	*100%*	*100%*	*17*	*100%*	*1,397*	*100%*	*100%*	*8*	*100%*	*100%*	*883*	*100%*	*100%*	*9*	*100%*	*100%*	*514*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.5%	0	0.0%	2.3%	7.8%	0	0.0%	0	0.0%	3.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.5%	0	0.0%	2.5%
	Moderate	0	0.0%	16.0%	0	0.0%	10.3%	14.4%	0	0.0%	0	0.0%	18.5%	0	0.0%	24.8%	0	0.0%	16.4%	0	0.0%	35.1%	0	0.0%	26.6%
	Middle	0	0.0%	38.7%	0	0.0%	36.5%	33.6%	0	0.0%	0	0.0%	33.2%	0	0.0%	40.0%	0	0.0%	39.4%	0	0.0%	33.8%	0	0.0%	38.0%
	Upper	0	0.0%	40.7%	0	0.0%	51.0%	44.2%	0	0.0%	0	0.0%	42.7%	0	0.0%	34.4%	0	0.0%	41.6%	0	0.0%	24.7%	0	0.0%	32.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.1%	0	0.0%	0.8%	0	0.0%	2.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	6	1.6%	1.8%	333	0.5%	1.9%	7.8%	4	1.0%	612	0.9%	3.5%	3	1.3%	1.8%	522	1.3%	2.6%	1	0.6%	2.0%	90	0.3%	2.5%
	Moderate	26	7.1%	7.4%	2,362	3.5%	5.2%	14.4%	54	13.5%	5,013	7.3%	18.5%	32	14.3%	13.2%	3,045	7.4%	9.7%	22	12.5%	13.3%	1,968	7.1%	8.3%
	Middle	118	32.3%	29.6%	16,466	24.3%	25.3%	33.6%	97	24.3%	12,964	18.8%	33.2%	58	26.0%	32.3%	8,201	20.0%	27.2%	39	22.2%	32.9%	4,763	17.1%	27.9%
	Upper	215	58.9%	61.3%	48,578	71.7%	67.5%	44.2%	241	60.4%	49,767	72.3%	42.7%	128	57.4%	51.7%	28,946	70.7%	59.7%	113	64.2%	51.0%	20,821	74.7%	59.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	0.8%	448	0.7%	2.1%	2	0.9%	1.0%	215	0.5%	0.9%	1	0.6%	0.7%	233	0.8%	2.2%
	Total	*365*	*100%*	*100%*	*67,739*	*100%*	*100%*	*100%*	*399*	*100%*	*68,804*	*100%*	*100%*	*223*	*100%*	*100%*	*40,929*	*100%*	*100%*	*176*	*100%*	*100%*	*27,875*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Shreveport

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	8	5.6%	4.5%	879	2.3%	2.2%	25.1%	8	4.2%	984	2.1%	24.6%	5	4.5%	3.3%	666	2.3%	1.4%	3	3.8%	2.9%	318	1.6%	1.1%
	Moderate	27	18.8%	16.3%	4,367	11.2%	10.2%	15.6%	42	22.2%	6,740	14.1%	14.7%	27	24.3%	14.3%	4,337	15.3%	8.9%	15	19.2%	13.1%	2,403	12.3%	8.3%
	Middle	37	25.7%	20.3%	6,791	17.4%	17.2%	17.0%	37	19.6%	7,164	15.0%	17.7%	18	16.2%	20.0%	3,416	12.0%	17.0%	19	24.4%	19.0%	3,748	19.2%	15.9%
	Upper	72	50.0%	32.8%	26,903	69.1%	43.6%	42.3%	102	54.0%	32,979	68.9%	42.9%	61	55.0%	34.6%	19,942	70.3%	45.7%	41	52.6%	35.9%	13,037	66.8%	46.5%
	Unknown	0	0.0%	26.2%	0	0.0%	26.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	27.9%	0	0.0%	26.9%	0	0.0%	29.1%	0	0.0%	28.1%
	Total	*144*	*100%*	*100%*	*38,940*	*100%*	*100%*	*100%*	*189*	*100%*	*47,867*	*100%*	*100%*	*111*	*100%*	*100%*	*28,361*	*100%*	*100%*	*78*	*100%*	*100%*	*19,506*	*100%*	*100%*
REFINANCE	Low	9	6.4%	2.7%	498	2.2%	1.2%	25.1%	8	9.8%	553	4.8%	24.6%	6	12.5%	4.7%	425	6.1%	2.2%	2	5.9%	4.9%	128	2.8%	1.7%
	Moderate	28	20.0%	7.6%	2,589	11.4%	4.6%	15.6%	25	30.5%	2,387	20.9%	14.7%	16	33.3%	12.7%	1,602	23.2%	7.7%	9	26.5%	10.6%	785	17.5%	6.3%
	Middle	35	25.0%	12.4%	3,818	16.8%	9.2%	17.0%	16	19.5%	1,618	14.2%	17.7%	9	18.8%	16.9%	809	11.7%	12.5%	7	20.6%	14.8%	809	18.0%	10.7%
	Upper	68	48.6%	35.8%	15,867	69.7%	42.2%	42.3%	33	40.2%	6,857	60.1%	42.9%	17	35.4%	40.9%	4,081	59.0%	53.3%	16	47.1%	41.1%	2,776	61.7%	52.4%
	Unknown	0	0.0%	41.5%	0	0.0%	42.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	24.9%	0	0.0%	24.2%	0	0.0%	28.5%	0	0.0%	28.9%
	Total	*140*	*100%*	*100%*	*22,772*	*100%*	*100%*	*100%*	*82*	*100%*	*11,415*	*100%*	*100%*	*48*	*100%*	*100%*	*6,917*	*100%*	*100%*	*34*	*100%*	*100%*	*4,498*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	8.1%	4.6%	121	5.9%	2.6%	25.1%	14	19.7%	480	11.6%	24.6%	8	22.9%	8.4%	310	13.9%	6.2%	6	16.7%	5.4%	170	8.9%	3.7%
	Moderate	8	21.6%	12.8%	298	14.5%	8.1%	15.6%	9	12.7%	389	9.4%	14.7%	6	17.1%	14.1%	294	13.2%	9.2%	3	8.3%	10.8%	95	4.9%	6.3%
	Middle	10	27.0%	16.4%	607	29.6%	13.4%	17.0%	14	19.7%	676	16.3%	17.7%	7	20.0%	17.9%	424	19.1%	14.2%	7	19.4%	18.8%	252	13.1%	16.9%
	Upper	16	43.2%	58.0%	1,026	50.0%	59.5%	42.3%	34	47.9%	2,599	62.7%	42.9%	14	40.0%	52.9%	1,196	53.8%	61.8%	20	55.6%	56.3%	1,403	73.1%	63.0%
	Unknown	0	0.0%	8.2%	0	0.0%	16.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.8%	0	0.0%	8.6%	0	0.0%	8.7%	0	0.0%	10.1%
	Total	*37*	*100%*	*100%*	*2,052*	*100%*	*100%*	*100%*	*71*	*100%*	*4,144*	*100%*	*100%*	*35*	*100%*	*100%*	*2,224*	*100%*	*100%*	*36*	*100%*	*100%*	*1,920*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	25.1%	0	0.0%	0	0.0%	24.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.6%	0	0.0%	0	0.0%	14.7%	0	0.0%	1.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.0%	0	0.0%	0	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.4%	0	0.0%	0.7%	42.3%	0	0.0%	0	0.0%	42.9%	0	0.0%	6.3%	0	0.0%	1.0%	0	0.0%	7.9%	0	0.0%	2.7%
	Unknown	0	0.0%	97.6%	0	0.0%	99.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	92.5%	0	0.0%	98.9%	0	0.0%	92.1%	0	0.0%	97.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	3	8.8%	2.7%	91	2.9%	0.9%	25.1%	4	10.0%	120	3.0%	24.6%	1	4.8%	4.7%	25	1.0%	2.4%	3	15.8%	6.8%	95	6.6%	4.4%
	Moderate	1	2.9%	6.3%	19	0.6%	2.5%	15.6%	5	12.5%	368	9.2%	14.7%	3	14.3%	9.4%	181	7.1%	5.5%	2	10.5%	14.4%	187	13.0%	13.4%
	Middle	10	29.4%	17.1%	588	19.0%	12.5%	17.0%	5	12.5%	203	5.1%	17.7%	1	4.8%	16.0%	27	1.1%	8.1%	4	21.1%	18.2%	176	12.2%	14.2%
	Upper	20	58.8%	71.2%	2,398	77.5%	80.0%	42.3%	26	65.0%	3,290	82.6%	42.9%	16	76.2%	67.0%	2,311	90.8%	81.2%	10	52.6%	58.3%	979	68.1%	66.3%
	Unknown	0	0.0%	2.7%	0	0.0%	4.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	2.8%	0	0.0%	2.3%	0	0.0%	1.7%
	Total	*34*	*100%*	*100%*	*3,096*	*100%*	*100%*	*100%*	*40*	*100%*	*3,981*	*100%*	*100%*	*21*	*100%*	*100%*	*2,544*	*100%*	*100%*	*19*	*100%*	*100%*	*1,437*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Shreveport

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	20.0%	3.4%	74	8.4%	1.1%	25.1%	1	5.9%	26	1.9%	24.6%	0	0.0%	8.6%	0	0.0%	6.8%	1	11.1%	9.3%	26	5.1%	5.6%
	Moderate	3	30.0%	14.8%	289	32.9%	10.3%	15.6%	4	23.5%	234	16.8%	14.7%	3	37.5%	13.3%	179	20.3%	7.0%	1	11.1%	12.4%	55	10.7%	10.3%
	Middle	2	20.0%	19.3%	217	24.7%	14.2%	17.0%	4	23.5%	211	15.1%	17.7%	1	12.5%	13.3%	18	2.0%	9.4%	3	33.3%	27.9%	193	37.5%	20.7%
	Upper	3	30.0%	56.8%	299	34.0%	67.5%	42.3%	8	47.1%	926	66.3%	42.9%	4	50.0%	58.1%	686	77.7%	70.3%	4	44.4%	47.3%	240	46.7%	54.3%
	Unknown	0	0.0%	5.7%	0	0.0%	7.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.7%	0	0.0%	6.5%	0	0.0%	3.1%	0	0.0%	9.0%
	Total	*10*	*100%*	*100%*	*879*	*100%*	*100%*	*100%*	*17*	*100%*	*1,397*	*100%*	*100%*	*8*	*100%*	*100%*	*883*	*100%*	*100%*	*9*	*100%*	*100%*	*514*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.8%	0	0.0%	0.4%	25.1%	0	0.0%	0	0.0%	24.6%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.4%	0	0.0%	0.7%	15.6%	0	0.0%	0	0.0%	14.7%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.6%	0	0.0%	2.1%	17.0%	0	0.0%	0	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.8%	0	0.0%	1.2%	42.3%	0	0.0%	0	0.0%	42.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.3%	0	0.0%	95.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.4%	0	0.0%	99.1%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	25	6.8%	3.7%	1,663	2.5%	1.7%	25.1%	35	8.8%	2,163	3.1%	24.6%	20	9.0%	3.7%	1,426	3.5%	1.5%	15	8.5%	3.5%	737	2.6%	1.3%
	Moderate	67	18.4%	12.3%	7,562	11.2%	7.5%	15.6%	85	21.3%	10,118	14.7%	14.7%	55	24.7%	13.6%	6,593	16.1%	8.0%	30	17.0%	12.4%	3,525	12.6%	7.5%
	Middle	94	25.8%	16.6%	12,021	17.7%	13.2%	17.0%	76	19.0%	9,872	14.3%	17.7%	36	16.1%	18.8%	4,694	11.5%	14.7%	40	22.7%	18.0%	5,178	18.6%	14.2%
	Upper	179	49.0%	34.1%	46,493	68.6%	41.4%	42.3%	203	50.9%	46,651	67.8%	42.9%	112	50.2%	36.3%	28,216	68.9%	44.0%	91	51.7%	37.6%	18,435	66.1%	45.0%
	Unknown	0	0.0%	33.3%	0	0.0%	36.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	27.6%	0	0.0%	31.8%	0	0.0%	28.6%	0	0.0%	32.0%
	Total	*365*	*100%*	*100%*	*67,739*	*100%*	*100%*	*100%*	*399*	*100%*	*68,804*	*100%*	*100%*	*223*	*100%*	*100%*	*40,929*	*100%*	*100%*	*176*	*100%*	*100%*	*27,875*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA Shreveport

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Bank Agg	Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	%	Bank #	Bank %	Bank $ (000s)	Bank $ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
SMALL BUSINESSES	Low	58	15.6%	16.0%	5,470	23.5%	21.1%	16.0%	3	3.4%	345	1.9%	6.4%	1	2.7%	6.6%	9	0.1%	9.1%	2	3.8%	6.8%	336	4.5%	9.2%
	Moderate	95	25.6%	19.1%	5,901	25.3%	20.7%	20.7%	27	30.3%	3,746	21.2%	25.8%	13	35.1%	22.7%	2,346	23.0%	24.8%	14	26.9%	20.7%	1,400	18.7%	23.5%
	Middle	100	27.0%	28.2%	6,890	29.6%	25.9%	27.7%	19	21.3%	3,280	18.5%	25.2%	4	10.8%	26.3%	1,211	11.9%	22.5%	15	28.8%	26.4%	2,069	27.6%	23.8%
	Upper	118	31.8%	36.2%	5,022	21.6%	32.2%	35.6%	34	38.2%	7,959	44.9%	35.5%	15	40.5%	37.2%	4,491	44.0%	34.0%	19	36.5%	39.1%	3,468	46.2%	33.9%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	6	6.7%	2,380	13.4%	7.2%	4	10.8%	6.5%	2,150	21.1%	9.3%	2	3.8%	6.2%	230	3.1%	9.4%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.8%	0	0.0%	0.2%
	Total	*371*	*100%*	*100%*	*23,283*	*100%*	*100%*	*100%*	*89*	*100%*	*17,710*	*100%*	*100%*	*37*	*100%*	*100%*	*10,207*	*100%*	*100%*	*52*	*100%*	*100%*	*7,503*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	1	16.7%	5.9%	250	40.3%	13.9%	4.9%	0	0.0%	0	0.0%	3.6%	0	0.0%	1.1%	0	0.0%	2.5%	0	0.0%	3.6%	0	0.0%	0.8%
	Moderate	0	0.0%	8.5%	0	0.0%	4.1%	8.9%	0	0.0%	0	0.0%	7.2%	0	0.0%	17.0%	0	0.0%	16.1%	0	0.0%	10.8%	0	0.0%	4.5%
	Middle	4	66.7%	44.9%	367	59.2%	52.3%	41.5%	4	100.0%	869	100.0%	37.8%	1	100.0%	51.1%	310	100.0%	66.4%	3	100.0%	53.0%	559	100.0%	85.2%
	Upper	1	16.7%	39.8%	3	0.5%	29.6%	44.7%	0	0.0%	0	0.0%	48.2%	0	0.0%	27.3%	0	0.0%	13.4%	0	0.0%	30.1%	0	0.0%	9.3%
	Unknown	0	0.0%	0.8%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	3.2%	0	0.0%	2.3%	0	0.0%	1.4%	0	0.0%	1.2%	0	0.0%	0.1%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	1.1%	0	0.0%	0.2%	0	0.0%	1.2%	0	0.0%	0.2%
	Total	*6*	*100%*	*100%*	*620*	*100%*	*100%*	*100%*	*4*	*100%*	*869*	*100%*	*100%*	*1*	*100%*	*100%*	*310*	*100%*	*100%*	*3*	*100%*	*100%*	*559*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Shreveport

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Total Businesses %	Bank #	Bank %	Bank $ (000s)	Bank $ %	Total Businesses %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	299	80.6%	33.7%	7,617	32.7%	29.1%	92.5%	44	49.4%	3,796	21.4%	92.6%	18	48.6%	47.5%	1,526	15.0%	34.2%	26	50.0%	51.1%	2,270	30.3%	34.1%
		Over $1 Million	61	16.4%		14,859	63.8%		6.7%	38	42.7%	10,524	59.4%	6.4%	14	37.8%		5,991	58.7%		24	46.2%		4,533	60.4%	
		Total Rev. available	360	97.0%		22,476	96.5%		99.2%	82	92.1%	14,320	80.9%	99.0%	32	86.5%		7,517	73.6%		50	96.2%		6,803	90.7%	
		Rev. Not Known	11	3.0%		807	3.5%		0.8%	7	7.9%	3,390	19.1%	1.0%	5	13.5%		2,690	26.4%		2	3.8%		700	9.3%	
		Total	*371*	*100%*		*23,283*	*100%*		*100.0%*	*89*	*100%*	*17,710*	*100%*	*100%*	*37*	*100%*		*10,207*	*100%*		*52*	*100%*		*7,503*	*100%*	
	Loan Size	$100,000 or Less	322	86.8%	91.9%	6,764	29.1%	36.1%		49	55.1%	1,449	8.2%		17	45.9%	93.7%	458	4.5%	39.0%	32	61.5%	93.3%	991	13.2%	38.2%
		$100,001 - $250,000	30	8.1%	4.5%	5,098	21.9%	17.9%		19	21.3%	3,410	19.3%		7	18.9%	3.5%	1,402	13.7%	16.7%	12	23.1%	3.9%	2,008	26.8%	18.5%
		$250,001 - $1 Million	19	5.1%	3.7%	11,421	49.1%	45.9%		21	23.6%	12,851	72.6%		13	35.1%	2.8%	8,347	81.8%	44.3%	8	15.4%	2.8%	4,504	60.0%	43.3%
		Total	*371*	*100%*	*100.0%*	*23,283*	*100%*	*100.0%*		*89*	*100%*	*17,710*	*100%*		*37*	*100%*	*100%*	*10,207*	*100%*	*100%*	*52*	*100%*	*100%*	*7,503*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	288	96.3%		5,318	69.8%			34	77.3%	760	20.0%		15	83.3%		308	20.2%		19	73.1%		452	19.9%	
		$100,001 - $250,000	9	3.0%		1,386	18.2%			6	13.6%	1,041	27.4%		1	5.6%		202	13.2%		5	19.2%		839	37.0%	
		$250,001 - $1 Million	2	0.7%		913	12.0%			4	9.1%	1,995	52.6%		2	11.1%		1,016	66.6%		2	7.7%		979	43.1%	
		Total	*299*	*100%*		*7,617*	*100%*			*44*	*100%*	*3,796*	*100%*		*18*	*100%*		*1,526*	*100%*		*26*	*100%*		*2,270*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	5	83.3%	34.7%	310	50.0%	45.9%	95.5%	2	50.0%	249	28.7%	96.0%	0	0%	51.1%	0	0%	49.9%	2	67%	48.2%	249	45%	57.8%
		Over $1 Million	1	16.7%		310	50.0%		4.1%	2	50.0%	620	71.3%	3.6%	1	100.0%		310	100.0%		1	33.3%		310	55.5%	
		Total Rev. available	6	100.0%		620	100.0%		99.6%	4	100.0%	869	100.0%	99.6%	1	100.0%		310	100.0%		3	100.0%		559	100.0%	
		Not Known	0	0.0%		0	0.0%		0.4%	0	0.0%	0	0.0%	0.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*6*	*100%*		*620*	*100%*		*100%*	*4*	*100%*	*869*	*100%*	*100%*	*1*	*100%*		*310*	*100%*		*3*	*100%*		*559*	*100%*	
	Loan Size	$100,000 or Less	4	66.7%	89.0%	60	9.7%	37.3%		1	25.0%	7	0.8%		0	0.0%	92.0%	0	0.0%	51.8%	1	33.3%	89.2%	7	1.3%	28.7%
		$100,001 - $250,000	1	16.7%	6.8%	250	40.3%	29.4%		1	25.0%	242	27.8%		0	0.0%	5.7%	0	0.0%	27.7%	1	33.3%	3.6%	242	43.3%	15.2%
		$250,001 - $500,000	1	16.7%	4.2%	310	50.0%	33.3%		2	50.0%	620	71.3%		1	100.0%	2.3%	310	100.0%	20.5%	1	33.3%	7.2%	310	55.5%	56.1%
		Total	*6*	*100%*	*100%*	*620*	*100%*	*100%*		*4*	*100%*	*869*	*100%*		*1*	*100%*	*100%*	*310*	*100%*	*100%*	*3*	*100%*	*100%*	*559*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	80.0%		60	19.4%			1	50.0%	7	2.8%		0	0.0%		0	0.0%		1	50.0%		7	2.8%	
		$100,001 - $250,000	1	20.0%		250	80.6%			1	50.0%	242	97.2%		0	0.0%		0	0.0%		1	50.0%		242	97.2%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*5*	*100%*		*310*	*100%*			*2*	*100%*	*249*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*2*	*100%*		*249*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Southern LA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.9%	0	0.0%	0.7%	2.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	25.0%	10.5%	158	31.5%	8.8%	13.0%	3	37.5%	252	25.7%	9.2%	2	50.0%	9.5%	140	32.8%	8.7%	1	25.0%	13.4%	112	20.3%	10.8%
	Middle	2	50.0%	54.1%	256	51.0%	54.7%	59.8%	4	50.0%	523	53.4%	64.3%	1	25.0%	64.5%	83	19.4%	63.3%	3	75.0%	67.1%	440	79.7%	68.9%
	Upper	1	25.0%	34.5%	88	17.5%	35.8%	24.4%	1	12.5%	204	20.8%	26.5%	1	25.0%	26.0%	204	47.8%	28.0%	0	0.0%	19.5%	0	0.0%	20.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*502*	*100%*	*100%*	*100%*	*8*	*100%*	*979*	*100%*	*100%*	*4*	*100%*	*100%*	*427*	*100%*	*100%*	*4*	*100%*	*100%*	*552*	*100%*	*100%*
REFINANCE	Low	1	16.7%	0.5%	56	9.9%	0.1%	2.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.6%	0	0.0%	5.1%	13.0%	0	0.0%	0	0.0%	9.2%	0	0.0%	7.3%	0	0.0%	6.0%	0	0.0%	15.8%	0	0.0%	10.9%
	Middle	4	66.7%	56.6%	463	81.8%	55.6%	59.8%	1	50.0%	101	24.3%	64.3%	1	100.0%	60.9%	101	100.0%	57.4%	0	0.0%	56.8%	0	0.0%	58.3%
	Upper	1	16.7%	36.2%	47	8.3%	39.1%	24.4%	1	50.0%	315	75.7%	26.5%	0	0.0%	31.8%	0	0.0%	36.6%	1	100.0%	27.4%	315	100.0%	30.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*6*	*100%*	*100%*	*566*	*100%*	*100%*	*100%*	*2*	*100%*	*416*	*100%*	*100%*	*1*	*100%*	*100%*	*101*	*100%*	*100%*	*1*	*100%*	*100%*	*315*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.4%	0	0.0%	7.6%	13.0%	0	0.0%	0	0.0%	9.2%	0	0.0%	8.0%	0	0.0%	12.0%	0	0.0%	5.3%	0	0.0%	6.4%
	Middle	2	100.0%	65.5%	135	100.0%	62.6%	59.8%	4	100.0%	140	100.0%	64.3%	3	100.0%	80.0%	130	100.0%	80.8%	1	100.0%	73.7%	10	100.0%	54.8%
	Upper	0	0.0%	31.0%	0	0.0%	29.8%	24.4%	0	0.0%	0	0.0%	26.5%	0	0.0%	12.0%	0	0.0%	7.2%	0	0.0%	21.1%	0	0.0%	38.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*135*	*100%*	*100%*	*100%*	*4*	*100%*	*140*	*100%*	*100%*	*3*	*100%*	*100%*	*130*	*100%*	*100%*	*1*	*100%*	*100%*	*10*	*100%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.9%	0	0.0%	2.4%	14.8%	0	0.0%	0	0.0%	7.4%	0	0.0%	20.0%	0	0.0%	45.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	64.7%	0	0.0%	45.6%	59.2%	0	0.0%	0	0.0%	82.9%	0	0.0%	80.0%	0	0.0%	54.8%	0	0.0%	92.3%	0	0.0%	91.5%
	Upper	0	0.0%	29.4%	0	0.0%	52.1%	22.6%	0	0.0%	0	0.0%	9.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	8.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	50.0%	5.6%	100	66.7%	7.1%	13.0%	0	0.0%	0	0.0%	9.2%	0	0.0%	20.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	50.0%	44.4%	50	33.3%	51.1%	59.8%	1	100.0%	31	100.0%	64.3%	0	0.0%	70.0%	0	0.0%	49.9%	1	100.0%	83.3%	31	100.0%	88.1%
	Upper	0	0.0%	50.0%	0	0.0%	41.8%	24.4%	0	0.0%	0	0.0%	26.5%	0	0.0%	10.0%	0	0.0%	30.1%	0	0.0%	16.7%	0	0.0%	11.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*150*	*100%*	*100%*	*100%*	*1*	*100%*	*31*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*31*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Southern LA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	12.5%	0	0.0%	8.7%	13.0%	0	0.0%	0	0.0%	9.2%	0	0.0%	22.2%	0	0.0%	23.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	100.0%	75.0%	45	100.0%	89.1%	59.8%	0	0.0%	0	0.0%	64.3%	0	0.0%	55.6%	0	0.0%	72.9%	0	0.0%	64.7%	0	0.0%	73.8%
	Upper	0	0.0%	12.5%	0	0.0%	2.2%	24.4%	0	0.0%	0	0.0%	26.5%	0	0.0%	22.2%	0	0.0%	3.9%	0	0.0%	35.3%	0	0.0%	26.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*45*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	14.3%	0	0.0%	13.0%	13.0%	0	0.0%	0	0.0%	9.2%	0	0.0%	12.5%	0	0.0%	17.3%	0	0.0%	16.7%	0	0.0%	30.6%
	Middle	0	0.0%	21.4%	0	0.0%	23.0%	59.8%	0	0.0%	0	0.0%	64.3%	0	0.0%	62.5%	0	0.0%	54.9%	0	0.0%	83.3%	0	0.0%	69.4%
	Upper	0	0.0%	64.3%	0	0.0%	64.1%	24.4%	0	0.0%	0	0.0%	26.5%	0	0.0%	25.0%	0	0.0%	27.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	6.7%	0.7%	56	4.0%	0.4%	2.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	13.3%	8.5%	258	18.5%	6.9%	13.0%	3	20.0%	252	16.1%	9.2%	2	25.0%	9.3%	140	21.3%	9.5%	1	14.3%	12.3%	112	12.3%	10.1%
	Middle	10	66.7%	55.2%	949	67.9%	54.5%	59.8%	10	66.7%	795	50.8%	64.3%	5	62.5%	64.3%	314	47.7%	61.7%	5	71.4%	66.5%	481	53.0%	67.9%
	Upper	2	13.3%	35.6%	135	9.7%	38.2%	24.4%	2	13.3%	519	33.1%	26.5%	1	12.5%	26.4%	204	31.0%	28.8%	1	14.3%	21.2%	315	34.7%	22.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*15*	*100%*	*100%*	*1,398*	*100%*	*100%*	*100%*	*15*	*100%*	*1,566*	*100%*	*100%*	*8*	*100%*	*100%*	*658*	*100%*	*100%*	*7*	*100%*	*100%*	*908*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA Southern LA

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	3.7%	0	0.0%	1.9%	24.1%	2	25.0%	195	19.9%	20.4%	1	25.0%	2.2%	83	19.4%	1.1%	1	25.0%	2.5%	112	20.3%	1.4%
	Moderate	1	25.0%	16.3%	88	17.5%	11.4%	13.9%	0	0.0%	0	0.0%	18.5%	0	0.0%	16.3%	0	0.0%	11.1%	0	0.0%	10.1%	0	0.0%	7.0%
	Middle	2	50.0%	23.5%	289	57.6%	21.7%	18.7%	4	50.0%	362	37.0%	21.5%	2	50.0%	25.7%	140	32.8%	21.4%	2	50.0%	27.1%	222	40.2%	25.3%
	Upper	1	25.0%	38.9%	125	24.9%	47.8%	43.3%	2	25.0%	422	43.1%	39.7%	1	25.0%	37.7%	204	47.8%	48.9%	1	25.0%	35.7%	218	39.5%	44.0%
	Unknown	0	0.0%	17.5%	0	0.0%	17.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.2%	0	0.0%	17.6%	0	0.0%	24.5%	0	0.0%	22.4%
	Total	*4*	*100%*	*100%*	*502*	*100%*	*100%*	*100%*	*8*	*100%*	*979*	*100%*	*100%*	*4*	*100%*	*100%*	*427*	*100%*	*100%*	*4*	*100%*	*100%*	*552*	*100%*	*100%*
REFINANCE	Low	0	0.0%	3.2%	0	0.0%	1.3%	24.1%	0	0.0%	0	0.0%	20.4%	0	0.0%	3.9%	0	0.0%	1.8%	0	0.0%	5.3%	0	0.0%	2.0%
	Moderate	2	33.3%	8.8%	180	31.8%	5.1%	13.9%	0	0.0%	0	0.0%	18.5%	0	0.0%	11.2%	0	0.0%	6.8%	0	0.0%	4.2%	0	0.0%	2.8%
	Middle	1	16.7%	14.4%	56	9.9%	10.3%	18.7%	0	0.0%	0	0.0%	21.5%	0	0.0%	18.4%	0	0.0%	15.7%	0	0.0%	15.8%	0	0.0%	12.2%
	Upper	3	50.0%	52.1%	330	58.3%	59.0%	43.3%	2	100.0%	416	100.0%	39.7%	1	100.0%	39.7%	101	100.0%	51.6%	1	100.0%	53.7%	315	100.0%	66.3%
	Unknown	0	0.0%	21.5%	0	0.0%	24.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	26.8%	0	0.0%	24.1%	0	0.0%	21.1%	0	0.0%	16.6%
	Total	*6*	*100%*	*100%*	*566*	*100%*	*100%*	*100%*	*2*	*100%*	*416*	*100%*	*100%*	*1*	*100%*	*100%*	*101*	*100%*	*100%*	*1*	*100%*	*100%*	*315*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.1%	0	0.0%	0	0.0%	20.4%	0	0.0%	4.0%	0	0.0%	0.7%	0	0.0%	5.3%	0	0.0%	3.0%
	Moderate	0	0.0%	20.7%	0	0.0%	14.7%	13.9%	1	25.0%	70	50.0%	18.5%	1	33.3%	16.0%	70	53.8%	10.8%	0	0.0%	10.5%	0	0.0%	13.2%
	Middle	1	50.0%	31.0%	75	55.6%	29.7%	18.7%	2	50.0%	60	42.9%	21.5%	1	33.3%	20.0%	50	38.5%	19.5%	1	100.0%	15.8%	10	100.0%	7.2%
	Upper	1	50.0%	44.8%	60	44.4%	53.5%	43.3%	1	25.0%	10	7.1%	39.7%	1	33.3%	56.0%	10	7.7%	64.7%	0	0.0%	63.2%	0	0.0%	74.5%
	Unknown	0	0.0%	3.4%	0	0.0%	2.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	4.3%	0	0.0%	5.3%	0	0.0%	2.0%
	Total	*2*	*100%*	*100%*	*135*	*100%*	*100%*	*100%*	*4*	*100%*	*140*	*100%*	*100%*	*3*	*100%*	*100%*	*130*	*100%*	*100%*	*1*	*100%*	*100%*	*10*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.1%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.9%	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	0	0.0%	21.5%	0	0.0%	10.0%	0	0.0%	4.5%	0	0.0%	7.7%	0	0.0%	5.9%
	Upper	0	0.0%	11.8%	0	0.0%	5.6%	43.3%	0	0.0%	0	0.0%	39.7%	0	0.0%	10.0%	0	0.0%	6.9%	0	0.0%	15.4%	0	0.0%	20.0%
	Unknown	0	0.0%	88.2%	0	0.0%	94.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	80.0%	0	0.0%	88.6%	0	0.0%	76.9%	0	0.0%	74.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.1%	0	0.0%	0	0.0%	20.4%	0	0.0%	10.0%	0	0.0%	3.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	50.0%	16.7%	50	33.3%	8.1%	13.9%	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	27.8%	0	0.0%	24.8%	18.7%	0	0.0%	0	0.0%	21.5%	0	0.0%	10.0%	0	0.0%	6.0%	0	0.0%	33.3%	0	0.0%	46.8%
	Upper	1	50.0%	55.6%	100	66.7%	67.1%	43.3%	1	100.0%	31	100.0%	39.7%	0	0.0%	70.0%	0	0.0%	80.2%	1	100.0%	58.3%	31	100.0%	47.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	10.0%	0	0.0%	8.3%	0	0.0%	6.0%
	Total	*2*	*100%*	*100%*	*150*	*100%*	*100%*	*100%*	*1*	*100%*	*31*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*31*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA Southern LA

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.1%	0	0.0%	0	0.0%	20.4%	0	0.0%	22.2%	0	0.0%	9.9%	0	0.0%	5.9%	0	0.0%	8.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.9%	0	0.0%	0	0.0%	18.5%	0	0.0%	11.1%	0	0.0%	16.5%	0	0.0%	17.6%	0	0.0%	11.5%
	Middle	1	100.0%	25.0%	45	100.0%	11.1%	18.7%	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	4.1%
	Upper	0	0.0%	62.5%	0	0.0%	69.2%	43.3%	0	0.0%	0	0.0%	39.7%	0	0.0%	66.7%	0	0.0%	73.6%	0	0.0%	70.6%	0	0.0%	76.2%
	Unknown	0	0.0%	12.5%	0	0.0%	19.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*45*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.1%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	13.9%	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	7.1%	0	0.0%	5.1%	43.3%	0	0.0%	0	0.0%	39.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	92.9%	0	0.0%	94.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	3.1%	0	0.0%	1.5%	24.1%	2	13.3%	195	12.5%	20.4%	1	12.5%	3.1%	83	12.6%	1.3%	1	14.3%	3.2%	112	12.3%	1.6%
	Moderate	4	26.7%	12.6%	318	22.7%	8.0%	13.9%	1	6.7%	70	4.5%	18.5%	1	12.5%	13.9%	70	10.6%	9.5%	0	0.0%	8.4%	0	0.0%	5.9%
	Middle	5	33.3%	19.2%	465	33.3%	15.6%	18.7%	6	40.0%	422	26.9%	21.5%	3	37.5%	22.1%	190	28.9%	18.8%	3	42.9%	22.6%	232	25.6%	21.2%
	Upper	6	40.0%	44.2%	615	44.0%	50.3%	43.3%	6	40.0%	879	56.1%	39.7%	3	37.5%	39.0%	315	47.9%	48.3%	3	42.9%	41.7%	564	62.1%	48.1%
	Unknown	0	0.0%	20.9%	0	0.0%	24.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.8%	0	0.0%	22.1%	0	0.0%	24.1%	0	0.0%	23.2%
	Total	*15*	*100%*	*100%*	*1,398*	*100%*	*100%*	*100%*	*15*	*100%*	*1,566*	*100%*	*100%*	*8*	*100%*	*100%*	*658*	*100%*	*100%*	*7*	*100%*	*100%*	*908*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA Southern LA

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	2	9.1%	1.5%	119	6.1%	0.5%	1.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	13.6%	15.1%	115	5.9%	13.6%	14.3%	0	0.0%	0	0.0%	6.6%	0	0.0%	7.2%	0	0.0%	7.8%	0	0.0%	5.9%	0	0.0%	6.8%
	Middle	10	45.5%	54.1%	1,500	77.4%	70.7%	55.3%	6	100.0%	3,086	100.0%	77.5%	4	100.0%	72.2%	1,357	100.0%	80.6%	2	100.0%	74.4%	1,729	100.0%	84.3%
	Upper	7	31.8%	27.2%	204	10.5%	14.7%	29.1%	0	0.0%	0	0.0%	16.0%	0	0.0%	18.5%	0	0.0%	10.5%	0	0.0%	18.0%	0	0.0%	8.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.1%	0	0.0%	0.5%		0	0.0%	0	0.0%		0	0.0%	2.1%	0	0.0%	1.2%	0	0.0%	1.6%	0	0.0%	0.3%
	Total	*22*	*100%*	*100%*	*1,938*	*100%*	*100%*	*100%*	*6*	*100%*	*3,086*	*100%*	*100%*	*4*	*100%*	*100%*	*1,357*	*100%*	*100%*	*2*	*100%*	*100%*	*1,729*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	15.8%	0	0.0%	10.5%	12.1%	0	0.0%	0	0.0%	11.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	1.9%
	Middle	1	100.0%	68.4%	17	100.0%	77.2%	60.6%	0	0.0%	0	0.0%	29.4%	0	0.0%	26.7%	0	0.0%	22.1%	0	0.0%	38.5%	0	0.0%	40.4%
	Upper	0	0.0%	5.3%	0	0.0%	9.0%	27.3%	0	0.0%	0	0.0%	58.8%	0	0.0%	66.7%	0	0.0%	77.0%	0	0.0%	53.8%	0	0.0%	57.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	10.5%	0	0.0%	3.3%		0	0.0%	0	0.0%		0	0.0%	6.7%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*17*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Southern LA

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	16	72.7%	31.6%	391	20.2%	18.5%	87.5%	1	16.7%	729	23.6%	87.5%	0	0.0%	51.6%	0	0.0%	29.2%	1	50.0%	55.9%	729	42.2%	28.6%
		Over $1 Million	3	13.6%		1,425	73.5%		10.8%	5	83.3%	2,357	76.4%	10.8%	4	100.0%		1,357	100.0%		1	50.0%		1,000	57.8%	
		Total Rev. available	19	86.4%		1,816	93.7%		98.3%	6	100.0%	3,086	100.0%	98.4%	4	100.0%		1,357	100.0%		2	100.0%		1,729	100.0%	
		Rev. Not Known	3	13.6%		122	6.3%		1.7%	0	0.0%	0	0.0%	1.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*22*	*100%*		*1,938*	*100%*		*100.0%*	*6*	*100%*	*3,086*	*100%*	*100%*	*4*	*100%*		*1,357*	*100%*		*2*	*100%*		*1,729*	*100%*	
	Loan Size	$100,000 or Less	19	86.4%	91.4%	513	26.5%	32.4%		1	16.7%	53	1.7%		1	25.0%	93.1%	53	3.9%	36.0%	0	0.0%	91.2%	0	0.0%	30.6%
		$100,001 - $250,000	1	4.5%	4.4%	118	6.1%	16.8%		2	33.3%	304	9.9%		2	50.0%	3.6%	304	22.4%	16.1%	0	0.0%	5.1%	0	0.0%	20.8%
		$250,001 - $1 Million	2	9.1%	4.2%	1,307	67.4%	50.8%		3	50.0%	2,729	88.4%		1	25.0%	3.2%	1,000	73.7%	47.9%	2	100.0%	3.7%	1,729	100.0%	48.6%
		Total	*22*	*100%*	*100.0%*	*1,938*	*100%*	*100.0%*		*6*	*100%*	*3,086*	*100%*		*4*	*100%*	*100%*	*1,357*	*100%*	*100%*	*2*	*100%*	*100%*	*1,729*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	16	100.0%		391	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	100.0%	729	100.0%		0	0.0%		0	0.0%		1	100.0%		729	100.0%	
		Total	*16*	*100%*		*391*	*100%*			*1*	*100%*	*729*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*729*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	21.1%	17	100.0%	12.4%	97.0%	0	0.0%	0	0.0%	97.1%	0	0.0%	80.0%	0	0.0%	56.3%	0	0.0%	38.5%	0	0.0%	28.0%
		Over $1 Million	0	0.0%		0	0.0%		3.0%	0	0.0%	0	0.0%	2.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		17	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*17*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	100.0%	17	100.0%	100.0%		0	0.0%	0	0.0%		0	0.0%	80.0%	0	0.0%	24.9%	0	0.0%	100.0%	0	0.0%	100.0%
		$100,001 - $250,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	13.3%	0	0.0%	35.4%	0	0.0%	0.0%	0	0.0%	0.0%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	6.7%	0	0.0%	39.7%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*1*	*100%*	*100%*	*17*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		17	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*17*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA West Carroll

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	100.0%	100.0%	167	100.0%	100.0%	100.0%	2	50.0%	299	61.0%	64.2%	1	50.0%	64.3%	209	66.3%	64.4%	1	50.0%	60.0%	90	51.4%	65.5%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	50.0%	191	39.0%	35.8%	1	50.0%	35.7%	106	33.7%	35.6%	1	50.0%	40.0%	85	48.6%	34.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*167*	*100%*	*100%*	*100%*	*4*	*100%*	*490*	*100%*	*100%*	*2*	*100%*	*100%*	*315*	*100%*	*100%*	*2*	*100%*	*100%*	*175*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	4	100.0%	100.0%	426	100.0%	100.0%	100.0%	6	75.0%	422	69.9%	64.2%	5	71.4%	58.3%	397	68.6%	63.2%	1	100.0%	44.4%	25	100.0%	41.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	25.0%	182	30.1%	35.8%	2	28.6%	41.7%	182	31.4%	36.8%	0	0.0%	55.6%	0	0.0%	58.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*426*	*100%*	*100%*	*100%*	*8*	*100%*	*604*	*100%*	*100%*	*7*	*100%*	*100%*	*579*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	100.0%	100.0%	100	100.0%	100.0%	100.0%	3	100.0%	171	100.0%	64.2%	2	100.0%	80.0%	146	100.0%	86.0%	1	100.0%	100.0%	25	100.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	35.8%	0	0.0%	20.0%	0	0.0%	14.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*100*	*100%*	*100%*	*100%*	*3*	*100%*	*171*	*100%*	*100%*	*2*	*100%*	*100%*	*146*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	100.0%	0	0.0%	0	0.0%	45.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	55.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	100.0%	3	100.0%	155	100.0%	64.2%	1	100.0%	100.0%	70	100.0%	100.0%	2	100.0%	100.0%	85	100.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	35.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*3*	*100%*	*155*	*100%*	*100%*	*1*	*100%*	*100%*	*70*	*100%*	*100%*	*2*	*100%*	*100%*	*85*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA West Carroll

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	100.0%	0	0.0%	0	0.0%	64.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	35.8%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	100.0%	0	0.0%	0	0.0%	64.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	50.0%	0	0.0%	58.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	35.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	50.0%	0	0.0%	41.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	6	100.0%	100.0%	693	100.0%	100.0%	100.0%	14	77.8%	1,047	73.7%	64.2%	9	75.0%	62.7%	822	74.1%	64.3%	5	83.3%	58.9%	225	72.6%	63.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	22.2%	373	26.3%	35.8%	3	25.0%	37.3%	288	25.9%	35.7%	1	16.7%	41.1%	85	27.4%	36.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*6*	*100%*	*100%*	*693*	*100%*	*100%*	*100%*	*18*	*100%*	*1,420*	*100%*	*100%*	*12*	*100%*	*100%*	*1,110*	*100%*	*100%*	*6*	*100%*	*100%*	*310*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: LA West Carroll

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.1%	0	0.0%	0.6%	28.7%	0	0.0%	0	0.0%	20.1%	0	0.0%	2.9%	0	0.0%	1.7%	0	0.0%	5.9%	0	0.0%	3.4%
	Moderate	0	0.0%	12.1%	0	0.0%	6.9%	15.0%	1	25.0%	106	21.6%	17.5%	1	50.0%	20.0%	106	33.7%	14.0%	0	0.0%	7.1%	0	0.0%	3.5%
	Middle	1	100.0%	27.5%	167	100.0%	24.0%	16.0%	2	50.0%	175	35.7%	19.0%	0	0.0%	25.7%	0	0.0%	24.6%	2	100.0%	17.6%	175	100.0%	14.1%
	Upper	0	0.0%	40.7%	0	0.0%	50.3%	40.3%	1	25.0%	209	42.7%	43.5%	1	50.0%	31.4%	209	66.3%	38.9%	0	0.0%	48.2%	0	0.0%	54.7%
	Unknown	0	0.0%	18.7%	0	0.0%	18.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	20.8%	0	0.0%	21.2%	0	0.0%	24.2%
	Total	*1*	*100%*	*100%*	*167*	*100%*	*100%*	*100%*	*4*	*100%*	*490*	*100%*	*100%*	*2*	*100%*	*100%*	*315*	*100%*	*100%*	*2*	*100%*	*100%*	*175*	*100%*	*100%*
REFINANCE	Low	0	0.0%	1.3%	0	0.0%	0.5%	28.7%	1	12.5%	120	19.9%	20.1%	1	14.3%	2.1%	120	20.7%	2.7%	0	0.0%	11.1%	0	0.0%	5.8%
	Moderate	0	0.0%	11.3%	0	0.0%	6.5%	15.0%	3	37.5%	163	27.0%	17.5%	3	42.9%	18.8%	163	28.2%	12.4%	0	0.0%	5.6%	0	0.0%	8.5%
	Middle	2	50.0%	11.3%	275	64.6%	7.0%	16.0%	3	37.5%	216	35.8%	19.0%	2	28.6%	18.8%	191	33.0%	19.4%	1	100.0%	22.2%	25	100.0%	7.8%
	Upper	2	50.0%	51.3%	151	35.4%	56.5%	40.3%	1	12.5%	105	17.4%	43.5%	1	14.3%	41.7%	105	18.1%	45.1%	0	0.0%	61.1%	0	0.0%	78.0%
	Unknown	0	0.0%	25.0%	0	0.0%	29.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.8%	0	0.0%	20.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*426*	*100%*	*100%*	*100%*	*8*	*100%*	*604*	*100%*	*100%*	*7*	*100%*	*100%*	*579*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	28.7%	1	33.3%	50	29.2%	20.1%	1	50.0%	20.0%	50	34.2%	17.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	33.3%	0	0.0%	32.8%	15.0%	0	0.0%	0	0.0%	17.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	19.0%	0	0.0%	40.0%	0	0.0%	34.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	1	100.0%	66.7%	100	100.0%	67.2%	40.3%	2	66.7%	121	70.8%	43.5%	1	50.0%	40.0%	96	65.8%	47.7%	1	100.0%	100.0%	25	100.0%	100.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*100*	*100%*	*100%*	*100%*	*3*	*100%*	*171*	*100%*	*100%*	*2*	*100%*	*100%*	*146*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	28.7%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.0%	0	0.0%	0	0.0%	17.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.3%	0	0.0%	0	0.0%	43.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	28.7%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.0%	1	33.3%	60	38.7%	17.5%	0	0.0%	0.0%	0	0.0%	0.0%	1	50.0%	50.0%	60	70.6%	70.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	1	33.3%	25	16.1%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	50.0%	50.0%	25	29.4%	29.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.3%	1	33.3%	70	45.2%	43.5%	1	100.0%	100.0%	70	100.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*3*	*100%*	*155*	*100%*	*100%*	*1*	*100%*	*100%*	*70*	*100%*	*100%*	*2*	*100%*	*100%*	*85*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: LA West Carroll

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	28.7%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	20.0%	0	0.0%	0.3%	15.0%	0	0.0%	0	0.0%	17.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	80.0%	0	0.0%	99.7%	40.3%	0	0.0%	0	0.0%	43.5%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	28.7%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.0%	0	0.0%	0	0.0%	17.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.3%	0	0.0%	0	0.0%	43.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	1.1%	0	0.0%	0.5%	28.7%	2	11.1%	170	12.0%	20.1%	2	16.7%	3.2%	170	15.3%	2.4%	0	0.0%	6.3%	0	0.0%	3.6%
	Moderate	0	0.0%	12.1%	0	0.0%	6.6%	15.0%	5	27.8%	329	23.2%	17.5%	4	33.3%	18.3%	269	24.2%	13.0%	1	16.7%	7.1%	60	19.4%	4.4%
	Middle	3	50.0%	18.7%	442	63.8%	15.0%	16.0%	6	33.3%	416	29.3%	19.0%	2	16.7%	23.0%	191	17.2%	22.7%	4	66.7%	17.9%	225	72.6%	13.1%
	Upper	3	50.0%	46.2%	251	36.2%	54.6%	40.3%	5	27.8%	505	35.6%	43.5%	4	33.3%	36.5%	480	43.2%	41.7%	1	16.7%	49.1%	25	8.1%	56.6%
	Unknown	0	0.0%	22.0%	0	0.0%	23.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.0%	0	0.0%	20.3%	0	0.0%	19.6%	0	0.0%	22.3%
	Total	*6*	*100%*	*100%*	*693*	*100%*	*100%*	*100%*	*18*	*100%*	*1,420*	*100%*	*100%*	*12*	*100%*	*100%*	*1,110*	*100%*	*100%*	*6*	*100%*	*100%*	*310*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA West Carroll

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	4	100.0%	99.4%	282	100.0%	99.2%	100.0%	0	0.0%	0	0.0%	55.9%	0	0.0%	51.4%	0	0.0%	66.9%	0	0.0%	54.5%	0	0.0%	29.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	44.1%	0	0.0%	46.7%	0	0.0%	32.8%	0	0.0%	44.3%	0	0.0%	69.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.8%		0	0.0%	0	0.0%		0	0.0%	1.9%	0	0.0%	0.4%	0	0.0%	1.1%	0	0.0%	1.3%
	Total	*4*	*100%*	*100%*	*282*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	9	100.0%	100.0%	1,573	100.0%	100.0%	100.0%	4	80.0%	290	42.0%	68.0%	2	66.7%	64.4%	145	26.6%	52.0%	2	100.0%	54.9%	145	100.0%	56.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	20.0%	400	58.0%	32.0%	1	33.3%	35.6%	400	73.4%	48.0%	0	0.0%	43.1%	0	0.0%	43.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.0%	0	0.0%	0.3%
	Total	*9*	*100%*	*100%*	*1,573*	*100%*	*100%*	*100%*	*5*	*100%*	*690*	*100%*	*100%*	*3*	*100%*	*100%*	*545*	*100%*	*100%*	*2*	*100%*	*100%*	*145*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA West Carroll

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	2	50.0%	25.5%	16	5.7%	35.6%	92.8%	0	0.0%	0	0.0%	93.2%	0	0.0%	31.4%	0	0.0%	23.3%	0	0.0%	35.2%	0	0.0%	13.1%
		Over $1 Million	1	25.0%		116	41.1%		3.9%	0	0.0%	0	0.0%	3.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	3	75.0%		132	46.8%		96.8%	0	0.0%	0	0.0%	97.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Rev. Not Known	1	25.0%		150	53.2%		3.2%	0	0.0%	0	0.0%	2.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*282*	*100%*		*100.0%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	2	50.0%	96.9%	16	5.7%	50.1%		0	0.0%	0	0.0%		0	0.0%	96.2%	0	0.0%	39.6%	0	0.0%	97.7%	0	0.0%	51.4%
		$100,001 - $250,000	2	50.0%	1.9%	266	94.3%	11.0%		0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	3.0%	0	0.0%	1.1%	0	0.0%	5.8%
		$250,001 - $1 Million	0	0.0%	1.2%	0	0.0%	38.9%		0	0.0%	0	0.0%		0	0.0%	2.9%	0	0.0%	57.4%	0	0.0%	1.1%	0	0.0%	42.8%
		Total	*4*	*100%*	*100.0%*	*282*	*100%*	*100.0%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%		16	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*16*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	6	66.7%	32.4%	878	55.8%	42.0%	96.0%	0	0.0%	0	0.0%	96.0%	0	0%	25.4%	0	0%	28.4%	0	0%	19.6%	0	0%	30.5%
		Over $1 Million	2	22.2%		595	37.8%		4.0%	2	40.0%	190	27.5%	4.0%	1	33.3%		95	17.4%		1	50.0%		95	65.5%	
		Total Rev. available	8	88.9%		1,473	93.6%		100.0%	2	40.0%	190	27.5%	100.0%	1	33.3%		95	17.4%		1	50.0%		95	65.5%	
		Not Known	1	11.1%		100	6.4%		0.0%	3	60.0%	500	72.5%	0.0%	2	66.7%		450	82.6%		1	50.0%		50	34.5%	
		Total	*9*	*100%*		*1,573*	*100%*		*100%*	*5*	*100%*	*690*	*100%*	*100%*	*3*	*100%*		*545*	*100%*		*2*	*100%*		*145*	*100%*	
	Loan Size	$100,000 or Less	6	66.7%	87.8%	323	20.5%	41.2%		4	80.0%	290	42.0%		2	66.7%	86.4%	145	26.6%	38.8%	2	100.0%	76.5%	145	100.0%	22.7%
		$100,001 - $250,000	0	0.0%	8.1%	0	0.0%	28.1%		0	0.0%	0	0.0%		0	0.0%	8.5%	0	0.0%	26.1%	0	0.0%	19.6%	0	0.0%	56.0%
		$250,001 - $500,000	3	33.3%	4.1%	1,250	79.5%	30.7%		1	20.0%	400	58.0%		1	33.3%	5.1%	400	73.4%	35.1%	0	0.0%	3.9%	0	0.0%	21.3%
		Total	*9*	*100%*	*100%*	*1,573*	*100%*	*100%*		*5*	*100%*	*690*	*100%*		*3*	*100%*	*100%*	*545*	*100%*	*100%*	*2*	*100%*	*100%*	*145*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	66.7%		128	14.6%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	2	33.3%		750	85.4%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*6*	*100%*		*878*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

MISSISSIPPI

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MS Adams

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.1%	0	0.0%	0.5%	6.2%	0	0.0%	0	0.0%	11.5%	0	0.0%	4.5%	0	0.0%	2.9%	0	0.0%	5.9%	0	0.0%	4.8%
	Moderate	2	28.6%	32.7%	352	37.8%	30.9%	55.2%	1	14.3%	153	19.2%	24.4%	1	20.0%	16.8%	153	30.8%	12.4%	0	0.0%	24.1%	0	0.0%	18.8%
	Middle	1	14.3%	32.7%	104	11.2%	38.6%	23.5%	5	71.4%	592	74.3%	54.4%	3	60.0%	69.0%	291	58.7%	75.7%	2	100.0%	60.6%	301	100.0%	62.9%
	Upper	4	57.1%	33.5%	475	51.0%	30.1%	15.1%	1	14.3%	52	6.5%	9.7%	1	20.0%	9.7%	52	10.5%	8.9%	0	0.0%	9.4%	0	0.0%	13.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*931*	*100%*	*100%*	*100%*	*7*	*100%*	*797*	*100%*	*100%*	*5*	*100%*	*100%*	*496*	*100%*	*100%*	*2*	*100%*	*100%*	*301*	*100%*	*100%*
REFINANCE	Low	2	18.2%	2.1%	43	4.7%	0.7%	6.2%	2	14.3%	178	25.9%	11.5%	0	0.0%	6.3%	0	0.0%	2.3%	2	33.3%	10.0%	178	53.8%	6.9%
	Moderate	4	36.4%	43.4%	388	42.6%	41.6%	55.2%	3	21.4%	98	14.3%	24.4%	2	25.0%	20.0%	68	19.1%	14.0%	1	16.7%	15.0%	30	9.1%	14.3%
	Middle	2	18.2%	33.6%	288	31.6%	37.0%	23.5%	6	42.9%	290	42.2%	54.4%	4	50.0%	66.3%	236	66.3%	72.0%	2	33.3%	73.3%	54	16.3%	77.7%
	Upper	3	27.3%	20.9%	192	21.1%	20.7%	15.1%	3	21.4%	121	17.6%	9.7%	2	25.0%	7.4%	52	14.6%	11.8%	1	16.7%	1.7%	69	20.8%	1.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*11*	*100%*	*100%*	*911*	*100%*	*100%*	*100%*	*14*	*100%*	*687*	*100%*	*100%*	*8*	*100%*	*100%*	*356*	*100%*	*100%*	*6*	*100%*	*100%*	*331*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	6.2%	3	21.4%	262	29.2%	11.5%	3	27.3%	18.2%	262	34.8%	19.9%	0	0.0%	10.0%	0	0.0%	5.8%
	Moderate	4	57.1%	58.3%	405	73.6%	67.4%	55.2%	2	14.3%	185	20.6%	24.4%	1	9.1%	9.1%	100	13.3%	11.1%	1	33.3%	30.0%	85	58.2%	37.8%
	Middle	2	28.6%	25.0%	120	21.8%	18.8%	23.5%	7	50.0%	336	37.4%	54.4%	5	45.5%	59.1%	275	36.6%	57.2%	2	66.7%	50.0%	61	41.8%	51.2%
	Upper	1	14.3%	16.7%	25	4.5%	13.8%	15.1%	2	14.3%	115	12.8%	9.7%	2	18.2%	13.6%	115	15.3%	11.8%	0	0.0%	10.0%	0	0.0%	5.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*550*	*100%*	*100%*	*100%*	*14*	*100%*	*898*	*100%*	*100%*	*11*	*100%*	*100%*	*752*	*100%*	*100%*	*3*	*100%*	*100%*	*146*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0	0.0%	12.5%	0	0.0%	20.0%	0	0.0%	46.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	33.3%	0	0.0%	33.5%	27.5%	0	0.0%	0	0.0%	29.9%	0	0.0%	10.0%	0	0.0%	3.3%	0	0.0%	100.0%	0	0.0%	100.0%
	Middle	0	0.0%	66.7%	0	0.0%	66.5%	23.4%	0	0.0%	0	0.0%	57.5%	0	0.0%	70.0%	0	0.0%	50.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	28.5%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	6.2%	1	25.0%	15	9.7%	11.5%	0	0.0%	0.0%	0	0.0%	0.0%	1	33.3%	25.0%	15	27.3%	16.5%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	55.2%	0	0.0%	0	0.0%	24.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	50.0%	0	0.0%	58.0%	23.5%	3	75.0%	140	90.3%	54.4%	1	100.0%	50.0%	100	100.0%	29.0%	2	66.7%	75.0%	40	72.7%	83.5%
	Upper	0	0.0%	50.0%	0	0.0%	42.0%	15.1%	0	0.0%	0	0.0%	9.7%	0	0.0%	50.0%	0	0.0%	71.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*4*	*100%*	*155*	*100%*	*100%*	*1*	*100%*	*100%*	*100*	*100%*	*100%*	*3*	*100%*	*100%*	*55*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: MS Adams

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	33.3%	0	0.0%	39.6%	6.2%	0	0.0%	0	0.0%	11.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	19.7%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	55.2%	1	100.0%	77	100.0%	24.4%	1	100.0%	33.3%	77	100.0%	26.2%	0	0.0%	14.3%	0	0.0%	7.3%
	Middle	0	0.0%	33.3%	0	0.0%	10.1%	23.5%	0	0.0%	0	0.0%	54.4%	0	0.0%	50.0%	0	0.0%	60.9%	0	0.0%	42.9%	0	0.0%	38.4%
	Upper	0	0.0%	33.3%	0	0.0%	50.3%	15.1%	0	0.0%	0	0.0%	9.7%	0	0.0%	16.7%	0	0.0%	13.0%	0	0.0%	28.6%	0	0.0%	34.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*77*	*100%*	*100%*	*1*	*100%*	*100%*	*77*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	6.2%	0	0.0%	0	0.0%	11.5%	0	0.0%	10.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	60.0%	0	0.0%	51.5%	55.2%	0	0.0%	0	0.0%	24.4%	0	0.0%	20.0%	0	0.0%	19.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	6.7%	0	0.0%	5.6%	23.5%	0	0.0%	0	0.0%	54.4%	0	0.0%	50.0%	0	0.0%	64.3%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	33.3%	0	0.0%	42.9%	15.1%	0	0.0%	0	0.0%	9.7%	0	0.0%	20.0%	0	0.0%	15.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	8.0%	1.5%	43	1.8%	0.6%	6.2%	6	15.0%	455	17.4%	11.5%	3	11.5%	6.1%	262	14.7%	6.6%	3	21.4%	7.3%	193	23.2%	5.4%
	Moderate	10	40.0%	37.4%	1,145	47.9%	35.0%	55.2%	7	17.5%	513	19.6%	24.4%	5	19.2%	17.2%	398	22.3%	12.1%	2	14.3%	21.9%	115	13.8%	18.4%
	Middle	5	20.0%	32.5%	512	21.4%	37.8%	23.5%	21	52.5%	1,358	52.0%	54.4%	13	50.0%	67.1%	902	50.6%	71.9%	8	57.1%	62.8%	456	54.7%	64.9%
	Upper	8	32.0%	28.5%	692	28.9%	26.6%	15.1%	6	15.0%	288	11.0%	9.7%	5	19.2%	9.7%	219	12.3%	9.4%	1	7.1%	8.0%	69	8.3%	11.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*25*	*100%*	*100%*	*2,392*	*100%*	*100%*	*100%*	*40*	*100%*	*2,614*	*100%*	*100%*	*26*	*100%*	*100%*	*1,781*	*100%*	*100%*	*14*	*100%*	*100%*	*833*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Adams

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	14.3%	4.2%	73	7.8%	1.6%	31.0%	0	0.0%	0	0.0%	32.6%	0	0.0%	4.9%	0	0.0%	2.1%	0	0.0%	5.4%	0	0.0%	2.5%
	Moderate	2	28.6%	14.2%	328	35.2%	9.6%	17.9%	0	0.0%	0	0.0%	20.1%	0	0.0%	19.0%	0	0.0%	13.2%	0	0.0%	13.8%	0	0.0%	9.0%
	Middle	0	0.0%	15.8%	0	0.0%	13.0%	15.4%	3	42.9%	300	37.6%	14.9%	2	40.0%	21.3%	205	41.3%	18.7%	1	50.0%	27.6%	95	31.6%	25.0%
	Upper	4	57.1%	40.6%	530	56.9%	52.1%	35.7%	4	57.1%	497	62.4%	32.4%	3	60.0%	34.3%	291	58.7%	44.8%	1	50.0%	35.5%	206	68.4%	46.0%
	Unknown	0	0.0%	25.1%	0	0.0%	23.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.5%	0	0.0%	21.2%	0	0.0%	17.7%	0	0.0%	17.5%
	Total	*7*	*100%*	*100%*	*931*	*100%*	*100%*	*100%*	*7*	*100%*	*797*	*100%*	*100%*	*5*	*100%*	*100%*	*496*	*100%*	*100%*	*2*	*100%*	*100%*	*301*	*100%*	*100%*
REFINANCE	Low	1	9.1%	5.1%	23	2.5%	2.3%	31.0%	4	28.6%	131	19.1%	32.6%	4	50.0%	10.5%	131	36.8%	3.6%	0	0.0%	13.3%	0	0.0%	9.0%
	Moderate	3	27.3%	9.4%	97	10.6%	5.4%	17.9%	4	28.6%	151	22.0%	20.1%	2	25.0%	16.8%	52	14.6%	7.0%	2	33.3%	18.3%	99	29.9%	13.4%
	Middle	0	0.0%	16.6%	0	0.0%	11.3%	15.4%	4	28.6%	232	33.8%	14.9%	0	0.0%	10.5%	0	0.0%	8.5%	4	66.7%	23.3%	232	70.1%	17.5%
	Upper	7	63.6%	48.9%	791	86.8%	60.6%	35.7%	2	14.3%	173	25.2%	32.4%	2	25.0%	43.2%	173	48.6%	42.5%	0	0.0%	31.7%	0	0.0%	44.8%
	Unknown	0	0.0%	20.0%	0	0.0%	20.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.9%	0	0.0%	38.4%	0	0.0%	13.3%	0	0.0%	15.3%
	Total	*11*	*100%*	*100%*	*911*	*100%*	*100%*	*100%*	*14*	*100%*	*687*	*100%*	*100%*	*8*	*100%*	*100%*	*356*	*100%*	*100%*	*6*	*100%*	*100%*	*331*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	14.3%	16.7%	35	6.4%	12.3%	31.0%	0	0.0%	0	0.0%	32.6%	0	0.0%	9.1%	0	0.0%	4.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	14.3%	8.3%	25	4.5%	3.1%	17.9%	3	21.4%	187	20.8%	20.1%	3	27.3%	22.7%	187	24.9%	21.4%	0	0.0%	10.0%	0	0.0%	5.8%
	Middle	0	0.0%	16.7%	0	0.0%	14.4%	15.4%	3	21.4%	146	16.3%	14.9%	0	0.0%	9.1%	0	0.0%	4.8%	3	100.0%	40.0%	146	100.0%	46.1%
	Upper	5	71.4%	58.3%	490	89.1%	70.1%	35.7%	8	57.1%	565	62.9%	32.4%	8	72.7%	59.1%	565	75.1%	69.2%	0	0.0%	50.0%	0	0.0%	48.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*550*	*100%*	*100%*	*100%*	*14*	*100%*	*898*	*100%*	*100%*	*11*	*100%*	*100%*	*752*	*100%*	*100%*	*3*	*100%*	*100%*	*146*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	31.0%	0	0.0%	0	0.0%	32.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.4%	0	0.0%	0	0.0%	14.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	35.7%	0	0.0%	0	0.0%	32.4%	0	0.0%	10.0%	0	0.0%	3.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	90.0%	0	0.0%	96.7%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	31.0%	1	25.0%	15	9.7%	32.6%	0	0.0%	0.0%	0	0.0%	0.0%	1	33.3%	25.0%	15	27.3%	16.5%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	1	25.0%	25	16.1%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	1	33.3%	25.0%	25	45.5%	27.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.4%	2	50.0%	115	74.2%	14.9%	1	100.0%	50.0%	100	100.0%	29.0%	1	33.3%	25.0%	15	27.3%	16.5%
	Upper	0	0.0%	100.0%	0	0.0%	100.0%	35.7%	0	0.0%	0	0.0%	32.4%	0	0.0%	50.0%	0	0.0%	71.0%	0	0.0%	25.0%	0	0.0%	39.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*4*	*100%*	*155*	*100%*	*100%*	*1*	*100%*	*100%*	*100*	*100%*	*100%*	*3*	*100%*	*100%*	*55*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Adams

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	31.0%	0	0.0%	0	0.0%	32.6%	0	0.0%	16.7%	0	0.0%	9.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	66.7%	0	0.0%	89.9%	17.9%	0	0.0%	0	0.0%	20.1%	0	0.0%	16.7%	0	0.0%	17.7%	0	0.0%	42.9%	0	0.0%	40.9%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.4%	1	100.0%	77	100.0%	14.9%	1	100.0%	16.7%	77	100.0%	16.4%	0	0.0%	14.3%	0	0.0%	13.4%
	Upper	0	0.0%	33.3%	0	0.0%	10.1%	35.7%	0	0.0%	0	0.0%	32.4%	0	0.0%	50.0%	0	0.0%	56.2%	0	0.0%	42.9%	0	0.0%	45.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*77*	*100%*	*100%*	*1*	*100%*	*100%*	*77*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	6.7%	0	0.0%	3.1%	31.0%	0	0.0%	0	0.0%	32.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.4%	0	0.0%	0	0.0%	14.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	35.7%	0	0.0%	0	0.0%	32.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.3%	0	0.0%	96.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	3	12.0%	4.8%	131	5.5%	1.9%	31.0%	5	12.5%	146	5.6%	32.6%	4	15.4%	6.3%	131	7.4%	2.4%	1	7.1%	6.9%	15	1.8%	3.6%
	Moderate	6	24.0%	12.2%	450	18.8%	8.0%	17.9%	8	20.0%	363	13.9%	20.1%	5	19.2%	17.7%	239	13.4%	10.6%	3	21.4%	15.3%	124	14.9%	10.1%
	Middle	0	0.0%	15.6%	0	0.0%	12.1%	15.4%	13	32.5%	870	33.3%	14.9%	4	15.4%	17.2%	382	21.4%	14.3%	9	64.3%	26.4%	488	58.6%	23.5%
	Upper	16	64.0%	43.0%	1,811	75.7%	53.9%	35.7%	14	35.0%	1,235	47.2%	32.4%	13	50.0%	36.6%	1,029	57.8%	41.2%	1	7.1%	34.7%	206	24.7%	45.3%
	Unknown	0	0.0%	24.5%	0	0.0%	24.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.3%	0	0.0%	31.5%	0	0.0%	16.7%	0	0.0%	17.5%
	Total	*25*	*100%*	*100%*	*2,392*	*100%*	*100%*	*100%*	*40*	*100%*	*2,614*	*100%*	*100%*	*26*	*100%*	*100%*	*1,781*	*100%*	*100%*	*14*	*100%*	*100%*	*833*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MS Adams

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	2	4.7%	7.5%	22	0.5%	6.0%	7.7%	1	4.5%	2	0.0%	10.4%	0	0.0%	6.1%	0	0.0%	2.2%	1	12.5%	8.3%	2	0.1%	2.1%
	Moderate	15	34.9%	36.2%	460	10.9%	14.9%	32.1%	2	9.1%	6	0.1%	17.9%	1	7.1%	16.3%	4	0.2%	6.6%	1	12.5%	16.6%	2	0.1%	7.1%
	Middle	22	51.2%	38.4%	3,626	85.8%	50.6%	42.4%	18	81.8%	4,150	98.0%	66.1%	12	85.7%	71.1%	2,027	96.2%	89.1%	6	75.0%	67.2%	2,123	99.8%	85.6%
	Upper	4	9.3%	16.6%	118	2.8%	28.3%	17.9%	1	4.5%	75	1.8%	5.5%	1	7.1%	5.1%	75	3.6%	1.9%	0	0.0%	5.7%	0	0.0%	4.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.3%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.5%	0	0.0%	0.2%	0	0.0%	2.2%	0	0.0%	0.2%
	Total	*43*	*100%*	*100%*	*4,226*	*100%*	*100%*	*100%*	*22*	*100%*	*4,233*	*100%*	*100%*	*14*	*100%*	*100%*	*2,106*	*100%*	*100%*	*8*	*100%*	*100%*	*2,127*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.7%	0	0.0%	0	0.0%	6.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	65.0%	0	0.0%	74.5%	55.8%	0	0.0%	0	0.0%	22.2%	0	0.0%	27.8%	0	0.0%	24.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	25.0%	0	0.0%	18.1%	27.9%	0	0.0%	0	0.0%	46.7%	0	0.0%	61.1%	0	0.0%	70.3%	0	0.0%	75.0%	0	0.0%	92.9%
	Upper	0	0.0%	5.0%	0	0.0%	5.2%	11.6%	0	0.0%	0	0.0%	24.4%	0	0.0%	5.6%	0	0.0%	3.6%	0	0.0%	25.0%	0	0.0%	7.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	5.0%	0	0.0%	2.1%		0	0.0%	0	0.0%		0	0.0%	5.6%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Adams

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	33	76.7%	25.3%	1,922	45.5%	25.9%	91.6%	15	68.2%	1,683	39.8%	92.7%	11	78.6%	53.6%	1,006	47.8%	35.8%	4	50.0%	51.2%	677	31.8%	30.5%
		Over $1 Million	7	16.3%		2,200	52.1%		7.4%	7	31.8%	2,550	60.2%	6.3%	3	21.4%		1,100	52.2%		4	50.0%		1,450	68.2%	
		Total Rev. available	40	93.0%		4,122	97.5%		99.0%	22	100.0%	4,233	100.0%	99.0%	14	100.0%		2,106	100.0%		8	100.0%		2,127	100.0%	
		Rev. Not Known	3	7.0%		104	2.5%		1.0%	0	0.0%	0	0.0%	1.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*43*	*100%*		*4,226*	*100%*		*100.0%*	*22*	*100%*	*4,233*	*100%*	*100%*	*14*	*100%*		*2,106*	*100%*		*8*	*100%*		*2,127*	*100%*	
	Loan Size	$100,000 or Less	34	79.1%	90.1%	676	16.0%	30.1%		12	54.5%	460	10.9%		10	71.4%	93.6%	456	21.7%	36.9%	2	25.0%	92.2%	4	0.2%	32.5%
		$100,001 - $250,000	2	4.7%	6.4%	500	11.8%	25.6%		3	13.6%	623	14.7%		1	7.1%	2.8%	250	11.9%	12.3%	2	25.0%	4.2%	373	17.5%	16.1%
		$250,001 - $1 Million	7	16.3%	3.4%	3,050	72.2%	44.3%		7	31.8%	3,150	74.4%		3	21.4%	3.6%	1,400	66.5%	50.9%	4	50.0%	3.5%	1,750	82.3%	51.4%
		Total	*43*	*100%*	*100.0%*	*4,226*	*100%*	*100.0%*		*22*	*100%*	*4,233*	*100%*		*14*	*100%*	*100%*	*2,106*	*100%*	*100%*	*8*	*100%*	*100%*	*2,127*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	30	90.9%		472	24.6%			12	80.0%	460	27.3%		10	90.9%		456	45.3%		2	50.0%		4	0.6%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	6.7%	123	7.3%		0	0.0%		0	0.0%		1	25.0%		123	18.2%	
		$250,001 - $1 Million	3	9.1%		1,450	75.4%			2	13.3%	1,100	65.4%		1	9.1%		550	54.7%		1	25.0%		550	81.2%	
		Total	*33*	*100%*		*1,922*	*100%*			*15*	*100%*	*1,683*	*100%*		*11*	*100%*		*1,006*	*100%*		*4*	*100%*		*677*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	0.0%	0	0.0%	0.0%	97.7%	0	0.0%	0	0.0%	97.8%	0	0.0%	27.8%	0	0.0%	35.0%	0	0.0%	31.3%	0	0.0%	3.3%
		Over $1 Million	0	0.0%		0	0.0%		2.3%	0	0.0%	0	0.0%	2.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	100.0%	0	0.0%	100.0%		0	0.0%	0	0.0%		0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	87.5%	0	0.0%	30.1%
		$100,001 - $250,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	69.9%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Central MS

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	1.9%	1.4%	347	1.8%	1.0%	2.6%	6	4.5%	650	3.0%	3.8%	3	3.8%	2.9%	236	2.0%	1.5%	3	5.4%	2.1%	414	4.3%	1.2%
	Moderate	8	7.4%	6.8%	1,232	6.3%	4.6%	10.9%	30	22.4%	3,450	16.1%	18.8%	16	20.5%	13.0%	1,858	15.8%	8.7%	14	25.0%	14.3%	1,592	16.5%	10.1%
	Middle	51	47.2%	44.1%	8,504	43.8%	40.4%	51.5%	37	27.6%	6,065	28.3%	38.4%	20	25.6%	32.6%	3,107	26.4%	28.8%	17	30.4%	34.7%	2,958	30.7%	31.3%
	Upper	47	43.5%	47.6%	9,328	48.1%	54.0%	35.1%	60	44.8%	10,945	51.1%	38.3%	39	50.0%	50.2%	6,584	55.9%	59.7%	21	37.5%	47.4%	4,361	45.2%	55.9%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.0%	1	0.7%	319	1.5%	0.8%	0	0.0%	1.3%	0	0.0%	1.3%	1	1.8%	1.6%	319	3.3%	1.4%
	Total	*108*	*100%*	*100%*	*19,411*	*100%*	*100%*	*100%*	*134*	*100%*	*21,429*	*100%*	*100%*	*78*	*100%*	*100%*	*11,785*	*100%*	*100%*	*56*	*100%*	*100%*	*9,644*	*100%*	*100%*
REFINANCE	Low	3	2.0%	1.0%	357	1.9%	0.9%	2.6%	4	3.3%	341	3.2%	3.8%	2	2.6%	2.4%	230	3.2%	1.4%	2	4.5%	2.4%	111	3.1%	1.3%
	Moderate	6	4.0%	5.5%	816	4.5%	3.4%	10.9%	20	16.7%	1,643	15.3%	18.8%	15	19.7%	14.7%	1,240	17.4%	10.8%	5	11.4%	16.1%	403	11.1%	13.1%
	Middle	80	53.0%	46.9%	8,723	47.6%	42.5%	51.5%	37	30.8%	3,516	32.7%	38.4%	26	34.2%	37.2%	2,599	36.4%	32.6%	11	25.0%	36.8%	917	25.4%	32.7%
	Upper	62	41.1%	46.6%	8,438	46.0%	53.1%	35.1%	59	49.2%	5,250	48.8%	38.3%	33	43.4%	44.7%	3,066	43.0%	54.6%	26	59.1%	43.7%	2,184	60.4%	51.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	1.0%	0	0.0%	1.3%
	Total	*151*	*100%*	*100%*	*18,334*	*100%*	*100%*	*100%*	*120*	*100%*	*10,750*	*100%*	*100%*	*76*	*100%*	*100%*	*7,135*	*100%*	*100%*	*44*	*100%*	*100%*	*3,615*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.6%	1	0.9%	27	0.4%	3.8%	1	1.3%	3.1%	27	0.6%	1.9%	0	0.0%	3.0%	0	0.0%	1.4%
	Moderate	6	12.8%	11.8%	248	10.0%	7.8%	10.9%	13	11.3%	550	8.9%	18.8%	6	7.9%	8.8%	235	5.3%	5.8%	7	17.9%	16.2%	315	18.1%	9.4%
	Middle	20	42.6%	52.3%	1,218	48.9%	51.7%	51.5%	45	39.1%	1,883	30.5%	38.4%	29	38.2%	40.7%	1,354	30.6%	39.5%	16	41.0%	34.6%	529	30.4%	30.5%
	Upper	21	44.7%	35.9%	1,023	41.1%	40.5%	35.1%	56	48.7%	3,706	60.1%	38.3%	40	52.6%	45.1%	2,809	63.5%	51.1%	16	41.0%	44.9%	897	51.5%	57.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	2.2%	0	0.0%	1.8%	0	0.0%	1.3%	0	0.0%	0.8%
	Total	*47*	*100%*	*100%*	*2,489*	*100%*	*100%*	*100%*	*115*	*100%*	*6,166*	*100%*	*100%*	*76*	*100%*	*100%*	*4,425*	*100%*	*100%*	*39*	*100%*	*100%*	*1,741*	*100%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	6.1%	0	0.0%	1.4%	9.7%	0	0.0%	0	0.0%	14.7%	0	0.0%	12.7%	0	0.0%	9.0%	0	0.0%	7.9%	0	0.0%	2.7%
	Moderate	0	0.0%	7.6%	0	0.0%	1.3%	17.0%	0	0.0%	0	0.0%	14.2%	0	0.0%	19.0%	0	0.0%	54.5%	0	0.0%	13.2%	0	0.0%	29.6%
	Middle	0	0.0%	42.4%	0	0.0%	26.6%	41.9%	0	0.0%	0	0.0%	29.8%	0	0.0%	41.3%	0	0.0%	15.6%	0	0.0%	39.5%	0	0.0%	35.7%
	Upper	0	0.0%	43.9%	0	0.0%	70.8%	31.3%	0	0.0%	0	0.0%	40.6%	0	0.0%	22.2%	0	0.0%	20.1%	0	0.0%	31.6%	0	0.0%	28.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	4.8%	0	0.0%	0.8%	0	0.0%	7.9%	0	0.0%	4.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.1%	0	0.0%	0.3%	2.6%	1	3.2%	154	6.4%	3.8%	1	7.7%	3.9%	154	15.9%	2.8%	0	0.0%	1.7%	0	0.0%	0.9%
	Moderate	1	8.3%	6.8%	140	16.9%	7.0%	10.9%	6	19.4%	474	19.8%	18.8%	2	15.4%	7.5%	296	30.5%	5.4%	4	22.2%	11.3%	178	12.5%	9.3%
	Middle	7	58.3%	49.2%	391	47.1%	43.9%	51.5%	12	38.7%	593	24.7%	38.4%	6	46.2%	35.3%	190	19.6%	37.5%	6	33.3%	33.9%	403	28.3%	28.5%
	Upper	4	33.3%	42.9%	299	36.0%	48.8%	35.1%	12	38.7%	1,175	49.0%	38.3%	4	30.8%	52.9%	330	34.0%	54.1%	8	44.4%	52.6%	845	59.3%	60.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.6%
	Total	*12*	*100%*	*100%*	*830*	*100%*	*100%*	*100%*	*31*	*100%*	*2,396*	*100%*	*100%*	*13*	*100%*	*100%*	*970*	*100%*	*100%*	*18*	*100%*	*100%*	*1,426*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Central MS

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.6%	2	5.7%	178	7.6%	3.8%	2	9.1%	5.1%	178	12.7%	2.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	26.7%	11.9%	184	17.6%	5.6%	10.9%	7	20.0%	331	14.2%	18.8%	3	13.6%	11.1%	162	11.6%	8.0%	4	30.8%	15.9%	169	18.2%	9.2%
	Middle	6	40.0%	44.0%	502	47.9%	37.1%	51.5%	12	34.3%	823	35.4%	38.4%	6	27.3%	36.4%	375	26.8%	35.3%	6	46.2%	41.1%	448	48.3%	42.9%
	Upper	5	33.3%	44.0%	361	34.5%	57.3%	35.1%	14	40.0%	996	42.8%	38.3%	11	50.0%	45.5%	685	48.9%	52.8%	3	23.1%	42.1%	311	33.5%	47.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	2.0%	0	0.0%	1.2%	0	0.0%	0.9%	0	0.0%	0.8%
	Total	*15*	*100%*	*100%*	*1,047*	*100%*	*100%*	*100%*	*35*	*100%*	*2,328*	*100%*	*100%*	*22*	*100%*	*100%*	*1,400*	*100%*	*100%*	*13*	*100%*	*100%*	*928*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.6%	0	0.0%	1.0%	2.6%	0	0.0%	0	0.0%	3.8%	0	0.0%	5.5%	0	0.0%	3.4%	0	0.0%	3.1%	0	0.0%	2.7%
	Moderate	0	0.0%	16.4%	0	0.0%	10.8%	10.9%	0	0.0%	0	0.0%	18.8%	0	0.0%	14.5%	0	0.0%	9.6%	0	0.0%	37.5%	0	0.0%	22.5%
	Middle	0	0.0%	41.0%	0	0.0%	31.5%	51.5%	0	0.0%	0	0.0%	38.4%	0	0.0%	52.7%	0	0.0%	56.2%	0	0.0%	37.5%	0	0.0%	36.8%
	Upper	0	0.0%	41.0%	0	0.0%	56.7%	35.1%	0	0.0%	0	0.0%	38.3%	0	0.0%	27.3%	0	0.0%	30.8%	0	0.0%	21.9%	0	0.0%	38.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	5	1.5%	1.2%	704	1.7%	1.0%	2.6%	14	3.2%	1,350	3.1%	3.8%	9	3.4%	3.0%	825	3.2%	2.5%	5	2.9%	2.2%	525	3.0%	1.3%
	Moderate	25	7.5%	6.5%	2,620	6.2%	3.9%	10.9%	76	17.5%	6,448	15.0%	18.8%	42	15.8%	13.1%	3,791	14.7%	14.9%	34	20.0%	14.8%	2,657	15.3%	11.8%
	Middle	164	49.2%	45.6%	19,338	45.9%	40.3%	51.5%	143	32.9%	12,880	29.9%	38.4%	87	32.8%	34.7%	7,625	29.7%	28.5%	56	32.9%	35.3%	5,255	30.3%	31.9%
	Upper	139	41.7%	46.7%	19,449	46.2%	54.8%	35.1%	201	46.2%	22,072	51.2%	38.3%	127	47.9%	47.9%	13,474	52.4%	53.0%	74	43.5%	46.2%	8,598	49.5%	53.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.2%	319	0.7%	0.8%	0	0.0%	1.3%	0	0.0%	1.1%	1	0.6%	1.4%	319	1.8%	1.5%
	Total	*333*	*100%*	*100%*	*42,111*	*100%*	*100%*	*100%*	*435*	*100%*	*43,069*	*100%*	*100%*	*265*	*100%*	*100%*	*25,715*	*100%*	*100%*	*170*	*100%*	*100%*	*17,354*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Central MS

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	2.8%	2.7%	270	1.4%	1.1%	23.5%	2	1.5%	179	0.8%	23.4%	0	0.0%	3.6%	0	0.0%	1.6%	2	3.6%	4.5%	179	1.9%	1.6%
	Moderate	17	15.7%	13.8%	1,668	8.6%	7.9%	15.6%	40	29.9%	4,392	20.5%	15.7%	25	32.1%	15.9%	2,740	23.2%	9.1%	15	26.8%	13.5%	1,652	17.1%	7.4%
	Middle	19	17.6%	19.9%	2,873	14.8%	15.4%	16.7%	35	26.1%	4,668	21.8%	17.2%	19	24.4%	19.9%	2,783	23.6%	16.8%	16	28.6%	21.0%	1,885	19.5%	17.0%
	Upper	69	63.9%	48.1%	14,600	75.2%	60.1%	44.3%	57	42.5%	12,190	56.9%	43.6%	34	43.6%	44.1%	6,262	53.1%	56.1%	23	41.1%	41.3%	5,928	61.5%	54.4%
	Unknown	0	0.0%	15.5%	0	0.0%	15.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.5%	0	0.0%	16.4%	0	0.0%	19.6%	0	0.0%	19.5%
	Total	*108*	*100%*	*100%*	*19,411*	*100%*	*100%*	*100%*	*134*	*100%*	*21,429*	*100%*	*100%*	*78*	*100%*	*100%*	*11,785*	*100%*	*100%*	*56*	*100%*	*100%*	*9,644*	*100%*	*100%*
REFINANCE	Low	3	2.0%	2.9%	164	0.9%	1.2%	23.5%	14	11.7%	602	5.6%	23.4%	12	15.8%	6.6%	533	7.5%	2.8%	2	4.5%	8.4%	69	1.9%	3.8%
	Moderate	18	11.9%	7.6%	1,344	7.3%	4.4%	15.6%	25	20.8%	1,652	15.4%	15.7%	15	19.7%	12.2%	998	14.0%	7.5%	10	22.7%	12.3%	654	18.1%	8.3%
	Middle	31	20.5%	14.0%	2,635	14.4%	10.2%	16.7%	28	23.3%	2,545	23.7%	17.2%	15	19.7%	17.3%	1,441	20.2%	13.3%	13	29.5%	19.6%	1,104	30.5%	16.6%
	Upper	99	65.6%	51.7%	14,191	77.4%	57.2%	44.3%	53	44.2%	5,951	55.4%	43.6%	34	44.7%	51.0%	4,163	58.3%	62.6%	19	43.2%	46.5%	1,788	49.5%	54.4%
	Unknown	0	0.0%	23.9%	0	0.0%	27.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.9%	0	0.0%	13.7%	0	0.0%	13.3%	0	0.0%	16.9%
	Total	*151*	*100%*	*100%*	*18,334*	*100%*	*100%*	*100%*	*120*	*100%*	*10,750*	*100%*	*100%*	*76*	*100%*	*100%*	*7,135*	*100%*	*100%*	*44*	*100%*	*100%*	*3,615*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	12.8%	9.2%	223	9.0%	5.0%	23.5%	12	10.4%	380	6.2%	23.4%	9	11.8%	7.5%	257	5.8%	3.2%	3	7.7%	6.4%	123	7.1%	5.5%
	Moderate	7	14.9%	14.4%	215	8.6%	8.0%	15.6%	19	16.5%	572	9.3%	15.7%	13	17.1%	12.4%	374	8.5%	6.4%	6	15.4%	14.5%	198	11.4%	8.8%
	Middle	13	27.7%	21.6%	538	21.6%	15.9%	16.7%	31	27.0%	1,573	25.5%	17.2%	18	23.7%	16.4%	1,079	24.4%	14.1%	13	33.3%	16.7%	494	28.4%	14.0%
	Upper	20	42.6%	44.4%	1,433	57.6%	57.0%	44.3%	53	46.1%	3,641	59.0%	43.6%	36	47.4%	53.5%	2,715	61.4%	63.4%	17	43.6%	51.3%	926	53.2%	58.4%
	Unknown	1	2.1%	10.5%	80	3.2%	14.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.2%	0	0.0%	12.9%	0	0.0%	11.1%	0	0.0%	13.4%
	Total	*47*	*100%*	*100%*	*2,489*	*100%*	*100%*	*100%*	*115*	*100%*	*6,166*	*100%*	*100%*	*76*	*100%*	*100%*	*4,425*	*100%*	*100%*	*39*	*100%*	*100%*	*1,741*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.5%	0	0.0%	0	0.0%	23.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.6%	0	0.0%	0	0.0%	15.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	0.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.7%	0	0.0%	0	0.0%	17.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	4.5%	0	0.0%	0.4%	44.3%	0	0.0%	0	0.0%	43.6%	0	0.0%	4.8%	0	0.0%	0.5%	0	0.0%	2.6%	0	0.0%	0.2%
	Unknown	0	0.0%	95.5%	0	0.0%	99.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.2%	0	0.0%	99.5%	0	0.0%	94.7%	0	0.0%	99.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	8.3%	1.7%	10	1.2%	0.8%	23.5%	4	12.9%	165	6.9%	23.4%	3	23.1%	4.7%	135	13.9%	2.9%	1	5.6%	3.0%	30	2.1%	1.3%
	Moderate	2	16.7%	6.8%	97	11.7%	3.8%	15.6%	2	6.5%	37	1.5%	15.7%	0	0.0%	6.3%	0	0.0%	2.9%	2	11.1%	9.6%	37	2.6%	5.9%
	Middle	2	16.7%	10.2%	45	5.4%	7.5%	16.7%	4	12.9%	148	6.2%	17.2%	2	15.4%	17.3%	48	4.9%	10.8%	2	11.1%	17.4%	100	7.0%	15.2%
	Upper	7	58.3%	73.4%	678	81.7%	80.7%	44.3%	21	67.7%	2,046	85.4%	43.6%	8	61.5%	65.5%	787	81.1%	78.7%	13	72.2%	66.5%	1,259	88.3%	73.8%
	Unknown	0	0.0%	7.9%	0	0.0%	7.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	4.8%	0	0.0%	3.5%	0	0.0%	3.8%
	Total	*12*	*100%*	*100%*	*830*	*100%*	*100%*	*100%*	*31*	*100%*	*2,396*	*100%*	*100%*	*13*	*100%*	*100%*	*970*	*100%*	*100%*	*18*	*100%*	*100%*	*1,426*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Central MS

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	13.3%	7.1%	71	6.8%	2.9%	23.5%	7	20.0%	304	13.1%	23.4%	2	9.1%	11.1%	39	2.8%	5.7%	5	38.5%	14.0%	265	28.6%	6.7%
	Moderate	5	33.3%	11.9%	332	31.7%	7.1%	15.6%	5	14.3%	357	15.3%	15.7%	3	13.6%	16.2%	151	10.8%	9.1%	2	15.4%	14.0%	206	22.2%	17.1%
	Middle	1	6.7%	21.4%	47	4.5%	13.9%	16.7%	8	22.9%	584	25.1%	17.2%	6	27.3%	28.3%	426	30.4%	23.7%	2	15.4%	22.4%	158	17.0%	14.8%
	Upper	7	46.7%	50.0%	597	57.0%	63.1%	44.3%	15	42.9%	1,083	46.5%	43.6%	11	50.0%	37.4%	784	56.0%	53.3%	4	30.8%	45.8%	299	32.2%	58.1%
	Unknown	0	0.0%	9.5%	0	0.0%	13.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	8.2%	0	0.0%	3.7%	0	0.0%	3.2%
	Total	*15*	*100%*	*100%*	*1,047*	*100%*	*100%*	*100%*	*35*	*100%*	*2,328*	*100%*	*100%*	*22*	*100%*	*100%*	*1,400*	*100%*	*100%*	*13*	*100%*	*100%*	*928*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.5%	0	0.0%	0	0.0%	23.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	1.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.6%	0	0.0%	0	0.0%	15.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	5.9%
	Middle	0	0.0%	3.3%	0	0.0%	3.9%	16.7%	0	0.0%	0	0.0%	17.2%	0	0.0%	1.8%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	44.3%	0	0.0%	0	0.0%	43.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.7%	0	0.0%	96.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.2%	0	0.0%	98.9%	0	0.0%	93.8%	0	0.0%	93.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	15	4.5%	2.9%	738	1.8%	1.0%	23.5%	39	9.0%	1,630	3.8%	23.4%	26	9.8%	4.7%	964	3.7%	1.7%	13	7.6%	5.6%	666	3.8%	2.0%
	Moderate	49	14.7%	10.7%	3,656	8.7%	5.8%	15.6%	91	20.9%	7,010	16.3%	15.7%	56	21.1%	13.9%	4,263	16.6%	7.4%	35	20.6%	12.9%	2,747	15.8%	7.3%
	Middle	66	19.8%	16.8%	6,138	14.6%	12.0%	16.7%	106	24.4%	9,518	22.1%	17.2%	60	22.6%	18.6%	5,777	22.5%	13.7%	46	27.1%	20.0%	3,741	21.6%	15.7%
	Upper	202	60.7%	49.4%	31,499	74.8%	54.3%	44.3%	199	45.7%	24,911	57.8%	43.6%	123	46.4%	46.4%	14,711	57.2%	50.8%	76	44.7%	43.8%	10,200	58.8%	51.5%
	Unknown	1	0.3%	20.2%	80	0.2%	26.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.3%	0	0.0%	26.4%	0	0.0%	17.7%	0	0.0%	23.5%
	Total	*333*	*100%*	*100%*	*42,111*	*100%*	*100%*	*100%*	*435*	*100%*	*43,069*	*100%*	*100%*	*265*	*100%*	*100%*	*25,715*	*100%*	*100%*	*170*	*100%*	*100%*	*17,354*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MS Central MS

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	11	5.3%	4.2%	529	4.3%	5.6%	5.9%	9	11.4%	1,102	11.2%	11.7%	4	14.8%	9.4%	921	16.3%	12.2%	5	9.6%	8.4%	181	4.3%	13.5%
	Moderate	39	18.7%	17.0%	3,532	28.8%	24.0%	20.4%	10	12.7%	370	3.8%	17.6%	3	11.1%	15.5%	106	1.9%	14.9%	7	13.5%	16.1%	264	6.3%	15.7%
	Middle	100	47.8%	43.5%	6,330	51.6%	40.3%	45.4%	36	45.6%	2,979	30.2%	38.2%	9	33.3%	37.0%	1,232	21.8%	38.2%	27	51.9%	36.9%	1,747	41.5%	38.6%
	Upper	59	28.2%	34.6%	1,878	15.3%	29.9%	28.4%	24	30.4%	5,410	54.9%	30.5%	11	40.7%	35.1%	3,391	60.0%	33.2%	13	25.0%	36.2%	2,019	47.9%	30.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	1.6%	0	0.0%	1.1%	0	0.0%	1.2%	0	0.0%	1.6%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.4%	0	0.0%	0.3%	0	0.0%	1.2%	0	0.0%	0.2%
	Total	*209*	*100%*	*100%*	*12,269*	*100%*	*100%*	*100%*	*79*	*100%*	*9,861*	*100%*	*100%*	*27*	*100%*	*100%*	*5,650*	*100%*	*100%*	*52*	*100%*	*100%*	*4,211*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.9%	0	0.0%	0	0.0%	3.2%	0	0.0%	0.8%	0	0.0%	1.0%	0	0.0%	0.5%	0	0.0%	0.7%
	Moderate	0	0.0%	3.7%	0	0.0%	3.8%	7.5%	1	8.3%	22	1.4%	13.1%	0	0.0%	19.2%	0	0.0%	21.9%	1	12.5%	15.4%	22	2.7%	13.3%
	Middle	14	73.7%	64.9%	860	80.0%	59.2%	64.4%	6	50.0%	611	37.6%	51.2%	0	0.0%	52.1%	0	0.0%	43.1%	6	75.0%	57.5%	611	75.6%	55.2%
	Upper	5	26.3%	30.6%	215	20.0%	36.1%	27.3%	5	41.7%	990	61.0%	32.0%	4	100.0%	26.5%	815	100.0%	33.7%	1	12.5%	25.3%	175	21.7%	30.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.8%	0	0.0%	0.6%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.9%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.0%
	Total	*19*	*100%*	*100%*	*1,075*	*100%*	*100%*	*100%*	*12*	*100%*	*1,623*	*100%*	*100%*	*4*	*100%*	*100%*	*815*	*100%*	*100%*	*8*	*100%*	*100%*	*808*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Central MS

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023						Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses		Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%		#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	165	78.9%	42.2%	3,862	31.5%	38.9%	89.8%	53	67.1%	2,496	25.3%	91.0%		15	55.6%	51.4%	374	6.6%	42.3%	38	73.1%	55.1%	2,122	50.4%	44.7%
		Over $1 Million	31	14.8%		8,163	66.5%		8.2%	24	30.4%	6,615	67.1%	7.2%		12	44.4%		5,276	93.4%		12	23.1%		1,339	31.8%	
		Total Rev. available	196	93.8%		12,025	98.0%		98.1%	77	97.5%	9,111	92.4%	98.2%		27	100.0%		5,650	100.0%		50	96.2%		3,461	82.2%	
		Rev. Not Known	13	6.2%		244	2.0%		1.9%	2	2.5%	750	7.6%	1.8%		0	0.0%		0	0.0%		2	3.8%		750	17.8%	
		Total	*209*	*100%*		*12,269*	*100%*		*100.0%*	*79*	*100%*	*9,861*	*100%*	*100%*		*27*	*100%*		*5,650*	*100%*		*52*	*100%*		*4,211*	*100%*	
	Loan Size	$100,000 or Less	185	88.5%	91.1%	3,429	27.9%	36.9%		58	73.4%	1,683	17.1%			17	63.0%	90.4%	494	8.7%	33.2%	41	78.8%	89.8%	1,189	28.2%	33.7%
		$100,001 - $250,000	11	5.3%	5.4%	1,947	15.9%	21.3%		9	11.4%	1,531	15.5%			2	7.4%	5.4%	400	7.1%	19.4%	7	13.5%	6.4%	1,131	26.9%	23.3%
		$250,001 - $1 Million	13	6.2%	3.5%	6,893	56.2%	41.8%		12	15.2%	6,647	67.4%			8	29.6%	4.2%	4,756	84.2%	47.4%	4	7.7%	3.8%	1,891	44.9%	43.0%
		Total	*209*	*100%*	*100.0%*	*12,269*	*100%*	*100.0%*		*79*	*100%*	*9,861*	*100%*			*27*	*100%*	*100%*	*5,650*	*100%*	*100%*	*52*	*100%*	*100%*	*4,211*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	159	96.4%		2,402	62.2%			48	90.6%	1,166	46.7%			15	100.0%		374	100.0%		33	86.8%		792	37.3%	
		$100,001 - $250,000	3	1.8%		565	14.6%			4	7.5%	530	21.2%			0	0.0%		0	0.0%		4	10.5%		530	25.0%	
		$250,001 - $1 Million	3	1.8%		895	23.2%			1	1.9%	800	32.1%			0	0.0%		0	0.0%		1	2.6%		800	37.7%	
		Total	*165*	*100%*		*3,862*	*100%*			*53*	*100%*	*2,496*	*100%*			*15*	*100%*		*374*	*100%*		*38*	*100%*		*2,122*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	16	84.2%	37.1%	883	82.1%	42.6%	94.8%	10	83.3%	1,377	84.8%	95.2%		4	100%	52.9%	815	100%	52.4%	6	75%	56.2%	562	70%	48.5%
		Over $1 Million	3	15.8%		192	17.9%		5.2%	2	16.7%	246	15.2%	4.5%		0	0.0%		0	0.0%		2	25.0%		246	30.4%	
		Total Rev. available	19	100.0%		1,075	100.0%		100.0%	12	100.0%	1,623	100.0%	99.7%		4	100.0%		815	100.0%		8	100.0%		808	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.3%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*19*	*100%*		*1,075*	*100%*		*100%*	*12*	*100%*	*1,623*	*100%*	*100%*		*4*	*100%*		*815*	*100%*		*8*	*100%*		*808*	*100%*	
	Loan Size	$100,000 or Less	15	78.9%	84.5%	169	15.7%	38.5%		6	50.0%	338	20.8%			1	25.0%	76.6%	80	9.8%	27.3%	5	62.5%	74.9%	258	31.9%	26.4%
		$100,001 - $250,000	3	15.8%	11.2%	531	49.4%	34.2%		5	41.7%	910	56.1%			2	50.0%	15.2%	360	44.2%	35.6%	3	37.5%	16.5%	550	68.1%	36.0%
		$250,001 - $500,000	1	5.3%	4.3%	375	34.9%	27.3%		1	8.3%	375	23.1%			1	25.0%	8.1%	375	46.0%	37.1%	0	0.0%	8.6%	0	0.0%	37.6%
		Total	*19*	*100%*	*100%*	*1,075*	*100%*	*100%*		*12*	*100%*	*1,623*	*100%*			*4*	*100%*	*100%*	*815*	*100%*	*100%*	*8*	*100%*	*100%*	*808*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	13	81.3%		133	15.1%			5	50.0%	292	21.2%			1	25.0%		80	9.8%		4	66.7%		212	37.7%	
		$100,001 - $250,000	2	12.5%		375	42.5%			4	40.0%	710	51.6%			2	50.0%		360	44.2%		2	33.3%		350	62.3%	
		$250,001 - $500,000	1	6.3%		375	42.5%			1	10.0%	375	27.2%			1	25.0%		375	46.0%		0	0.0%		0	0.0%	
		Total	*16*	*100%*		*883*	*100%*			*10*	*100%*	*1,377*	*100%*			*4*	*100%*		*815*	*100%*		*6*	*100%*		*562*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Gulfport

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.8%	0	0.0%	1.0%	3.6%	7	3.1%	1,239	2.1%	3.1%	3	3.0%	2.3%	780	2.9%	1.5%	4	3.3%	2.3%	459	1.4%	1.3%
	Moderate	14	12.7%	10.0%	3,021	12.4%	8.5%	10.8%	26	11.6%	4,725	8.0%	13.0%	14	13.9%	15.1%	2,485	9.1%	13.1%	12	9.8%	14.9%	2,240	7.0%	12.3%
	Middle	56	50.9%	51.4%	11,500	47.1%	50.0%	58.2%	90	40.2%	25,049	42.2%	41.6%	39	38.6%	41.4%	11,040	40.6%	40.3%	51	41.5%	39.2%	14,009	43.5%	38.6%
	Upper	39	35.5%	36.7%	9,775	40.1%	40.5%	27.4%	93	41.5%	24,921	42.0%	39.4%	42	41.6%	39.5%	11,606	42.7%	43.4%	51	41.5%	42.4%	13,315	41.4%	46.3%
	Unknown	1	0.9%	0.0%	104	0.4%	0.0%	0.0%	8	3.6%	3,430	5.8%	3.0%	3	3.0%	1.6%	1,280	4.7%	1.7%	5	4.1%	1.2%	2,150	6.7%	1.5%
	Total	*110*	*100%*	*100%*	*24,400*	*100%*	*100%*	*100%*	*224*	*100%*	*59,364*	*100%*	*100%*	*101*	*100%*	*100%*	*27,191*	*100%*	*100%*	*123*	*100%*	*100%*	*32,173*	*100%*	*100%*
REFINANCE	Low	1	0.9%	1.4%	89	0.5%	0.7%	3.6%	0	0.0%	0	0.0%	3.1%	0	0.0%	2.1%	0	0.0%	1.2%	0	0.0%	2.4%	0	0.0%	1.3%
	Moderate	4	3.6%	6.3%	928	4.8%	5.1%	10.8%	13	16.3%	1,259	10.7%	13.0%	9	18.4%	12.5%	965	12.8%	10.3%	4	12.9%	13.2%	294	6.9%	11.6%
	Middle	62	55.9%	54.7%	11,168	58.0%	53.3%	58.2%	29	36.3%	5,444	46.2%	41.6%	19	38.8%	40.1%	3,898	51.9%	39.6%	10	32.3%	37.7%	1,546	36.2%	36.1%
	Upper	44	39.6%	37.5%	7,061	36.7%	40.9%	27.4%	34	42.5%	4,597	39.0%	39.4%	18	36.7%	43.8%	2,315	30.8%	47.3%	16	51.6%	44.6%	2,282	53.5%	48.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	5.0%	482	4.1%	3.0%	3	6.1%	1.5%	335	4.5%	1.6%	1	3.2%	2.1%	147	3.4%	2.9%
	Total	*111*	*100%*	*100%*	*19,246*	*100%*	*100%*	*100%*	*80*	*100%*	*11,782*	*100%*	*100%*	*49*	*100%*	*100%*	*7,513*	*100%*	*100%*	*31*	*100%*	*100%*	*4,269*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.8%	0	0.0%	0.2%	3.6%	2	2.2%	55	1.0%	3.1%	2	4.1%	2.8%	55	1.7%	2.6%	0	0.0%	1.1%	0	0.0%	0.9%
	Moderate	2	8.0%	10.5%	90	6.5%	6.6%	10.8%	2	2.2%	174	3.1%	13.0%	0	0.0%	10.5%	0	0.0%	10.3%	2	4.8%	9.3%	174	7.3%	7.6%
	Middle	11	44.0%	49.6%	561	40.4%	54.3%	58.2%	36	39.6%	2,321	41.9%	41.6%	21	42.9%	40.3%	1,331	42.2%	33.6%	15	35.7%	36.8%	990	41.6%	37.8%
	Upper	12	48.0%	39.1%	736	53.1%	38.9%	27.4%	50	54.9%	2,935	53.0%	39.4%	26	53.1%	44.3%	1,770	56.1%	51.0%	24	57.1%	49.0%	1,165	49.0%	50.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.1%	50	0.9%	3.0%	0	0.0%	2.2%	0	0.0%	2.6%	1	2.4%	3.7%	50	2.1%	3.6%
	Total	*25*	*100%*	*100%*	*1,387*	*100%*	*100%*	*100%*	*91*	*100%*	*5,535*	*100%*	*100%*	*49*	*100%*	*100%*	*3,156*	*100%*	*100%*	*42*	*100%*	*100%*	*2,379*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTIFAMILY	Low	0	0.0%	16.7%	0	0.0%	2.6%	11.2%	1	100.0%	19,509	100.0%	13.5%	0	0.0%	16.9%	0	0.0%	21.4%	1	100.0%	5.8%	19,509	100.0%	11.8%
	Moderate	0	0.0%	14.1%	0	0.0%	19.5%	22.2%	0	0.0%	0	0.0%	18.7%	0	0.0%	36.0%	0	0.0%	21.1%	0	0.0%	25.0%	0	0.0%	37.8%
	Middle	0	0.0%	59.0%	0	0.0%	72.8%	54.2%	0	0.0%	0	0.0%	43.6%	0	0.0%	30.3%	0	0.0%	35.8%	0	0.0%	42.3%	0	0.0%	31.8%
	Upper	0	0.0%	10.3%	0	0.0%	5.2%	12.1%	0	0.0%	0	0.0%	18.7%	0	0.0%	16.9%	0	0.0%	21.7%	0	0.0%	23.1%	0	0.0%	16.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	5.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	1.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*19,509*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*19,509*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.3%	0	0.0%	1.4%	3.6%	0	0.0%	0	0.0%	3.1%	0	0.0%	2.2%	0	0.0%	1.4%	0	0.0%	1.3%	0	0.0%	1.2%
	Moderate	4	30.8%	5.7%	305	41.0%	6.1%	10.8%	7	15.2%	618	15.2%	13.0%	5	20.8%	10.7%	353	15.7%	9.9%	2	9.1%	10.3%	265	14.7%	8.5%
	Middle	8	61.5%	55.5%	373	50.2%	58.4%	58.2%	21	45.7%	1,782	43.9%	41.6%	12	50.0%	39.2%	1,160	51.5%	37.6%	9	40.9%	37.8%	622	34.4%	34.5%
	Upper	1	7.7%	37.5%	65	8.7%	34.0%	27.4%	16	34.8%	1,555	38.3%	39.4%	7	29.2%	47.0%	739	32.8%	50.3%	9	40.9%	48.8%	816	45.1%	54.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	4.3%	105	2.6%	3.0%	0	0.0%	1.0%	0	0.0%	0.8%	2	9.1%	1.9%	105	5.8%	1.6%
	Total	*13*	*100%*	*100%*	*743*	*100%*	*100%*	*100%*	*46*	*100%*	*4,060*	*100%*	*100%*	*24*	*100%*	*100%*	*2,252*	*100%*	*100%*	*22*	*100%*	*100%*	*1,808*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Gulfport

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.8%	0	0.0%	0.4%	3.6%	1	3.2%	18	0.6%	3.1%	1	7.7%	2.0%	18	1.3%	1.0%	0	0.0%	1.3%	0	0.0%	0.9%
	Moderate	0	0.0%	8.4%	0	0.0%	9.8%	10.8%	4	12.9%	314	9.9%	13.0%	1	7.7%	8.0%	39	2.9%	7.0%	3	16.7%	12.9%	275	15.2%	11.4%
	Middle	4	50.0%	51.1%	299	37.8%	52.2%	58.2%	16	51.6%	1,735	55.0%	41.6%	7	53.8%	39.3%	1,098	81.5%	47.4%	9	50.0%	43.8%	637	35.2%	43.7%
	Upper	4	50.0%	39.7%	492	62.2%	37.7%	27.4%	9	29.0%	1,020	32.3%	39.4%	4	30.8%	47.3%	193	14.3%	39.7%	5	27.8%	41.6%	827	45.7%	43.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	3.2%	70	2.2%	3.0%	0	0.0%	3.3%	0	0.0%	5.0%	1	5.6%	0.4%	70	3.9%	0.3%
	Total	*8*	*100%*	*100%*	*791*	*100%*	*100%*	*100%*	*31*	*100%*	*3,157*	*100%*	*100%*	*13*	*100%*	*100%*	*1,348*	*100%*	*100%*	*18*	*100%*	*100%*	*1,809*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.2%	0	0.0%	2.7%	3.6%	0	0.0%	0	0.0%	3.1%	0	0.0%	3.2%	0	0.0%	2.4%	0	0.0%	7.1%	0	0.0%	2.8%
	Moderate	0	0.0%	12.9%	0	0.0%	9.0%	10.8%	0	0.0%	0	0.0%	13.0%	0	0.0%	19.1%	0	0.0%	14.9%	0	0.0%	19.0%	0	0.0%	15.9%
	Middle	0	0.0%	52.2%	0	0.0%	50.5%	58.2%	0	0.0%	0	0.0%	41.6%	0	0.0%	38.3%	0	0.0%	41.4%	0	0.0%	40.5%	0	0.0%	32.3%
	Upper	0	0.0%	31.7%	0	0.0%	37.8%	27.4%	0	0.0%	0	0.0%	39.4%	0	0.0%	37.2%	0	0.0%	39.7%	0	0.0%	31.0%	0	0.0%	49.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.0%	0	0.0%	2.1%	0	0.0%	1.6%	0	0.0%	2.4%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	0.4%	1.7%	89	0.2%	1.0%	3.6%	11	2.3%	20,821	20.1%	3.1%	6	2.5%	2.4%	853	2.1%	2.9%	5	2.1%	2.3%	19,968	32.2%	2.2%
	Moderate	24	9.0%	8.5%	4,344	9.3%	7.8%	10.8%	52	11.0%	7,090	6.9%	13.0%	29	12.3%	14.3%	3,842	9.3%	13.0%	23	9.7%	14.2%	3,248	5.2%	14.3%
	Middle	141	52.8%	52.9%	23,901	51.3%	52.5%	58.2%	192	40.6%	36,331	35.1%	41.6%	98	41.5%	40.8%	18,527	44.7%	39.7%	94	39.7%	38.9%	17,804	28.7%	37.6%
	Upper	100	37.5%	36.9%	18,129	38.9%	38.7%	27.4%	202	42.7%	35,028	33.9%	39.4%	97	41.1%	41.0%	16,623	40.1%	42.8%	105	44.3%	43.1%	18,405	29.7%	44.1%
	Unknown	1	0.4%	0.0%	104	0.2%	0.0%	0.0%	16	3.4%	4,137	4.0%	3.0%	6	2.5%	1.6%	1,615	3.9%	1.6%	10	4.2%	1.5%	2,522	4.1%	1.7%
	Total	*267*	*100%*	*100%*	*46,567*	*100%*	*100%*	*100%*	*473*	*100%*	*103,407*	*100%*	*100%*	*236*	*100%*	*100%*	*41,460*	*100%*	*100%*	*237*	*100%*	*100%*	*61,947*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Gulfport

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	1.8%	3.2%	271	1.1%	1.5%	22.9%	10	4.5%	1,204	2.0%	22.7%	6	5.9%	3.4%	699	2.6%	1.6%	4	3.3%	3.4%	505	1.6%	1.4%
	Moderate	15	13.6%	14.3%	1,916	7.9%	9.5%	16.3%	42	18.8%	7,105	12.0%	16.1%	18	17.8%	15.8%	2,794	10.3%	10.4%	24	19.5%	15.8%	4,311	13.4%	10.5%
	Middle	28	25.5%	22.9%	4,699	19.3%	20.5%	19.3%	53	23.7%	10,113	17.0%	18.8%	24	23.8%	22.6%	4,311	15.9%	20.0%	29	23.6%	22.9%	5,802	18.0%	21.1%
	Upper	65	59.1%	41.7%	17,514	71.8%	51.1%	41.4%	119	53.1%	40,942	69.0%	42.3%	53	52.5%	38.1%	19,387	71.3%	48.6%	66	53.7%	36.5%	21,555	67.0%	46.2%
	Unknown	0	0.0%	17.9%	0	0.0%	17.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.2%	0	0.0%	19.4%	0	0.0%	21.4%	0	0.0%	20.9%
	Total	*110*	*100%*	*100%*	*24,400*	*100%*	*100%*	*100%*	*224*	*100%*	*59,364*	*100%*	*100%*	*101*	*100%*	*100%*	*27,191*	*100%*	*100%*	*123*	*100%*	*100%*	*32,173*	*100%*	*100%*
REFINANCE	Low	3	2.7%	3.0%	180	0.9%	1.3%	22.9%	11	13.8%	761	6.5%	22.7%	8	16.3%	6.6%	550	7.3%	3.2%	3	9.7%	6.3%	211	4.9%	3.1%
	Moderate	18	16.2%	8.5%	1,781	9.3%	5.2%	16.3%	15	18.8%	1,493	12.7%	16.1%	9	18.4%	15.5%	1,005	13.4%	10.3%	6	19.4%	17.0%	488	11.4%	11.9%
	Middle	27	24.3%	15.6%	3,918	20.4%	11.7%	19.3%	18	22.5%	2,586	21.9%	18.8%	12	24.5%	21.6%	1,764	23.5%	19.0%	6	19.4%	22.5%	822	19.3%	19.8%
	Upper	63	56.8%	40.5%	13,367	69.5%	47.9%	41.4%	35	43.8%	6,517	55.3%	42.3%	19	38.8%	40.4%	3,769	50.2%	49.0%	16	51.6%	37.5%	2,748	64.4%	43.9%
	Unknown	0	0.0%	32.5%	0	0.0%	33.8%	0.0%	1	1.3%	425	3.6%	0.0%	1	2.0%	15.9%	425	5.7%	18.4%	0	0.0%	16.7%	0	0.0%	21.3%
	Total	*111*	*100%*	*100%*	*19,246*	*100%*	*100%*	*100%*	*80*	*100%*	*11,782*	*100%*	*100%*	*49*	*100%*	*100%*	*7,513*	*100%*	*100%*	*31*	*100%*	*100%*	*4,269*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	5.9%	0	0.0%	3.0%	22.9%	1	1.1%	49	0.9%	22.7%	1	2.0%	4.6%	49	1.6%	2.7%	0	0.0%	5.7%	0	0.0%	3.4%
	Moderate	2	8.0%	12.2%	65	4.7%	8.6%	16.3%	15	16.5%	687	12.4%	16.1%	7	14.3%	12.9%	420	13.3%	7.2%	8	19.0%	14.4%	267	11.2%	8.5%
	Middle	5	20.0%	13.9%	245	17.7%	11.2%	19.3%	17	18.7%	1,104	19.9%	18.8%	9	18.4%	19.4%	753	23.9%	14.9%	8	19.0%	19.5%	351	14.8%	15.9%
	Upper	18	72.0%	60.9%	1,077	77.6%	69.3%	41.4%	58	63.7%	3,695	66.8%	42.3%	32	65.3%	55.1%	1,934	61.3%	65.2%	26	61.9%	53.3%	1,761	74.0%	63.6%
	Unknown	0	0.0%	7.1%	0	0.0%	8.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.0%	0	0.0%	10.0%	0	0.0%	7.1%	0	0.0%	8.7%
	Total	*25*	*100%*	*100%*	*1,387*	*100%*	*100%*	*100%*	*91*	*100%*	*5,535*	*100%*	*100%*	*49*	*100%*	*100%*	*3,156*	*100%*	*100%*	*42*	*100%*	*100%*	*2,379*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	1.3%	0	0.0%	0.0%	22.9%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.3%	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.3%	0	0.0%	0	0.0%	18.8%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.4%	0	0.0%	0	0.0%	42.3%	0	0.0%	6.7%	0	0.0%	1.1%	0	0.0%	1.9%	0	0.0%	0.2%
	Unknown	0	0.0%	98.7%	0	0.0%	100.0%	0.0%	1	100.0%	19,509	100.0%	0.0%	0	0.0%	92.1%	0	0.0%	98.9%	1	100.0%	98.1%	19,509	100.0%	99.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*19,509*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*19,509*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	7.7%	1.9%	25	3.4%	0.9%	22.9%	3	6.5%	167	4.1%	22.7%	3	12.5%	4.9%	167	7.4%	2.7%	0	0.0%	4.7%	0	0.0%	3.2%
	Moderate	1	7.7%	6.9%	43	5.8%	5.8%	16.3%	7	15.2%	443	10.9%	16.1%	3	12.5%	7.3%	191	8.5%	3.6%	4	18.2%	13.1%	252	13.9%	7.6%
	Middle	3	23.1%	14.8%	274	36.9%	12.6%	19.3%	11	23.9%	573	14.1%	18.8%	6	25.0%	14.8%	358	15.9%	9.8%	5	22.7%	18.8%	215	11.9%	12.1%
	Upper	8	61.5%	71.3%	401	54.0%	77.0%	41.4%	25	54.3%	2,877	70.9%	42.3%	12	50.0%	66.2%	1,536	68.2%	77.6%	13	59.1%	57.8%	1,341	74.2%	69.3%
	Unknown	0	0.0%	5.0%	0	0.0%	3.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.8%	0	0.0%	6.3%	0	0.0%	5.6%	0	0.0%	7.8%
	Total	*13*	*100%*	*100%*	*743*	*100%*	*100%*	*100%*	*46*	*100%*	*4,060*	*100%*	*100%*	*24*	*100%*	*100%*	*2,252*	*100%*	*100%*	*22*	*100%*	*100%*	*1,808*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Gulfport

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	12.5%	6.9%	80	10.1%	1.7%	22.9%	4	12.9%	134	4.2%	22.7%	1	7.7%	9.3%	18	1.3%	5.0%	3	16.7%	9.4%	116	6.4%	6.8%
	Moderate	2	25.0%	9.9%	60	7.6%	5.1%	16.3%	6	19.4%	370	11.7%	16.1%	3	23.1%	16.7%	125	9.3%	11.5%	3	16.7%	18.5%	245	13.5%	15.3%
	Middle	1	12.5%	20.6%	67	8.5%	14.3%	19.3%	9	29.0%	1,130	35.8%	18.8%	4	30.8%	22.0%	544	40.4%	18.6%	5	27.8%	21.9%	586	32.4%	22.3%
	Upper	4	50.0%	57.3%	584	73.8%	75.8%	41.4%	12	38.7%	1,523	48.2%	42.3%	5	38.5%	47.3%	661	49.0%	58.8%	7	38.9%	45.1%	862	47.7%	48.3%
	Unknown	0	0.0%	5.3%	0	0.0%	3.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	6.0%	0	0.0%	5.2%	0	0.0%	7.3%
	Total	*8*	*100%*	*100%*	*791*	*100%*	*100%*	*100%*	*31*	*100%*	*3,157*	*100%*	*100%*	*13*	*100%*	*100%*	*1,348*	*100%*	*100%*	*18*	*100%*	*100%*	*1,809*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.6%	0	0.0%	0.9%	22.9%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.3%	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.3%	0	0.0%	0	0.0%	18.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.4%	0	0.0%	0	0.0%	42.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.4%	0	0.0%	8.2%
	Unknown	0	0.0%	98.4%	0	0.0%	99.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	97.6%	0	0.0%	91.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	7	2.6%	3.1%	556	1.2%	1.4%	22.9%	29	6.1%	2,315	2.2%	22.7%	19	8.1%	4.3%	1,483	3.6%	1.9%	10	4.2%	4.2%	832	1.3%	1.7%
	Moderate	38	14.2%	11.5%	3,865	8.3%	7.3%	16.3%	85	18.0%	10,098	9.8%	16.1%	40	16.9%	15.1%	4,535	10.9%	9.4%	45	19.0%	15.8%	5,563	9.0%	9.7%
	Middle	64	24.0%	19.3%	9,203	19.8%	15.9%	19.3%	108	22.8%	15,506	15.0%	18.8%	55	23.3%	21.6%	7,730	18.6%	17.9%	53	22.4%	22.3%	7,776	12.6%	18.8%
	Upper	158	59.2%	41.5%	32,943	70.7%	47.5%	41.4%	249	52.6%	55,554	53.7%	42.3%	121	51.3%	39.7%	27,287	65.8%	45.6%	128	54.0%	38.0%	28,267	45.6%	42.4%
	Unknown	0	0.0%	24.6%	0	0.0%	27.9%	0.0%	2	0.4%	19,934	19.3%	0.0%	1	0.4%	19.2%	425	1.0%	25.1%	1	0.4%	19.7%	19,509	31.5%	27.4%
	Total	*267*	*100%*	*100%*	*46,567*	*100%*	*100%*	*100%*	*473*	*100%*	*103,407*	*100%*	*100%*	*236*	*100%*	*100%*	*41,460*	*100%*	*100%*	*237*	*100%*	*100%*	*61,947*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MS Gulfport

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	7	4.9%	6.9%	1,059	8.6%	10.1%	8.0%	7	11.5%	310	3.4%	7.1%	1	4.8%	5.6%	5	0.1%	5.4%	6	15.0%	5.1%	305	7.8%	4.5%
	Moderate	25	17.6%	12.1%	3,237	26.3%	16.6%	13.3%	10	16.4%	1,402	15.3%	17.2%	2	9.5%	15.6%	707	13.4%	15.8%	8	20.0%	15.5%	695	17.8%	15.4%
	Middle	85	59.9%	54.5%	6,222	50.5%	52.7%	55.4%	22	36.1%	3,727	40.6%	40.0%	9	42.9%	39.5%	2,278	43.2%	40.9%	13	32.5%	39.9%	1,449	37.2%	40.5%
	Upper	25	17.6%	25.8%	1,793	14.6%	20.3%	22.9%	21	34.4%	3,728	40.6%	32.2%	9	42.9%	35.6%	2,285	43.3%	34.1%	12	30.0%	36.0%	1,443	37.0%	35.6%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.3%	1	1.6%	4	0.0%	3.5%	0	0.0%	3.1%	0	0.0%	3.6%	1	2.5%	3.1%	4	0.1%	3.8%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.2%
	Total	*142*	*100%*	*100%*	*12,311*	*100%*	*100%*	*100%*	*61*	*100%*	*9,171*	*100%*	*100%*	*21*	*100%*	*100%*	*5,275*	*100%*	*100%*	*40*	*100%*	*100%*	*3,896*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	1	25.0%	8.9%	3	13.6%	23.9%	5.1%	0	0.0%	0	0.0%	5.3%	0	0.0%	2.5%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.7%	0	0.0%	2.6%	6.3%	0	0.0%	0	0.0%	11.7%	0	0.0%	2.5%	0	0.0%	0.9%	0	0.0%	9.7%	0	0.0%	5.3%
	Middle	3	75.0%	57.5%	19	86.4%	55.5%	63.3%	0	0.0%	0	0.0%	53.2%	0	0.0%	57.5%	0	0.0%	86.8%	0	0.0%	38.7%	0	0.0%	9.6%
	Upper	0	0.0%	25.1%	0	0.0%	17.3%	25.3%	0	0.0%	0	0.0%	28.7%	0	0.0%	37.5%	0	0.0%	12.0%	0	0.0%	51.6%	0	0.0%	85.0%
	Unknown	0	0.0%	1.7%	0	0.0%	0.8%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*22*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Gulfport

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	103	72.5%	42.4%	4,101	33.3%	39.3%	93.1%	36	59.0%	1,803	19.7%	93.9%	9	42.9%	53.8%	676	12.8%	45.2%	27	67.5%	54.7%	1,127	28.9%	43.2%
		Over $1 Million	30	21.1%		7,019	57.0%		5.8%	18	29.5%	3,973	43.3%	5.1%	7	33.3%		2,148	40.7%		11	27.5%		1,825	46.8%	
		Total Rev. available	133	93.7%		11,120	90.3%		99.0%	54	88.5%	5,776	63.0%	99.0%	16	76.2%		2,824	53.5%		38	95.0%		2,952	75.8%	
		Rev. Not Known	9	6.3%		1,191	9.7%		1.0%	7	11.5%	3,395	37.0%	1.0%	5	23.8%		2,451	46.5%		2	5.0%		944	24.2%	
		Total	*142*	*100%*		*12,311*	*100%*		*100.0%*	*61*	*100%*	*9,171*	*100%*	*100%*	*21*	*100%*		*5,275*	*100%*		*40*	*100%*		*3,896*	*100%*	
	Loan Size	$100,000 or Less	118	83.1%	90.6%	2,825	22.9%	33.0%		43	70.5%	1,280	14.0%		11	52.4%	91.4%	295	5.6%	33.4%	32	80.0%	91.7%	985	25.3%	33.8%
		$100,001 - $250,000	10	7.0%	5.3%	1,638	13.3%	20.4%		4	6.6%	654	7.1%		0	0.0%	5.0%	0	0.0%	20.5%	4	10.0%	4.5%	654	16.8%	18.7%
		$250,001 - $1 Million	14	9.9%	4.1%	7,848	63.7%	46.5%		14	23.0%	7,237	78.9%		10	47.6%	3.6%	4,980	94.4%	46.0%	4	10.0%	3.8%	2,257	57.9%	47.5%
		Total	*142*	*100%*	*100.0%*	*12,311*	*100%*	*100.0%*		*61*	*100%*	*9,171*	*100%*		*21*	*100%*	*100%*	*5,275*	*100%*	*100%*	*40*	*100%*	*100%*	*3,896*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	98	95.1%		1,903	46.4%			33	91.7%	875	48.5%		8	88.9%		251	37.1%		25	92.6%		624	55.4%	
		$100,001 - $250,000	1	1.0%		148	3.6%			1	2.8%	153	8.5%		0	0.0%		0	0.0%		1	3.7%		153	13.6%	
		$250,001 - $1 Million	4	3.9%		2,050	50.0%			2	5.6%	775	43.0%		1	11.1%		425	62.9%		1	3.7%		350	31.1%	
		Total	*103*	*100%*		*4,101*	*100%*			*36*	*100%*	*1,803*	*100%*		*9*	*100%*		*676*	*100%*		*27*	*100%*		*1,127*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	4	100.0%	50.3%	22	100.0%	45.2%	98.7%	0	0.0%	0	0.0%	98.9%	0	0.0%	52.5%	0	0.0%	22.3%	0	0.0%	61.3%	0	0.0%	66.7%
		Over $1 Million	0	0.0%		0	0.0%		1.3%	0	0.0%	0	0.0%	1.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	4	100.0%		22	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*22*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	4	100.0%	96.6%	22	100.0%	57.0%		0	0.0%	0	0.0%		0	0.0%	87.5%	0	0.0%	29.5%	0	0.0%	90.3%	0	0.0%	28.7%
		$100,001 - $250,000	0	0.0%	2.8%	0	0.0%	28.7%		0	0.0%	0	0.0%		0	0.0%	5.0%	0	0.0%	15.7%	0	0.0%	0.0%	0	0.0%	0.0%
		$250,001 - $500,000	0	0.0%	0.6%	0	0.0%	14.3%		0	0.0%	0	0.0%		0	0.0%	7.5%	0	0.0%	54.8%	0	0.0%	9.7%	0	0.0%	71.3%
		Total	*4*	*100%*	*100%*	*22*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%		22	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*22*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Hattiesburg

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.1%	0	0.0%	0.7%	3.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	6	7.0%	9.2%	845	5.2%	7.2%	18.6%	20	14.7%	3,198	11.4%	14.2%	13	16.9%	12.8%	2,107	14.7%	9.1%	7	11.9%	12.4%	1,091	7.9%	9.2%
	Middle	49	57.0%	43.8%	8,875	54.1%	38.1%	44.0%	42	30.9%	7,888	28.0%	36.4%	27	35.1%	34.0%	4,625	32.4%	29.1%	15	25.4%	33.9%	3,263	23.6%	28.8%
	Upper	31	36.0%	45.8%	6,677	40.7%	54.0%	33.6%	72	52.9%	16,682	59.3%	44.3%	37	48.1%	50.5%	7,564	52.9%	60.0%	35	59.3%	51.4%	9,118	65.9%	60.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	1.5%	374	1.3%	5.1%	0	0.0%	2.7%	0	0.0%	1.8%	2	3.4%	2.4%	374	2.7%	1.7%
	Total	*86*	*100%*	*100%*	*16,397*	*100%*	*100%*	*100%*	*136*	*100%*	*28,142*	*100%*	*100%*	*77*	*100%*	*100%*	*14,296*	*100%*	*100%*	*59*	*100%*	*100%*	*13,846*	*100%*	*100%*
REFINANCE	Low	3	3.6%	1.3%	102	0.9%	0.8%	3.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	11	13.3%	8.1%	1,900	17.1%	6.4%	18.6%	11	14.3%	858	10.0%	14.2%	5	11.4%	11.7%	521	9.9%	7.9%	6	18.2%	11.8%	337	10.1%	8.6%
	Middle	36	43.4%	39.0%	4,284	38.5%	34.8%	44.0%	31	40.3%	3,059	35.7%	36.4%	17	38.6%	33.7%	1,867	35.6%	26.7%	14	42.4%	35.9%	1,192	35.8%	34.2%
	Upper	33	39.8%	51.6%	4,843	43.5%	58.0%	33.6%	31	40.3%	4,366	50.9%	44.3%	20	45.5%	51.4%	2,713	51.7%	63.1%	11	33.3%	49.6%	1,653	49.7%	55.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	5.2%	297	3.5%	5.1%	2	4.5%	3.1%	150	2.9%	2.3%	2	6.1%	2.7%	147	4.4%	1.8%
	Total	*83*	*100%*	*100%*	*11,129*	*100%*	*100%*	*100%*	*77*	*100%*	*8,580*	*100%*	*100%*	*44*	*100%*	*100%*	*5,251*	*100%*	*100%*	*33*	*100%*	*100%*	*3,329*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	2.1%	0	0.0%	1.9%	3.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	12.0%	17.7%	290	17.1%	30.5%	18.6%	7	8.0%	366	6.4%	14.2%	2	5.3%	4.9%	40	1.8%	2.6%	5	10.2%	13.5%	326	9.5%	10.1%
	Middle	13	52.0%	42.7%	859	50.6%	38.0%	44.0%	35	40.2%	1,816	31.9%	36.4%	17	44.7%	35.4%	639	28.3%	30.9%	18	36.7%	32.5%	1,177	34.2%	27.3%
	Upper	9	36.0%	37.5%	549	32.3%	29.6%	33.6%	43	49.4%	3,482	61.1%	44.3%	19	50.0%	56.3%	1,577	69.9%	64.0%	24	49.0%	50.3%	1,905	55.4%	59.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	2.3%	32	0.6%	5.1%	0	0.0%	3.5%	0	0.0%	2.5%	2	4.1%	3.7%	32	0.9%	2.9%
	Total	*25*	*100%*	*100%*	*1,698*	*100%*	*100%*	*100%*	*87*	*100%*	*5,696*	*100%*	*100%*	*38*	*100%*	*100%*	*2,256*	*100%*	*100%*	*49*	*100%*	*100%*	*3,440*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTIFAMILY	Low	0	0.0%	24.6%	0	0.0%	21.1%	34.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	11.6%	0	0.0%	4.8%	11.1%	0	0.0%	0	0.0%	48.1%	0	0.0%	40.8%	0	0.0%	27.0%	0	0.0%	41.2%	0	0.0%	33.7%
	Middle	0	0.0%	50.7%	0	0.0%	64.7%	40.8%	0	0.0%	0	0.0%	18.2%	0	0.0%	24.5%	0	0.0%	36.9%	0	0.0%	47.1%	0	0.0%	7.0%
	Upper	0	0.0%	13.0%	0	0.0%	9.4%	13.9%	0	0.0%	0	0.0%	23.0%	0	0.0%	28.6%	0	0.0%	31.5%	0	0.0%	11.8%	0	0.0%	59.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	10.7%	0	0.0%	6.1%	0	0.0%	4.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.1%	0	0.0%	0.9%	3.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	7.7%	6.2%	115	10.3%	5.7%	18.6%	4	12.1%	162	8.9%	14.2%	4	23.5%	10.7%	162	15.5%	8.2%	0	0.0%	12.6%	0	0.0%	14.5%
	Middle	5	38.5%	48.6%	527	47.0%	43.3%	44.0%	10	30.3%	395	21.6%	36.4%	1	5.9%	21.9%	25	2.4%	13.2%	9	56.3%	28.8%	370	47.4%	25.5%
	Upper	7	53.8%	43.2%	479	42.7%	50.1%	33.6%	19	57.6%	1,269	69.5%	44.3%	12	70.6%	66.9%	859	82.1%	78.5%	7	43.8%	57.1%	410	52.6%	59.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.1%	0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	1.5%	0	0.0%	1.0%
	Total	*13*	*100%*	*100%*	*1,121*	*100%*	*100%*	*100%*	*33*	*100%*	*1,826*	*100%*	*100%*	*17*	*100%*	*100%*	*1,046*	*100%*	*100%*	*16*	*100%*	*100%*	*780*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Hattiesburg

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.4%	0	0.0%	0.7%	3.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	50.0%	16.7%	169	22.4%	7.9%	18.6%	5	21.7%	295	15.6%	14.2%	0	0.0%	10.9%	0	0.0%	11.1%	5	31.3%	16.5%	295	32.2%	12.7%
	Middle	1	16.7%	42.9%	73	9.7%	50.8%	44.0%	8	34.8%	625	33.1%	36.4%	5	71.4%	34.5%	415	42.6%	21.0%	3	18.8%	25.9%	210	22.9%	21.7%
	Upper	2	33.3%	38.1%	513	67.9%	40.7%	33.6%	9	39.1%	929	49.2%	44.3%	2	28.6%	49.1%	559	57.4%	65.1%	7	43.8%	50.6%	370	40.4%	58.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	4.3%	41	2.2%	5.1%	0	0.0%	5.5%	0	0.0%	2.8%	1	6.3%	7.1%	41	4.5%	7.1%
	Total	*6*	*100%*	*100%*	*755*	*100%*	*100%*	*100%*	*23*	*100%*	*1,890*	*100%*	*100%*	*7*	*100%*	*100%*	*974*	*100%*	*100%*	*16*	*100%*	*100%*	*916*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	9.6%	0	0.0%	6.8%	18.6%	0	0.0%	0	0.0%	14.2%	0	0.0%	13.0%	0	0.0%	9.4%	0	0.0%	23.5%	0	0.0%	16.5%
	Middle	0	0.0%	42.3%	0	0.0%	39.5%	44.0%	0	0.0%	0	0.0%	36.4%	0	0.0%	34.8%	0	0.0%	22.4%	0	0.0%	41.2%	0	0.0%	35.1%
	Upper	0	0.0%	48.1%	0	0.0%	53.6%	33.6%	0	0.0%	0	0.0%	44.3%	0	0.0%	52.2%	0	0.0%	68.3%	0	0.0%	35.3%	0	0.0%	48.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	3	1.4%	1.5%	102	0.3%	2.6%	3.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	24	11.3%	8.9%	3,319	10.7%	6.8%	18.6%	47	13.2%	4,879	10.6%	14.2%	24	13.1%	12.4%	2,830	11.9%	10.4%	23	13.3%	12.6%	2,049	9.2%	11.1%
	Middle	104	48.8%	41.9%	14,618	47.0%	39.3%	44.0%	126	35.4%	13,783	29.9%	36.4%	67	36.6%	33.3%	7,571	31.8%	28.9%	59	34.1%	33.9%	6,212	27.8%	28.0%
	Upper	82	38.5%	47.7%	13,061	42.0%	51.3%	33.6%	174	48.9%	26,728	57.9%	44.3%	90	49.2%	51.4%	13,272	55.7%	58.5%	84	48.6%	50.9%	13,456	60.3%	59.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	9	2.5%	744	1.6%	5.1%	2	1.1%	2.8%	150	0.6%	2.1%	7	4.0%	2.5%	594	2.7%	1.6%
	Total	*213*	*100%*	*100%*	*31,100*	*100%*	*100%*	*100%*	*356*	*100%*	*46,134*	*100%*	*100%*	*183*	*100%*	*100%*	*23,823*	*100%*	*100%*	*173*	*100%*	*100%*	*22,311*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Hattiesburg

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	3.5%	3.5%	323	2.0%	1.6%	24.7%	9	6.6%	887	3.2%	24.0%	3	3.9%	3.4%	356	2.5%	1.4%	6	10.2%	6.1%	531	3.8%	2.8%
	Moderate	19	22.1%	17.1%	2,639	16.1%	11.4%	14.9%	32	23.5%	4,729	16.8%	14.8%	20	26.0%	16.5%	2,757	19.3%	10.0%	12	20.3%	16.5%	1,972	14.2%	10.9%
	Middle	28	32.6%	21.1%	4,381	26.7%	18.9%	18.5%	40	29.4%	7,052	25.1%	19.0%	24	31.2%	21.0%	4,161	29.1%	17.4%	16	27.1%	22.8%	2,891	20.9%	20.5%
	Upper	36	41.9%	40.9%	9,054	55.2%	51.6%	41.9%	55	40.4%	15,474	55.0%	42.2%	30	39.0%	40.5%	7,022	49.1%	53.7%	25	42.4%	33.7%	8,452	61.0%	46.4%
	Unknown	0	0.0%	17.3%	0	0.0%	16.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.6%	0	0.0%	17.6%	0	0.0%	20.8%	0	0.0%	19.3%
	Total	*86*	*100%*	*100%*	*16,397*	*100%*	*100%*	*100%*	*136*	*100%*	*28,142*	*100%*	*100%*	*77*	*100%*	*100%*	*14,296*	*100%*	*100%*	*59*	*100%*	*100%*	*13,846*	*100%*	*100%*
REFINANCE	Low	11	13.3%	3.1%	617	5.5%	1.3%	24.7%	10	13.0%	800	9.3%	24.0%	4	9.1%	4.6%	436	8.3%	1.9%	6	18.2%	9.1%	364	10.9%	3.8%
	Moderate	15	18.1%	10.3%	1,495	13.4%	6.2%	14.9%	21	27.3%	1,626	19.0%	14.8%	10	22.7%	10.9%	809	15.4%	6.5%	11	33.3%	15.1%	817	24.5%	9.4%
	Middle	18	21.7%	14.6%	2,315	20.8%	10.9%	18.5%	21	27.3%	2,211	25.8%	19.0%	13	29.5%	20.0%	1,684	32.1%	15.1%	8	24.2%	18.9%	527	15.8%	15.4%
	Upper	39	47.0%	47.3%	6,702	60.2%	55.9%	41.9%	25	32.5%	3,943	46.0%	42.2%	17	38.6%	46.9%	2,322	44.2%	57.2%	8	24.2%	37.5%	1,621	48.7%	49.2%
	Unknown	0	0.0%	24.7%	0	0.0%	25.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.5%	0	0.0%	19.3%	0	0.0%	19.3%	0	0.0%	22.1%
	Total	*83*	*100%*	*100%*	*11,129*	*100%*	*100%*	*100%*	*77*	*100%*	*8,580*	*100%*	*100%*	*44*	*100%*	*100%*	*5,251*	*100%*	*100%*	*33*	*100%*	*100%*	*3,329*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	8.0%	5.2%	130	7.7%	5.5%	24.7%	10	11.5%	398	7.0%	24.0%	4	10.5%	5.6%	270	12.0%	3.1%	6	12.2%	7.4%	128	3.7%	3.4%
	Moderate	3	12.0%	12.5%	225	13.3%	6.6%	14.9%	12	13.8%	463	8.1%	14.8%	6	15.8%	11.8%	179	7.9%	6.3%	6	12.2%	14.7%	284	8.3%	7.8%
	Middle	7	28.0%	17.7%	292	17.2%	13.2%	18.5%	19	21.8%	1,072	18.8%	19.0%	9	23.7%	16.0%	464	20.6%	10.9%	10	20.4%	17.8%	608	17.7%	11.7%
	Upper	13	52.0%	57.3%	1,051	61.9%	65.4%	41.9%	46	52.9%	3,763	66.1%	42.2%	19	50.0%	58.3%	1,343	59.5%	69.4%	27	55.1%	49.7%	2,420	70.3%	63.6%
	Unknown	0	0.0%	7.3%	0	0.0%	9.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.3%	0	0.0%	10.3%	0	0.0%	10.4%	0	0.0%	13.5%
	Total	*25*	*100%*	*100%*	*1,698*	*100%*	*100%*	*100%*	*87*	*100%*	*5,696*	*100%*	*100%*	*38*	*100%*	*100%*	*2,256*	*100%*	*100%*	*49*	*100%*	*100%*	*3,440*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.7%	0	0.0%	0	0.0%	24.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.9%	0	0.0%	0	0.0%	14.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.4%	0	0.0%	0.1%	18.5%	0	0.0%	0	0.0%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	4.3%	0	0.0%	0.8%	41.9%	0	0.0%	0	0.0%	42.2%	0	0.0%	2.0%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	94.2%	0	0.0%	99.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.0%	0	0.0%	99.4%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	3.4%	0	0.0%	1.5%	24.7%	4	12.1%	100	5.5%	24.0%	3	17.6%	4.5%	75	7.2%	1.9%	1	6.3%	6.1%	25	3.2%	5.2%
	Moderate	2	15.4%	8.9%	81	7.2%	4.1%	14.9%	9	27.3%	339	18.6%	14.8%	4	23.5%	7.9%	169	16.2%	4.4%	5	31.3%	14.1%	170	21.8%	10.3%
	Middle	3	23.1%	18.5%	265	23.6%	11.8%	18.5%	9	27.3%	422	23.1%	19.0%	3	17.6%	17.4%	117	11.2%	9.4%	6	37.5%	21.2%	305	39.1%	16.0%
	Upper	8	61.5%	67.8%	775	69.1%	81.5%	41.9%	11	33.3%	965	52.8%	42.2%	7	41.2%	65.7%	685	65.5%	81.0%	4	25.0%	52.0%	280	35.9%	62.3%
	Unknown	0	0.0%	1.4%	0	0.0%	1.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.5%	0	0.0%	3.3%	0	0.0%	6.6%	0	0.0%	6.2%
	Total	*13*	*100%*	*100%*	*1,121*	*100%*	*100%*	*100%*	*33*	*100%*	*1,826*	*100%*	*100%*	*17*	*100%*	*100%*	*1,046*	*100%*	*100%*	*16*	*100%*	*100%*	*780*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Hattiesburg

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	33.3%	9.5%	116	15.4%	5.0%	24.7%	2	8.7%	61	3.2%	24.0%	0	0.0%	9.1%	0	0.0%	5.4%	2	12.5%	21.2%	61	6.7%	11.7%
	Moderate	0	0.0%	23.8%	0	0.0%	9.8%	14.9%	5	21.7%	432	22.9%	14.8%	2	28.6%	14.5%	317	32.5%	10.9%	3	18.8%	11.8%	115	12.6%	7.5%
	Middle	2	33.3%	31.0%	126	16.7%	20.3%	18.5%	5	21.7%	160	8.5%	19.0%	1	14.3%	20.0%	20	2.1%	16.7%	4	25.0%	23.5%	140	15.3%	22.0%
	Upper	2	33.3%	35.7%	513	67.9%	64.9%	41.9%	11	47.8%	1,237	65.4%	42.2%	4	57.1%	49.1%	637	65.4%	63.8%	7	43.8%	35.3%	600	65.5%	46.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.3%	0	0.0%	3.2%	0	0.0%	8.2%	0	0.0%	12.1%
	Total	*6*	*100%*	*100%*	*755*	*100%*	*100%*	*100%*	*23*	*100%*	*1,890*	*100%*	*100%*	*7*	*100%*	*100%*	*974*	*100%*	*100%*	*16*	*100%*	*100%*	*916*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.7%	0	0.0%	0	0.0%	24.0%	0	0.0%	8.7%	0	0.0%	3.6%	0	0.0%	11.8%	0	0.0%	14.8%
	Moderate	0	0.0%	1.9%	0	0.0%	1.6%	14.9%	0	0.0%	0	0.0%	14.8%	0	0.0%	4.3%	0	0.0%	3.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.9%	0	0.0%	1.7%	18.5%	0	0.0%	0	0.0%	19.0%	0	0.0%	4.3%	0	0.0%	2.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.9%	0	0.0%	1.1%	41.9%	0	0.0%	0	0.0%	42.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	94.2%	0	0.0%	95.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	82.6%	0	0.0%	89.8%	0	0.0%	88.2%	0	0.0%	85.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	18	8.5%	3.3%	1,186	3.8%	1.4%	24.7%	35	9.8%	2,246	4.9%	24.0%	14	7.7%	3.9%	1,137	4.8%	1.5%	21	12.1%	7.3%	1,109	5.0%	2.9%
	Moderate	39	18.3%	13.7%	4,440	14.3%	8.2%	14.9%	79	22.2%	7,589	16.4%	14.8%	42	23.0%	14.1%	4,231	17.8%	8.0%	37	21.4%	15.6%	3,358	15.1%	9.7%
	Middle	58	27.2%	17.9%	7,379	23.7%	13.9%	18.5%	94	26.4%	10,917	23.7%	19.0%	50	27.3%	20.1%	6,446	27.1%	14.9%	44	25.4%	21.4%	4,471	20.0%	17.8%
	Upper	98	46.0%	43.8%	18,095	58.2%	48.9%	41.9%	148	41.6%	25,382	55.0%	42.2%	77	42.1%	43.4%	12,009	50.4%	50.2%	71	41.0%	36.2%	13,373	59.9%	44.1%
	Unknown	0	0.0%	21.3%	0	0.0%	27.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.5%	0	0.0%	25.4%	0	0.0%	19.5%	0	0.0%	25.5%
	Total	*213*	*100%*	*100%*	*31,100*	*100%*	*100%*	*100%*	*356*	*100%*	*46,134*	*100%*	*100%*	*183*	*100%*	*100%*	*23,823*	*100%*	*100%*	*173*	*100%*	*100%*	*22,311*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MS Hattiesburg

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	15	11.1%	8.1%	1,069	16.0%	6.9%	9.6%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	10	7.4%	12.3%	380	5.7%	15.7%	13.5%	16	36.4%	658	17.7%	24.7%	9	50.0%	20.8%	395	23.7%	20.5%	7	26.9%	19.9%	263	12.9%	20.0%
	Middle	68	50.4%	46.0%	4,196	62.6%	51.3%	50.2%	10	22.7%	639	17.2%	30.3%	3	16.7%	29.1%	223	13.4%	29.7%	7	26.9%	28.3%	416	20.4%	29.7%
	Upper	42	31.1%	32.7%	1,054	15.7%	25.9%	26.7%	14	31.8%	1,795	48.4%	37.4%	4	22.2%	43.8%	974	58.4%	43.9%	10	38.5%	45.3%	821	40.2%	43.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	9.1%	617	16.6%	7.6%	2	11.1%	5.4%	75	4.5%	5.7%	2	7.7%	5.8%	542	26.5%	6.9%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	0.7%	0	0.0%	0.1%
	Total	*135*	*100%*	*100%*	*6,699*	*100%*	*100%*	*100%*	*44*	*100%*	*3,709*	*100%*	*100%*	*18*	*100%*	*100%*	*1,667*	*100%*	*100%*	*26*	*100%*	*100%*	*2,042*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.5%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	100.0%	34.1%	6	100.0%	25.3%	30.1%	0	0.0%	0	0.0%	11.3%	0	0.0%	22.3%	0	0.0%	14.3%	0	0.0%	13.1%	0	0.0%	14.9%
	Middle	0	0.0%	41.5%	0	0.0%	45.7%	45.9%	0	0.0%	0	0.0%	40.7%	0	0.0%	39.2%	0	0.0%	34.1%	0	0.0%	49.5%	0	0.0%	44.8%
	Upper	0	0.0%	24.4%	0	0.0%	29.0%	22.6%	0	0.0%	0	0.0%	36.7%	0	0.0%	32.3%	0	0.0%	47.7%	0	0.0%	30.8%	0	0.0%	37.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	11.3%	0	0.0%	6.2%	0	0.0%	3.9%	0	0.0%	6.5%	0	0.0%	2.9%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*6*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Hattiesburg

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	107	79.3%	40.9%	2,408	35.9%	36.5%	91.0%	31	70.5%	1,302	35.1%	92.0%	13	72.2%	50.0%	288	17.3%	39.5%	18	69.2%	51.6%	1,014	49.7%	34.0%
		Over $1 Million	18	13.3%		4,181	62.4%		7.8%	11	25.0%	1,915	51.6%	7.0%	4	22.2%		1,219	73.1%		7	26.9%		696	34.1%	
		Total Rev. available	125	92.6%		6,589	98.4%		98.8%	42	95.5%	3,217	86.7%	99.0%	17	94.4%		1,507	90.4%		25	96.2%		1,710	83.7%	
		Rev. Not Known	10	7.4%		110	1.6%		1.2%	2	4.5%	492	13.3%	1.0%	1	5.6%		160	9.6%		1	3.8%		332	16.3%	
		Total	*135*	*100%*		*6,699*	*100%*		*100.0%*	*44*	*100%*	*3,709*	*100%*	*100%*	*18*	*100%*		*1,667*	*100%*		*26*	*100%*		*2,042*	*100%*	
	Loan Size	$100,000 or Less	119	88.1%	88.7%	2,463	36.8%	29.8%		32	72.7%	686	18.5%		14	77.8%	89.3%	289	17.3%	29.9%	18	69.2%	89.5%	397	19.4%	30.5%
		$100,001 - $250,000	10	7.4%	6.4%	1,394	20.8%	19.6%		8	18.2%	1,283	34.6%		2	11.1%	5.6%	310	18.6%	17.5%	6	23.1%	6.2%	973	47.6%	22.3%
		$250,001 - $1 Million	6	4.4%	4.9%	2,842	42.4%	50.6%		4	9.1%	1,740	46.9%		2	11.1%	5.1%	1,068	64.1%	52.6%	2	7.7%	4.4%	672	32.9%	47.3%
		Total	*135*	*100%*	*100.0%*	*6,699*	*100%*	*100.0%*		*44*	*100%*	*3,709*	*100%*		*18*	*100%*	*100%*	*1,667*	*100%*	*100%*	*26*	*100%*	*100%*	*2,042*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	103	96.3%		1,978	82.1%			27	87.1%	629	48.3%		13	100.0%		288	100.0%		14	77.8%		341	33.6%	
		$100,001 - $250,000	4	3.7%		430	17.9%			4	12.9%	673	51.7%		0	0.0%		0	0.0%		4	22.2%		673	66.4%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*107*	*100%*		*2,408*	*100%*			*31*	*100%*	*1,302*	*100%*		*13*	*100%*		*288*	*100%*		*18*	*100%*		*1,014*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	55.3%	6	100.0%	55.8%	96.2%	0	0.0%	0	0.0%	96.7%	0	0.0%	64.6%	0	0.0%	50.7%	0	0.0%	54.2%	0	0.0%	53.8%
		Over $1 Million	0	0.0%		0	0.0%		3.8%	0	0.0%	0	0.0%	3.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		6	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*6*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	87.8%	6	100.0%	45.2%		0	0.0%	0	0.0%		0	0.0%	81.5%	0	0.0%	32.9%	0	0.0%	80.4%	0	0.0%	32.8%
		$100,001 - $250,000	0	0.0%	7.3%	0	0.0%	23.6%		0	0.0%	0	0.0%		0	0.0%	11.5%	0	0.0%	26.9%	0	0.0%	14.0%	0	0.0%	39.3%
		$250,001 - $500,000	0	0.0%	4.9%	0	0.0%	31.2%		0	0.0%	0	0.0%		0	0.0%	6.9%	0	0.0%	40.3%	0	0.0%	5.6%	0	0.0%	27.9%
		Total	*1*	*100%*	*100%*	*6*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		6	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*6*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Northern MS

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Moderate	15	4.7%	5.5%	2,413	3.6%	4.0%	7.9%	23	6.2%	4,311	4.9%	8.6%	11	5.8%	6.0%	1,990	4.6%	4.2%	12	6.7%	6.4%	2,321	5.2%	4.9%
	Middle	122	37.9%	43.7%	21,732	32.7%	38.3%	56.9%	186	50.1%	40,283	45.9%	59.1%	89	46.6%	51.6%	19,304	44.4%	46.4%	97	53.9%	52.1%	20,979	47.2%	46.4%
	Upper	180	55.9%	50.2%	41,813	62.9%	57.4%	35.2%	161	43.4%	43,177	49.1%	30.2%	90	47.1%	41.1%	22,051	50.8%	48.4%	71	39.4%	40.3%	21,126	47.6%	48.0%
	Unknown	5	1.6%	0.6%	465	0.7%	0.3%	0.1%	1	0.3%	86	0.1%	1.2%	1	0.5%	1.0%	86	0.2%	0.8%	0	0.0%	1.0%	0	0.0%	0.6%
	Total	*322*	*100%*	*100%*	*66,423*	*100%*	*100%*	*100%*	*371*	*100%*	*87,857*	*100%*	*100%*	*191*	*100%*	*100%*	*43,431*	*100%*	*100%*	*180*	*100%*	*100%*	*44,426*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	1.6%	173	0.9%	0.8%	2	1.9%	0.5%	143	1.2%	0.3%	1	1.3%	0.9%	30	0.4%	0.4%
	Moderate	11	4.4%	4.9%	1,097	3.2%	3.5%	7.9%	14	7.7%	1,075	5.6%	8.6%	6	5.6%	5.9%	435	3.7%	4.6%	8	10.7%	6.4%	640	8.6%	5.0%
	Middle	131	52.4%	43.1%	15,016	43.9%	37.6%	56.9%	92	50.3%	8,626	45.2%	59.1%	56	51.9%	52.7%	5,659	48.7%	49.7%	36	48.0%	54.0%	2,967	39.8%	52.2%
	Upper	108	43.2%	51.8%	18,078	52.9%	58.9%	35.2%	70	38.3%	8,760	46.0%	30.2%	41	38.0%	40.1%	5,058	43.5%	44.8%	29	38.7%	37.5%	3,702	49.7%	41.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	4	2.2%	430	2.3%	1.2%	3	2.8%	0.8%	322	2.8%	0.6%	1	1.3%	1.3%	108	1.5%	1.1%
	Total	*250*	*100%*	*100%*	*34,191*	*100%*	*100%*	*100%*	*183*	*100%*	*19,064*	*100%*	*100%*	*108*	*100%*	*100%*	*11,617*	*100%*	*100%*	*75*	*100%*	*100%*	*7,447*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	1.5%	55	0.7%	0.8%	1	1.3%	0.7%	15	0.3%	0.1%	1	1.8%	1.7%	40	1.2%	1.2%
	Moderate	5	6.8%	6.5%	165	4.4%	4.8%	7.9%	18	13.6%	1,123	13.5%	8.6%	7	9.3%	12.2%	450	9.0%	6.8%	11	19.3%	8.5%	673	20.2%	6.7%
	Middle	43	58.9%	50.4%	2,318	61.5%	50.4%	56.9%	65	49.2%	3,782	45.3%	59.1%	38	50.7%	46.9%	2,525	50.5%	43.0%	27	47.4%	50.2%	1,257	37.6%	43.3%
	Upper	25	34.2%	42.7%	1,286	34.1%	44.4%	35.2%	46	34.8%	3,363	40.3%	30.2%	28	37.3%	38.8%	1,994	39.8%	48.9%	18	31.6%	38.6%	1,369	41.0%	47.6%
	Unknown	0	0.0%	0.4%	0	0.0%	0.4%	0.1%	1	0.8%	20	0.2%	1.2%	1	1.3%	1.4%	20	0.4%	1.2%	0	0.0%	1.0%	0	0.0%	1.1%
	Total	*73*	*100%*	*100%*	*3,769*	*100%*	*100%*	*100%*	*132*	*100%*	*8,343*	*100%*	*100%*	*75*	*100%*	*100%*	*5,004*	*100%*	*100%*	*57*	*100%*	*100%*	*3,339*	*100%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	6.5%	0	0.0%	1.3%	0	0.0%	9.3%	0	0.0%	1.0%
	Moderate	0	0.0%	12.7%	0	0.0%	14.0%	0.0%	0	0.0%	0	0.0%	6.0%	0	0.0%	10.4%	0	0.0%	4.1%	0	0.0%	11.6%	0	0.0%	2.3%
	Middle	0	0.0%	44.4%	0	0.0%	19.5%	41.2%	0	0.0%	0	0.0%	60.5%	0	0.0%	50.6%	0	0.0%	70.9%	0	0.0%	44.2%	0	0.0%	17.6%
	Upper	0	0.0%	41.3%	0	0.0%	73.4%	39.1%	2	100.0%	3,476	100.0%	30.7%	1	100.0%	29.9%	1,537	100.0%	23.4%	1	100.0%	34.9%	1,939	100.0%	79.1%
	Unknown	0	0.0%	1.6%	0	0.0%	0.9%	5.7%	0	0.0%	0	0.0%	0.1%	0	0.0%	2.6%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*3,476*	*100%*	*100%*	*1*	*100%*	*100%*	*1,537*	*100%*	*100%*	*1*	*100%*	*100%*	*1,939*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	2.8%	4.1%	25	1.4%	3.4%	7.9%	3	6.5%	135	4.8%	8.6%	2	7.4%	2.9%	110	5.7%	2.8%	1	5.3%	4.5%	25	2.8%	2.9%
	Middle	22	61.1%	41.1%	1,151	64.3%	35.0%	56.9%	27	58.7%	1,617	57.7%	59.1%	16	59.3%	47.7%	1,149	59.8%	46.7%	11	57.9%	53.5%	468	53.1%	52.1%
	Upper	13	36.1%	54.8%	615	34.3%	61.6%	35.2%	16	34.8%	1,051	37.5%	30.2%	9	33.3%	48.2%	662	34.5%	49.7%	7	36.8%	41.2%	389	44.1%	44.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	0.8%	0	0.0%	0.5%
	Total	*36*	*100%*	*100%*	*1,791*	*100%*	*100%*	*100%*	*46*	*100%*	*2,803*	*100%*	*100%*	*27*	*100%*	*100%*	*1,921*	*100%*	*100%*	*19*	*100%*	*100%*	*882*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Northern MS

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	2.8%	17	0.8%	0.8%	0	0.0%	1.1%	0	0.0%	0.4%	1	4.8%	1.4%	17	1.6%	0.6%
	Moderate	0	0.0%	3.0%	0	0.0%	2.9%	7.9%	1	2.8%	38	1.9%	8.6%	0	0.0%	2.2%	0	0.0%	1.7%	1	4.8%	10.7%	38	3.6%	6.3%
	Middle	4	50.0%	61.2%	211	57.7%	48.9%	56.9%	22	61.1%	1,273	62.2%	59.1%	7	46.7%	58.9%	414	41.9%	47.5%	15	71.4%	50.7%	859	81.3%	42.4%
	Upper	4	50.0%	35.8%	155	42.3%	48.2%	35.2%	12	33.3%	717	35.1%	30.2%	8	53.3%	35.6%	574	58.1%	49.4%	4	19.0%	35.7%	143	13.5%	49.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	1.2%	0	0.0%	2.2%	0	0.0%	1.0%	0	0.0%	1.4%	0	0.0%	1.0%
	Total	*8*	*100%*	*100%*	*366*	*100%*	*100%*	*100%*	*36*	*100%*	*2,045*	*100%*	*100%*	*15*	*100%*	*100%*	*988*	*100%*	*100%*	*21*	*100%*	*100%*	*1,057*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	2.3%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	2.9%
	Moderate	0	0.0%	14.1%	0	0.0%	12.1%	7.9%	0	0.0%	0	0.0%	8.6%	0	0.0%	9.1%	0	0.0%	6.3%	0	0.0%	7.4%	0	0.0%	2.1%
	Middle	0	0.0%	53.8%	0	0.0%	53.5%	56.9%	0	0.0%	0	0.0%	59.1%	0	0.0%	50.0%	0	0.0%	53.8%	0	0.0%	55.6%	0	0.0%	56.4%
	Upper	0	0.0%	32.1%	0	0.0%	34.4%	35.2%	0	0.0%	0	0.0%	30.2%	0	0.0%	38.6%	0	0.0%	39.9%	0	0.0%	33.3%	0	0.0%	38.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	6	0.8%	245	0.2%	0.8%	3	0.7%	0.4%	158	0.2%	0.3%	3	0.8%	0.5%	87	0.1%	0.3%
	Moderate	32	4.6%	5.3%	3,700	3.5%	3.9%	7.9%	59	7.7%	6,682	5.4%	8.6%	26	6.2%	6.1%	2,985	4.6%	4.3%	33	9.3%	6.5%	3,697	6.3%	4.7%
	Middle	322	46.7%	43.7%	40,428	37.9%	37.3%	56.9%	392	50.9%	55,581	45.0%	59.1%	206	49.4%	51.6%	29,051	45.0%	50.0%	186	52.7%	52.5%	26,530	44.9%	45.4%
	Upper	330	47.9%	50.6%	61,947	58.1%	58.6%	35.2%	307	39.9%	60,544	49.0%	30.2%	177	42.4%	40.9%	31,876	49.4%	44.6%	130	36.8%	39.4%	28,668	48.5%	49.0%
	Unknown	5	0.7%	0.3%	465	0.4%	0.2%	0.1%	6	0.8%	536	0.4%	1.2%	5	1.2%	1.0%	428	0.7%	0.7%	1	0.3%	1.0%	108	0.2%	0.7%
	Total	*689*	*100%*	*100%*	*106,540*	*100%*	*100%*	*100%*	*770*	*100%*	*123,588*	*100%*	*100%*	*417*	*100%*	*100%*	*64,498*	*100%*	*100%*	*353*	*100%*	*100%*	*59,090*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Northern MS

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	8	2.5%	2.6%	769	1.2%	1.0%	19.6%	10	2.7%	855	1.0%	18.5%	6	3.1%	2.7%	430	1.0%	1.2%	4	2.2%	3.2%	425	1.0%	1.2%
	Moderate	51	15.8%	15.0%	6,152	9.3%	8.9%	16.1%	47	12.7%	5,551	6.3%	16.2%	23	12.0%	15.1%	2,787	6.4%	8.9%	24	13.3%	14.0%	2,764	6.2%	7.6%
	Middle	67	20.8%	22.3%	11,054	16.6%	17.6%	17.9%	83	22.4%	14,877	16.9%	19.1%	40	20.9%	21.0%	6,797	15.7%	16.9%	43	23.9%	20.8%	8,080	18.2%	15.5%
	Upper	196	60.9%	46.2%	48,448	72.9%	58.3%	46.4%	231	62.3%	66,574	75.8%	46.3%	122	63.9%	45.4%	33,417	76.9%	57.6%	109	60.6%	43.5%	33,157	74.6%	57.6%
	Unknown	0	0.0%	14.0%	0	0.0%	14.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.8%	0	0.0%	15.5%	0	0.0%	18.5%	0	0.0%	18.1%
	Total	*322*	*100%*	*100%*	*66,423*	*100%*	*100%*	*100%*	*371*	*100%*	*87,857*	*100%*	*100%*	*191*	*100%*	*100%*	*43,431*	*100%*	*100%*	*180*	*100%*	*100%*	*44,426*	*100%*	*100%*
REFINANCE	Low	16	6.4%	2.5%	960	2.8%	1.0%	19.6%	17	9.3%	1,058	5.5%	18.5%	9	8.3%	5.3%	652	5.6%	2.1%	8	10.7%	6.0%	406	5.5%	2.9%
	Moderate	38	15.2%	8.6%	3,009	8.8%	4.7%	16.1%	29	15.8%	1,760	9.2%	16.2%	18	16.7%	12.3%	1,013	8.7%	7.2%	11	14.7%	12.5%	747	10.0%	7.6%
	Middle	55	22.0%	16.0%	5,104	14.9%	11.1%	17.9%	51	27.9%	4,659	24.4%	19.1%	28	25.9%	19.3%	2,452	21.1%	14.3%	23	30.7%	18.5%	2,207	29.6%	14.0%
	Upper	141	56.4%	55.5%	25,118	73.5%	64.7%	46.4%	85	46.4%	11,546	60.6%	46.3%	52	48.1%	50.1%	7,459	64.2%	60.6%	33	44.0%	49.4%	4,087	54.9%	58.3%
	Unknown	0	0.0%	17.3%	0	0.0%	18.5%	0.0%	1	0.5%	41	0.2%	0.0%	1	0.9%	12.9%	41	0.4%	15.7%	0	0.0%	13.7%	0	0.0%	17.3%
	Total	*250*	*100%*	*100%*	*34,191*	*100%*	*100%*	*100%*	*183*	*100%*	*19,064*	*100%*	*100%*	*108*	*100%*	*100%*	*11,617*	*100%*	*100%*	*75*	*100%*	*100%*	*7,447*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	8.2%	4.2%	161	4.3%	1.5%	19.6%	10	7.6%	324	3.9%	18.5%	6	8.0%	5.8%	212	4.2%	2.2%	4	7.0%	7.8%	112	3.4%	3.2%
	Moderate	8	11.0%	10.4%	195	5.2%	4.9%	16.1%	14	10.6%	517	6.2%	16.2%	9	12.0%	10.9%	375	7.5%	6.6%	5	8.8%	8.5%	142	4.3%	6.3%
	Middle	17	23.3%	18.1%	835	22.2%	10.5%	17.9%	40	30.3%	2,019	24.2%	19.1%	23	30.7%	18.0%	1,286	25.7%	11.2%	17	29.8%	19.5%	733	22.0%	12.7%
	Upper	42	57.5%	57.7%	2,578	68.4%	67.7%	46.4%	68	51.5%	5,483	65.7%	46.3%	37	49.3%	57.5%	3,131	62.6%	69.2%	31	54.4%	51.9%	2,352	70.4%	66.6%
	Unknown	0	0.0%	9.6%	0	0.0%	15.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.8%	0	0.0%	10.8%	0	0.0%	12.3%	0	0.0%	11.1%
	Total	*73*	*100%*	*100%*	*3,769*	*100%*	*100%*	*100%*	*132*	*100%*	*8,343*	*100%*	*100%*	*75*	*100%*	*100%*	*5,004*	*100%*	*100%*	*57*	*100%*	*100%*	*3,339*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	1.6%	0	0.0%	0.1%	19.6%	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.1%	0	0.0%	0	0.0%	16.2%	0	0.0%	1.3%	0	0.0%	0.1%	0	0.0%	2.3%	0	0.0%	0.4%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0	0.0%	19.1%	0	0.0%	1.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	3.2%	0	0.0%	0.7%	46.4%	0	0.0%	0	0.0%	46.3%	0	0.0%	7.8%	0	0.0%	1.7%	0	0.0%	11.6%	0	0.0%	1.6%
	Unknown	0	0.0%	95.2%	0	0.0%	99.2%	0.0%	2	100.0%	3,476	100.0%	0.0%	1	100.0%	89.6%	1,537	100.0%	98.1%	1	100.0%	86.0%	1,939	100.0%	98.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*3,476*	*100%*	*100%*	*1*	*100%*	*100%*	*1,537*	*100%*	*100%*	*1*	*100%*	*100%*	*1,939*	*100%*	*100%*
OTHER PURPOSE LOC	Low	3	8.3%	1.8%	63	3.5%	0.5%	19.6%	1	2.2%	85	3.0%	18.5%	1	3.7%	3.4%	85	4.4%	1.3%	0	0.0%	3.7%	0	0.0%	2.7%
	Moderate	4	11.1%	5.9%	125	7.0%	2.7%	16.1%	5	10.9%	155	5.5%	16.2%	3	11.1%	7.2%	75	3.9%	4.4%	2	10.5%	9.1%	80	9.1%	5.5%
	Middle	8	22.2%	12.0%	384	21.4%	6.2%	17.9%	14	30.4%	687	24.5%	19.1%	6	22.2%	14.5%	330	17.2%	8.3%	8	42.1%	20.3%	357	40.5%	15.1%
	Upper	21	58.3%	74.7%	1,219	68.1%	86.1%	46.4%	26	56.5%	1,876	66.9%	46.3%	17	63.0%	67.0%	1,431	74.5%	80.6%	9	47.4%	60.7%	445	50.5%	72.2%
	Unknown	0	0.0%	5.6%	0	0.0%	4.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.9%	0	0.0%	5.4%	0	0.0%	6.1%	0	0.0%	4.5%
	Total	*36*	*100%*	*100%*	*1,791*	*100%*	*100%*	*100%*	*46*	*100%*	*2,803*	*100%*	*100%*	*27*	*100%*	*100%*	*1,921*	*100%*	*100%*	*19*	*100%*	*100%*	*882*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Northern MS

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	12.5%	11.9%	25	6.8%	2.7%	19.6%	2	5.6%	70	3.4%	18.5%	1	6.7%	5.6%	45	4.6%	2.3%	1	4.8%	10.0%	25	2.4%	5.3%
	Moderate	3	37.5%	16.4%	140	38.3%	9.7%	16.1%	9	25.0%	379	18.5%	16.2%	4	26.7%	18.9%	233	23.6%	8.5%	5	23.8%	15.7%	146	13.8%	10.5%
	Middle	1	12.5%	11.9%	45	12.3%	9.1%	17.9%	8	22.2%	539	26.4%	19.1%	4	26.7%	12.2%	221	22.4%	6.1%	4	19.0%	22.1%	318	30.1%	15.7%
	Upper	3	37.5%	53.7%	156	42.6%	71.8%	46.4%	17	47.2%	1,057	51.7%	46.3%	6	40.0%	61.1%	489	49.5%	81.9%	11	52.4%	49.3%	568	53.7%	65.3%
	Unknown	0	0.0%	6.0%	0	0.0%	6.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	1.2%	0	0.0%	2.9%	0	0.0%	3.3%
	Total	*8*	*100%*	*100%*	*366*	*100%*	*100%*	*100%*	*36*	*100%*	*2,045*	*100%*	*100%*	*15*	*100%*	*100%*	*988*	*100%*	*100%*	*21*	*100%*	*100%*	*1,057*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.1%	0	0.0%	0	0.0%	16.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	46.4%	0	0.0%	0	0.0%	46.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	34	4.9%	2.6%	1,978	1.9%	1.0%	19.6%	40	5.2%	2,392	1.9%	18.5%	23	5.5%	3.7%	1,424	2.2%	1.3%	17	4.8%	4.2%	968	1.6%	1.6%
	Moderate	104	15.1%	11.4%	9,621	9.0%	6.5%	16.1%	104	13.5%	8,362	6.8%	16.2%	57	13.7%	13.4%	4,483	7.0%	7.3%	47	13.3%	13.0%	3,879	6.6%	7.0%
	Middle	148	21.5%	18.6%	17,422	16.4%	13.6%	17.9%	196	25.5%	22,781	18.4%	19.1%	101	24.2%	19.5%	11,086	17.2%	13.9%	95	26.9%	19.9%	11,695	19.8%	14.0%
	Upper	403	58.5%	51.3%	77,519	72.8%	58.9%	46.4%	427	55.5%	86,536	70.0%	46.3%	234	56.1%	48.2%	45,927	71.2%	52.9%	193	54.7%	46.1%	40,609	68.7%	54.0%
	Unknown	0	0.0%	16.1%	0	0.0%	20.0%	0.0%	3	0.4%	3,517	2.8%	0.0%	2	0.5%	15.2%	1,578	2.4%	24.6%	1	0.3%	16.7%	1,939	3.3%	23.4%
	Total	*689*	*100%*	*100%*	*106,540*	*100%*	*100%*	*100%*	*770*	*100%*	*123,588*	*100%*	*100%*	*417*	*100%*	*100%*	*64,498*	*100%*	*100%*	*353*	*100%*	*100%*	*59,090*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MS Northern MS

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	3.5%	722	5.8%	2.7%	2	7.7%	1.4%	672	16.6%	1.6%	1	1.7%	1.7%	50	0.6%	1.7%
	Moderate	28	16.0%	11.2%	2,191	24.2%	16.2%	13.8%	5	5.9%	182	1.5%	6.9%	0	0.0%	5.7%	0	0.0%	6.0%	5	8.5%	5.9%	182	2.2%	3.7%
	Middle	78	44.6%	45.1%	3,204	35.3%	39.9%	47.2%	50	58.8%	7,342	59.3%	56.4%	16	61.5%	53.8%	2,351	58.1%	53.5%	34	57.6%	52.8%	4,991	59.9%	54.7%
	Upper	66	37.7%	42.0%	3,623	39.9%	43.4%	37.9%	24	28.2%	3,862	31.2%	32.9%	6	23.1%	36.5%	869	21.5%	37.4%	18	30.5%	36.8%	2,993	35.9%	37.9%
	Unknown	3	1.7%	0.5%	52	0.6%	0.3%	1.0%	3	3.5%	265	2.1%	1.0%	2	7.7%	1.2%	155	3.8%	1.1%	1	1.7%	1.2%	110	1.3%	1.5%
	Tr Unknown	0	0.0%	1.2%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.4%	0	0.0%	0.3%	0	0.0%	1.6%	0	0.0%	0.5%
	Total	*175*	*100%*	*100%*	*9,070*	*100%*	*100%*	*100%*	*85*	*100%*	*12,373*	*100%*	*100%*	*26*	*100%*	*100%*	*4,047*	*100%*	*100%*	*59*	*100%*	*100%*	*8,326*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.3%	0	0.0%	6.6%	6.7%	0	0.0%	0	0.0%	7.6%	0	0.0%	7.9%	0	0.0%	6.1%	0	0.0%	8.0%	0	0.0%	11.0%
	Middle	14	73.7%	65.1%	397	77.1%	60.7%	71.2%	3	100.0%	131	100.0%	68.4%	0	0.0%	63.4%	0	0.0%	58.7%	3	100.0%	64.7%	131	100.0%	60.9%
	Upper	5	26.3%	28.6%	118	22.9%	32.7%	22.1%	0	0.0%	0	0.0%	22.9%	0	0.0%	26.7%	0	0.0%	31.3%	0	0.0%	25.2%	0	0.0%	24.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%	0	0.0%	1.4%	0	0.0%	2.0%	0	0.0%	2.1%	0	0.0%	3.3%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*19*	*100%*	*100%*	*515*	*100%*	*100%*	*100%*	*3*	*100%*	*131*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*131*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Northern MS

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue: $1 Million or Less	145	82.9%	38.0%	2,729	30.1%	30.6%	89.6%	48	56.5%	2,540	20.5%	90.6%	14	53.8%	47.9%	358	8.8%	38.9%	34	57.6%	51.7%	2,182	26.2%	42.4%
	Revenue: Over $1 Million	21	12.0%		5,654	62.3%		8.6%	36	42.4%	9,333	75.4%	7.8%	12	46.2%		3,689	91.2%		24	40.7%		5,644	67.8%	
	Revenue: *Total Rev. available*	166	94.9%		8,383	92.4%		98.2%	84	98.8%	11,873	96.0%	98.4%	26	100.0%		4,047	100.0%		58	98.3%		7,826	94.0%	
	Revenue: Rev. Not Known	9	5.1%		687	7.6%		1.8%	1	1.2%	500	4.0%	1.6%	0	0.0%		0	0.0%		1	1.7%		500	6.0%	
	Revenue: *Total*	*175*	*100%*		*9,070*	*100%*		*100.0%*	*85*	*100%*	*12,373*	*100%*	*100%*	*26*	*100%*		*4,047*	*100%*		*59*	*100%*		*8,326*	*100%*	
	Loan Size: $100,000 or Less	153	87.4%	89.6%	2,613	28.8%	32.1%		52	61.2%	1,337	10.8%		16	61.5%	90.1%	297	7.3%	32.0%	36	61.0%	90.5%	1,040	12.5%	33.7%
	Loan Size: $100,001 - $250,000	12	6.9%	6.0%	1,974	21.8%	21.3%		15	17.6%	2,730	22.1%		3	11.5%	5.7%	650	16.1%	20.9%	12	20.3%	5.4%	2,080	25.0%	20.7%
	Loan Size: $250,001 - $1 Million	10	5.7%	4.4%	4,483	49.4%	46.6%		18	21.2%	8,306	67.1%		7	26.9%	4.3%	3,100	76.6%	47.1%	11	18.6%	4.1%	5,206	62.5%	45.6%
	Loan Size: *Total*	*175*	*100%*	*100.0%*	*9,070*	*100%*	*100.0%*		*85*	*100%*	*12,373*	*100%*		*26*	*100%*	*100%*	*4,047*	*100%*	*100%*	*59*	*100%*	*100%*	*8,326*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	141	97.2%		2,162	79.2%			41	85.4%	962	37.9%		13	92.9%		208	58.1%		28	82.4%		754	34.6%	
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	4	2.8%		567	20.8%			5	10.4%	650	25.6%		1	7.1%		150	41.9%		4	11.8%		500	22.9%	
	Loan Size & Rev $1 Mill or Less: $250,001 - $1 Million	0	0.0%		0	0.0%			2	4.2%	928	36.5%		0	0.0%		0	0.0%		2	5.9%		928	42.5%	
	Loan Size & Rev $1 Mill or Less: *Total*	*145*	*100%*		*2,729*	*100%*			*48*	*100%*	*2,540*	*100%*		*14*	*100%*		*358*	*100%*		*34*	*100%*		*2,182*	*100%*	
								Total Farms					Total Farms												
SMALL FARM	Revenue: $1 Million or Less	16	84.2%	38.5%	362	70.3%	43.6%	95.2%	2	66.7%	50	38.2%	95.9%	0	0.0%	42.1%	0	0.0%	54.4%	2	67%	49.9%	50	38%	56.5%
	Revenue: Over $1 Million	3	15.8%		153	29.7%		4.1%	0	0.0%	0	0.0%	3.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Revenue: *Total Rev. available*	19	100.0%		515	100.0%		99.3%	2	66.7%	50	38.2%	99.6%	0	0.0%		0	0.0%		2	66.7%		50	38.2%	
	Revenue: Not Known	0	0.0%		0	0.0%		0.7%	1	33.3%	81	61.8%	0.4%	0	0.0%		0	0.0%		1	33.3%		81	61.8%	
	Revenue: *Total*	*19*	*100%*		*515*	*100%*		*100%*	*3*	*100%*	*131*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*3*	*100%*		*131*	*100%*	
	Loan Size: $100,000 or Less	19	100.0%	84.6%	515	100.0%	36.1%		3	100.0%	131	100.0%		0	0.0%	84.6%	0	0.0%	37.7%	3	100.0%	80.7%	131	100.0%	29.7%
	Loan Size: $100,001 - $250,000	0	0.0%	10.6%	0	0.0%	31.9%		0	0.0%	0	0.0%		0	0.0%	9.9%	0	0.0%	27.3%	0	0.0%	12.2%	0	0.0%	31.0%
	Loan Size: $250,001 - $500,000	0	0.0%	4.8%	0	0.0%	31.9%		0	0.0%	0	0.0%		0	0.0%	5.5%	0	0.0%	35.0%	0	0.0%	7.1%	0	0.0%	39.3%
	Loan Size: *Total*	*19*	*100%*	*100%*	*515*	*100%*	*100%*		*3*	*100%*	*131*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*131*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less: $100,000 or Less	16	100.0%		362	100.0%			2	100.0%	50	100.0%		0	0.0%		0	0.0%		2	100.0%		50	100.0%	
	Loan Size & Rev $1 Mill or Less: $100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: $250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Loan Size & Rev $1 Mill or Less: *Total*	*16*	*100%*		*362*	*100%*			*2*	*100%*	*50*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*2*	*100%*		*50*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Northwest MS

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.8%	0	0.0%	1.5%	8.0%	1	1.8%	605	7.9%	15.2%	1	4.2%	9.7%	605	17.1%	7.5%	0	0.0%	8.3%	0	0.0%	7.2%
	Moderate	4	8.0%	16.2%	363	5.3%	13.6%	36.0%	15	27.3%	1,356	17.7%	33.7%	6	25.0%	24.9%	520	14.7%	20.5%	9	29.0%	18.6%	836	20.2%	13.2%
	Middle	20	40.0%	42.5%	2,466	36.3%	40.6%	38.9%	20	36.4%	3,225	42.1%	29.9%	8	33.3%	22.8%	1,498	42.4%	23.6%	12	38.7%	29.3%	1,727	41.8%	30.2%
	Upper	26	52.0%	38.3%	3,971	58.4%	44.3%	17.1%	19	34.5%	2,480	32.4%	21.1%	9	37.5%	42.6%	909	25.7%	48.5%	10	32.3%	43.8%	1,571	38.0%	49.5%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*50*	*100%*	*100%*	*6,800*	*100%*	*100%*	*100%*	*55*	*100%*	*7,666*	*100%*	*100%*	*24*	*100%*	*100%*	*3,532*	*100%*	*100%*	*31*	*100%*	*100%*	*4,134*	*100%*	*100%*
REFINANCE	Low	1	3.8%	3.0%	387	13.7%	1.9%	8.0%	3	9.7%	81	3.1%	15.2%	1	5.3%	12.5%	45	2.7%	10.3%	2	16.7%	14.6%	36	3.8%	10.7%
	Moderate	7	26.9%	21.3%	501	17.7%	16.0%	36.0%	14	45.2%	1,014	38.8%	33.7%	9	47.4%	20.6%	464	27.7%	18.0%	5	41.7%	29.8%	550	58.8%	23.5%
	Middle	14	53.8%	46.4%	1,475	52.1%	47.0%	38.9%	7	22.6%	473	18.1%	29.9%	4	21.1%	35.3%	216	12.9%	33.1%	3	25.0%	31.3%	257	27.5%	33.0%
	Upper	4	15.4%	29.3%	466	16.5%	35.1%	17.1%	7	22.6%	1,043	39.9%	21.1%	5	26.3%	31.6%	950	56.7%	38.5%	2	16.7%	24.3%	93	9.9%	32.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*26*	*100%*	*100%*	*2,829*	*100%*	*100%*	*100%*	*31*	*100%*	*2,611*	*100%*	*100%*	*19*	*100%*	*100%*	*1,675*	*100%*	*100%*	*12*	*100%*	*100%*	*936*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	7.0%	0	0.0%	3.3%	8.0%	5	16.7%	149	11.2%	15.2%	4	22.2%	20.3%	124	14.9%	23.0%	1	8.3%	11.7%	25	5.0%	12.8%
	Moderate	2	20.0%	20.9%	75	12.2%	10.2%	36.0%	10	33.3%	406	30.5%	33.7%	5	27.8%	26.1%	203	24.4%	18.4%	5	41.7%	41.6%	203	40.8%	33.6%
	Middle	6	60.0%	51.2%	445	72.6%	62.4%	38.9%	9	30.0%	501	37.7%	29.9%	6	33.3%	27.5%	315	37.9%	31.6%	3	25.0%	26.0%	186	37.3%	32.4%
	Upper	2	20.0%	20.9%	93	15.2%	24.2%	17.1%	6	20.0%	274	20.6%	21.1%	3	16.7%	26.1%	190	22.8%	27.1%	3	25.0%	20.8%	84	16.9%	21.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*10*	*100%*	*100%*	*613*	*100%*	*100%*	*100%*	*30*	*100%*	*1,330*	*100%*	*100%*	*18*	*100%*	*100%*	*832*	*100%*	*100%*	*12*	*100%*	*100%*	*498*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	12.8%	0	0.0%	17.0%	13.3%	0	0.0%	0	0.0%	25.9%	0	0.0%	20.7%	0	0.0%	15.7%	0	0.0%	35.0%	0	0.0%	66.3%
	Moderate	0	0.0%	28.2%	0	0.0%	19.4%	55.0%	1	100.0%	1,013	100.0%	39.2%	1	100.0%	37.9%	1,013	100.0%	36.2%	0	0.0%	40.0%	0	0.0%	15.3%
	Middle	0	0.0%	33.3%	0	0.0%	11.8%	19.1%	0	0.0%	0	0.0%	18.6%	0	0.0%	27.6%	0	0.0%	20.6%	0	0.0%	20.0%	0	0.0%	12.3%
	Upper	0	0.0%	25.6%	0	0.0%	51.8%	12.6%	0	0.0%	0	0.0%	16.3%	0	0.0%	13.8%	0	0.0%	27.6%	0	0.0%	5.0%	0	0.0%	6.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*1,013*	*100%*	*100%*	*1*	*100%*	*100%*	*1,013*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	8.0%	0	0.0%	0	0.0%	15.2%	0	0.0%	18.8%	0	0.0%	10.3%	0	0.0%	6.7%	0	0.0%	12.4%
	Moderate	0	0.0%	25.0%	0	0.0%	20.7%	36.0%	0	0.0%	0	0.0%	33.7%	0	0.0%	18.8%	0	0.0%	15.3%	0	0.0%	20.0%	0	0.0%	11.5%
	Middle	0	0.0%	25.0%	0	0.0%	28.5%	38.9%	2	33.3%	95	27.9%	29.9%	2	66.7%	37.5%	95	66.9%	49.8%	0	0.0%	26.7%	0	0.0%	40.1%
	Upper	0	0.0%	50.0%	0	0.0%	50.8%	17.1%	4	66.7%	246	72.1%	21.1%	1	33.3%	25.0%	47	33.1%	24.6%	3	100.0%	46.7%	199	100.0%	36.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*6*	*100%*	*341*	*100%*	*100%*	*3*	*100%*	*100%*	*142*	*100%*	*100%*	*3*	*100%*	*100%*	*199*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Northwest MS

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	5.0%	20	20.0%	1.3%	8.0%	2	18.2%	94	15.4%	15.2%	2	22.2%	14.7%	94	16.7%	6.8%	0	0.0%	21.4%	0	0.0%	14.9%
	Moderate	1	50.0%	35.0%	80	80.0%	26.7%	36.0%	2	18.2%	89	14.5%	33.7%	1	11.1%	35.3%	59	10.5%	30.1%	1	50.0%	35.7%	30	60.0%	53.8%
	Middle	0	0.0%	30.0%	0	0.0%	27.3%	38.9%	3	27.3%	184	30.1%	29.9%	3	33.3%	32.4%	184	32.7%	28.3%	0	0.0%	21.4%	0	0.0%	20.2%
	Upper	0	0.0%	30.0%	0	0.0%	44.7%	17.1%	4	36.4%	245	40.0%	21.1%	3	33.3%	17.6%	225	40.0%	34.8%	1	50.0%	21.4%	20	40.0%	11.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*100*	*100%*	*100%*	*100%*	*11*	*100%*	*612*	*100%*	*100%*	*9*	*100%*	*100%*	*562*	*100%*	*100%*	*2*	*100%*	*100%*	*50*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.9%	0	0.0%	1.5%	8.0%	0	0.0%	0	0.0%	15.2%	0	0.0%	21.4%	0	0.0%	11.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	31.4%	0	0.0%	20.7%	36.0%	0	0.0%	0	0.0%	33.7%	0	0.0%	46.4%	0	0.0%	46.3%	0	0.0%	46.7%	0	0.0%	29.0%
	Middle	0	0.0%	45.7%	0	0.0%	53.5%	38.9%	0	0.0%	0	0.0%	29.9%	0	0.0%	17.9%	0	0.0%	20.1%	0	0.0%	33.3%	0	0.0%	50.0%
	Upper	0	0.0%	20.0%	0	0.0%	24.2%	17.1%	0	0.0%	0	0.0%	21.1%	0	0.0%	14.3%	0	0.0%	21.9%	0	0.0%	20.0%	0	0.0%	21.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	2.3%	3.2%	407	3.9%	3.6%	8.0%	11	8.2%	929	6.8%	15.2%	8	10.8%	11.9%	868	11.2%	9.2%	3	5.0%	11.0%	61	1.0%	13.6%
	Moderate	14	15.9%	19.3%	1,019	9.9%	15.5%	36.0%	42	31.3%	3,878	28.6%	33.7%	22	29.7%	24.2%	2,259	29.1%	20.9%	20	33.3%	24.5%	1,619	27.8%	16.3%
	Middle	40	45.5%	44.1%	4,386	42.4%	39.8%	38.9%	41	30.6%	4,478	33.0%	29.9%	23	31.1%	27.9%	2,308	29.8%	26.7%	18	30.0%	29.3%	2,170	37.3%	29.2%
	Upper	32	36.4%	33.3%	4,530	43.8%	41.0%	17.1%	40	29.9%	4,288	31.6%	21.1%	21	28.4%	36.0%	2,321	29.9%	43.2%	19	31.7%	35.2%	1,967	33.8%	40.9%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*88*	*100%*	*100%*	*10,342*	*100%*	*100%*	*100%*	*134*	*100%*	*13,573*	*100%*	*100%*	*74*	*100%*	*100%*	*7,756*	*100%*	*100%*	*60*	*100%*	*100%*	*5,817*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Northwest MS

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	6.0%	4.0%	238	3.5%	1.8%	34.0%	5	9.1%	374	4.9%	33.6%	2	8.3%	4.6%	112	3.2%	2.3%	3	9.7%	5.1%	262	6.3%	2.0%
	Moderate	8	16.0%	18.5%	792	11.6%	11.3%	16.3%	13	23.6%	1,159	15.1%	18.2%	8	33.3%	21.7%	652	18.5%	14.3%	5	16.1%	15.9%	507	12.3%	10.2%
	Middle	14	28.0%	20.7%	1,676	24.6%	17.5%	16.0%	19	34.5%	2,476	32.3%	15.8%	7	29.2%	21.8%	821	23.2%	19.5%	12	38.7%	21.9%	1,655	40.0%	19.6%
	Upper	25	50.0%	38.2%	4,094	60.2%	50.6%	33.7%	18	32.7%	3,657	47.7%	32.5%	7	29.2%	34.1%	1,947	55.1%	47.1%	11	35.5%	36.3%	1,710	41.4%	48.1%
	Unknown	0	0.0%	18.7%	0	0.0%	18.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.8%	0	0.0%	16.8%	0	0.0%	20.8%	0	0.0%	20.0%
	Total	*50*	*100%*	*100%*	*6,800*	*100%*	*100%*	*100%*	*55*	*100%*	*7,666*	*100%*	*100%*	*24*	*100%*	*100%*	*3,532*	*100%*	*100%*	*31*	*100%*	*100%*	*4,134*	*100%*	*100%*
REFINANCE	Low	1	3.8%	3.0%	40	1.4%	1.2%	34.0%	6	19.4%	164	6.3%	33.6%	4	21.1%	8.0%	121	7.2%	3.8%	2	16.7%	11.4%	43	4.6%	5.7%
	Moderate	6	23.1%	10.1%	472	16.7%	5.4%	16.3%	8	25.8%	381	14.6%	18.2%	6	31.6%	15.5%	312	18.6%	9.7%	2	16.7%	17.5%	69	7.4%	12.1%
	Middle	4	15.4%	13.6%	281	9.9%	10.2%	16.0%	7	22.6%	365	14.0%	15.8%	4	21.1%	21.3%	208	12.4%	17.4%	3	25.0%	15.5%	157	16.8%	15.7%
	Upper	15	57.7%	54.3%	2,036	72.0%	60.9%	33.7%	10	32.3%	1,701	65.1%	32.5%	5	26.3%	42.8%	1,034	61.7%	56.2%	5	41.7%	44.4%	667	71.3%	55.0%
	Unknown	0	0.0%	19.0%	0	0.0%	22.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.3%	0	0.0%	12.9%	0	0.0%	11.1%	0	0.0%	11.4%
	Total	*26*	*100%*	*100%*	*2,829*	*100%*	*100%*	*100%*	*31*	*100%*	*2,611*	*100%*	*100%*	*19*	*100%*	*100%*	*1,675*	*100%*	*100%*	*12*	*100%*	*100%*	*936*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	7.0%	0	0.0%	0.8%	34.0%	8	26.7%	276	20.8%	33.6%	6	33.3%	14.5%	231	27.8%	8.7%	2	16.7%	6.5%	45	9.0%	4.0%
	Moderate	2	20.0%	14.0%	80	13.1%	7.7%	16.3%	5	16.7%	155	11.7%	18.2%	3	16.7%	18.8%	87	10.5%	15.8%	2	16.7%	26.0%	68	13.7%	17.6%
	Middle	2	20.0%	23.3%	53	8.6%	17.7%	16.0%	4	13.3%	130	9.8%	15.8%	1	5.6%	13.0%	49	5.9%	11.7%	3	25.0%	18.2%	81	16.3%	16.7%
	Upper	6	60.0%	51.2%	480	78.3%	65.9%	33.7%	13	43.3%	769	57.8%	32.5%	8	44.4%	44.9%	465	55.9%	44.0%	5	41.7%	40.3%	304	61.0%	52.4%
	Unknown	0	0.0%	4.7%	0	0.0%	7.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.7%	0	0.0%	19.8%	0	0.0%	9.1%	0	0.0%	9.3%
	Total	*10*	*100%*	*100%*	*613*	*100%*	*100%*	*100%*	*30*	*100%*	*1,330*	*100%*	*100%*	*18*	*100%*	*100%*	*832*	*100%*	*100%*	*12*	*100%*	*100%*	*498*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	34.0%	0	0.0%	0	0.0%	33.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.3%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	5.1%	0	0.0%	0.6%	16.0%	0	0.0%	0	0.0%	15.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	0.4%
	Upper	0	0.0%	15.4%	0	0.0%	1.1%	33.7%	0	0.0%	0	0.0%	32.5%	0	0.0%	20.7%	0	0.0%	8.6%	0	0.0%	15.0%	0	0.0%	3.7%
	Unknown	0	0.0%	79.5%	0	0.0%	98.4%	0.0%	1	100.0%	1,013	100.0%	0.0%	1	100.0%	79.3%	1,013	100.0%	91.4%	0	0.0%	80.0%	0	0.0%	95.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*1,013*	*100%*	*100%*	*1*	*100%*	*100%*	*1,013*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	6.3%	0	0.0%	2.5%	34.0%	0	0.0%	0	0.0%	33.6%	0	0.0%	6.3%	0	0.0%	3.5%	0	0.0%	6.7%	0	0.0%	2.1%
	Moderate	0	0.0%	6.3%	0	0.0%	2.5%	16.3%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	23.3%	0	0.0%	13.2%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	1	16.7%	94	27.6%	15.8%	0	0.0%	6.3%	0	0.0%	2.9%	1	33.3%	13.3%	94	47.2%	9.0%
	Upper	0	0.0%	87.5%	0	0.0%	95.1%	33.7%	5	83.3%	247	72.4%	32.5%	3	100.0%	87.5%	142	100.0%	93.5%	2	66.7%	50.0%	105	52.8%	71.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.7%	0	0.0%	4.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*6*	*100%*	*341*	*100%*	*100%*	*3*	*100%*	*100%*	*142*	*100%*	*100%*	*3*	*100%*	*100%*	*199*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Northwest MS

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	10.0%	20	20.0%	3.6%	34.0%	0	0.0%	0	0.0%	33.6%	0	0.0%	2.9%	0	0.0%	0.9%	0	0.0%	10.7%	0	0.0%	10.7%
	Moderate	0	0.0%	15.0%	0	0.0%	8.6%	16.3%	4	36.4%	164	26.8%	18.2%	3	33.3%	26.5%	144	25.6%	20.7%	1	50.0%	28.6%	20	40.0%	21.6%
	Middle	0	0.0%	20.0%	0	0.0%	30.7%	16.0%	4	36.4%	234	38.2%	15.8%	3	33.3%	20.6%	204	36.3%	16.6%	1	50.0%	21.4%	30	60.0%	21.5%
	Upper	1	50.0%	50.0%	80	80.0%	54.8%	33.7%	3	27.3%	214	35.0%	32.5%	3	33.3%	50.0%	214	38.1%	61.7%	0	0.0%	35.7%	0	0.0%	41.0%
	Unknown	0	0.0%	5.0%	0	0.0%	2.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	5.2%
	Total	*2*	*100%*	*100%*	*100*	*100%*	*100%*	*100%*	*11*	*100%*	*612*	*100%*	*100%*	*9*	*100%*	*100%*	*562*	*100%*	*100%*	*2*	*100%*	*100%*	*50*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	34.0%	0	0.0%	0	0.0%	33.6%	0	0.0%	3.6%	0	0.0%	3.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.9%	0	0.0%	2.4%	16.3%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	15.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	33.7%	0	0.0%	0	0.0%	32.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	97.1%	0	0.0%	97.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.4%	0	0.0%	96.1%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	5	5.7%	3.6%	298	2.9%	1.3%	34.0%	19	14.2%	814	6.0%	33.6%	12	16.2%	6.2%	464	6.0%	2.8%	7	11.7%	7.0%	350	6.0%	2.6%
	Moderate	16	18.2%	13.8%	1,344	13.0%	7.2%	16.3%	30	22.4%	1,859	13.7%	18.2%	20	27.0%	18.4%	1,195	15.4%	12.0%	10	16.7%	17.1%	664	11.4%	9.9%
	Middle	20	22.7%	16.7%	2,010	19.4%	12.1%	16.0%	35	26.1%	3,299	24.3%	15.8%	15	20.3%	20.2%	1,282	16.5%	17.3%	20	33.3%	19.0%	2,017	34.7%	16.8%
	Upper	47	53.4%	45.1%	6,690	64.7%	48.6%	33.7%	49	36.6%	6,588	48.5%	32.5%	26	35.1%	37.8%	3,802	49.0%	47.7%	23	38.3%	38.4%	2,786	47.9%	45.2%
	Unknown	0	0.0%	20.8%	0	0.0%	30.8%	0.0%	1	0.7%	1,013	7.5%	0.0%	1	1.4%	17.5%	1,013	13.1%	20.3%	0	0.0%	18.5%	0	0.0%	25.5%
	Total	*88*	*100%*	*100%*	*10,342*	*100%*	*100%*	*100%*	*134*	*100%*	*13,573*	*100%*	*100%*	*74*	*100%*	*100%*	*7,756*	*100%*	*100%*	*60*	*100%*	*100%*	*5,817*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MS Northwest MS

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	27	19.4%	10.9%	944	17.2%	9.4%	12.2%	5	16.1%	938	25.8%	16.7%	2	20.0%	19.5%	375	19.7%	16.0%	3	14.3%	17.9%	563	32.4%	16.7%
	Moderate	44	31.7%	36.2%	2,104	38.2%	39.1%	41.6%	12	38.7%	1,287	35.4%	41.7%	5	50.0%	30.8%	502	26.4%	31.3%	7	33.3%	30.7%	785	45.2%	34.8%
	Middle	55	39.6%	36.7%	2,293	41.7%	32.6%	29.8%	8	25.8%	1,142	31.4%	24.0%	3	30.0%	24.4%	1,025	53.9%	29.1%	5	23.8%	30.4%	117	6.7%	30.0%
	Upper	13	9.4%	15.1%	162	2.9%	18.6%	16.4%	6	19.4%	272	7.5%	17.6%	0	0.0%	19.2%	0	0.0%	22.0%	6	28.6%	19.8%	272	15.7%	18.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.1%	0	0.0%	0.4%		0	0.0%	0	0.0%		0	0.0%	6.0%	0	0.0%	1.7%	0	0.0%	1.3%	0	0.0%	0.5%
	Total	*139*	*100%*	*100%*	*5,503*	*100%*	*100%*	*100%*	*31*	*100%*	*3,639*	*100%*	*100%*	*10*	*100%*	*100%*	*1,902*	*100%*	*100%*	*21*	*100%*	*100%*	*1,737*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	2.4%	0	0.0%	4.6%	2.3%	4	25.0%	932	31.2%	13.9%	2	22.2%	11.9%	892	47.9%	17.2%	2	28.6%	8.9%	40	3.6%	13.5%
	Moderate	9	25.7%	29.5%	1,731	41.8%	30.6%	36.4%	2	12.5%	40	1.3%	24.5%	2	22.2%	25.1%	40	2.1%	19.6%	0	0.0%	21.7%	0	0.0%	18.8%
	Middle	21	60.0%	52.3%	2,000	48.3%	52.8%	50.0%	8	50.0%	1,515	50.7%	44.9%	4	44.4%	31.5%	682	36.6%	38.4%	4	57.1%	44.4%	833	74.2%	49.5%
	Upper	5	14.3%	14.5%	412	9.9%	11.9%	11.3%	2	12.5%	500	16.7%	16.7%	1	11.1%	24.8%	250	13.4%	24.0%	1	14.3%	23.0%	250	22.3%	18.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.3%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	6.7%	0	0.0%	0.8%	0	0.0%	2.0%	0	0.0%	0.2%
	Total	*35*	*100%*	*100%*	*4,143*	*100%*	*100%*	*100%*	*16*	*100%*	*2,987*	*100%*	*100%*	*9*	*100%*	*100%*	*1,864*	*100%*	*100%*	*7*	*100%*	*100%*	*1,123*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Northwest MS

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	125	89.9%	39.0%	2,615	47.5%	34.0%	90.0%	20	64.5%	817	22.5%	90.9%	3	30.0%	38.3%	327	17.2%	37.4%	17	81.0%	55.9%	490	28.2%	52.8%
		Over $1 Million	9	6.5%		2,543	46.2%		8.3%	11	35.5%	2,822	77.5%	7.5%	7	70.0%		1,575	82.8%		4	19.0%		1,247	71.8%	
		Total Rev. available	134	96.4%		5,158	93.7%		98.3%	31	100.0%	3,639	100.0%	98.4%	10	100.0%		1,902	100.0%		21	100.0%		1,737	100.0%	
		Rev. Not Known	5	3.6%		345	6.3%		1.7%	0	0.0%	0	0.0%	1.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*139*	*100%*		*5,503*	*100%*		*100.0%*	*31*	*100%*	*3,639*	*100%*	*100%*	*10*	*100%*		*1,902*	*100%*		*21*	*100%*		*1,737*	*100%*	
	Loan Size	$100,000 or Less	133	95.7%	95.2%	2,102	38.2%	49.1%		22	71.0%	829	22.8%		4	40.0%	95.8%	270	14.2%	46.5%	18	85.7%	92.7%	559	32.2%	42.9%
		$100,001 - $250,000	0	0.0%	2.6%	0	0.0%	14.8%		6	19.4%	1,088	29.9%		5	50.0%	2.6%	957	50.3%	18.9%	1	4.8%	4.7%	131	7.5%	21.7%
		$250,001 - $1 Million	6	4.3%	2.2%	3,401	61.8%	36.0%		3	9.7%	1,722	47.3%		1	10.0%	1.6%	675	35.5%	34.5%	2	9.5%	2.6%	1,047	60.3%	35.4%
		Total	*139*	*100%*	*100.0%*	*5,503*	*100%*	*100.0%*		*31*	*100%*	*3,639*	*100%*		*10*	*100%*	*100%*	*1,902*	*100%*	*100%*	*21*	*100%*	*100%*	*1,737*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	123	98.4%		1,690	64.6%			17	85.0%	379	46.4%		1	33.3%		20	6.1%		16	94.1%		359	73.3%	
		$100,001 - $250,000	0	0.0%		0	0.0%			3	15.0%	438	53.6%		2	66.7%		307	93.9%		1	5.9%		131	26.7%	
		$250,001 - $1 Million	2	1.6%		925	35.4%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*125*	*100%*		*2,615*	*100%*			*20*	*100%*	*817*	*100%*		*3*	*100%*		*327*	*100%*		*17*	*100%*		*490*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	23	65.7%	42.6%	2,470	59.6%	61.9%	93.6%	6	37.5%	928	31.1%	94.3%	3	33%	33.7%	470	25%	53.8%	3	43%	46.2%	458	41%	57.1%
		Over $1 Million	12	34.3%		1,673	40.4%		6.4%	5	31.3%	661	22.1%	5.7%	3	33.3%		526	28.2%		2	28.6%		135	12.0%	
		Total Rev. available	35	100.0%		4,143	100.0%		100.0%	11	68.8%	1,589	53.2%	100.0%	6	66.7%		996	53.4%		5	71.4%		593	52.8%	
		Not Known	0	0.0%		0	0.0%		0.0%	5	31.3%	1,398	46.8%	0.0%	3	33.3%		868	46.6%		2	28.6%		530	47.2%	
		Total	*35*	*100%*		*4,143*	*100%*		*100%*	*16*	*100%*	*2,987*	*100%*	*100%*	*9*	*100%*		*1,864*	*100%*		*7*	*100%*		*1,123*	*100%*	
	Loan Size	$100,000 or Less	23	65.7%	82.3%	596	14.4%	28.7%		5	31.3%	88	2.9%		2	22.2%	82.2%	40	2.1%	26.4%	3	42.9%	67.2%	48	4.3%	19.2%
		$100,001 - $250,000	6	17.1%	9.4%	1,250	30.2%	25.6%		8	50.0%	1,507	50.5%		5	55.6%	8.9%	932	50.0%	24.1%	3	42.9%	18.1%	575	51.2%	27.3%
		$250,001 - $500,000	6	17.1%	8.3%	2,297	55.4%	45.7%		3	18.8%	1,392	46.6%		2	22.2%	8.9%	892	47.9%	49.5%	1	14.3%	14.7%	500	44.5%	53.6%
		Total	*35*	*100%*	*100%*	*4,143*	*100%*	*100%*		*16*	*100%*	*2,987*	*100%*		*9*	*100%*	*100%*	*1,864*	*100%*	*100%*	*7*	*100%*	*100%*	*1,123*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	16	69.6%		294	11.9%			2	33.3%	28	3.0%		1	33.3%		20	4.3%		1	33.3%		8	1.7%	
		$100,001 - $250,000	3	13.0%		561	22.7%			4	66.7%	900	97.0%		2	66.7%		450	95.7%		2	66.7%		450	98.3%	
		$250,001 - $500,000	4	17.4%		1,615	65.4%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*23*	*100%*		*2,470*	*100%*			*6*	*100%*	*928*	*100%*		*3*	*100%*		*470*	*100%*		*3*	*100%*		*458*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Southern MS

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.0%	0	0.0%	0.8%	1.8%	2	1.6%	150	0.6%	1.6%	2	2.7%	1.4%	150	1.2%	1.0%	0	0.0%	1.6%	0	0.0%	1.0%
	Moderate	12	21.8%	12.8%	1,351	16.5%	10.7%	16.9%	31	24.2%	4,362	18.4%	19.8%	17	23.0%	16.5%	2,387	19.1%	13.8%	14	25.9%	18.3%	1,975	17.7%	15.2%
	Middle	31	56.4%	63.9%	4,554	55.8%	63.1%	65.3%	50	39.1%	8,779	37.0%	44.4%	32	43.2%	42.1%	5,042	40.2%	39.5%	18	33.3%	41.9%	3,737	33.5%	40.9%
	Upper	12	21.8%	22.1%	2,262	27.7%	25.4%	16.1%	45	35.2%	10,407	43.9%	33.1%	23	31.1%	39.3%	4,948	39.5%	44.9%	22	40.7%	37.2%	5,459	48.9%	42.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	1.0%	0	0.0%	0.8%
	Total	*55*	*100%*	*100%*	*8,167*	*100%*	*100%*	*100%*	*128*	*100%*	*23,698*	*100%*	*100%*	*74*	*100%*	*100%*	*12,527*	*100%*	*100%*	*54*	*100%*	*100%*	*11,171*	*100%*	*100%*
REFINANCE	Low	2	2.5%	1.1%	63	0.8%	0.8%	1.8%	0	0.0%	0	0.0%	1.6%	0	0.0%	1.1%	0	0.0%	0.7%	0	0.0%	1.7%	0	0.0%	1.0%
	Moderate	7	8.6%	10.7%	479	5.8%	7.8%	16.9%	17	17.3%	1,282	15.4%	19.8%	8	18.6%	17.8%	586	14.9%	14.2%	9	16.4%	20.7%	696	15.8%	15.4%
	Middle	57	70.4%	64.5%	5,777	70.5%	65.1%	65.3%	46	46.9%	3,642	43.6%	44.4%	18	41.9%	44.6%	1,537	39.0%	44.5%	28	50.9%	41.0%	2,105	47.8%	40.8%
	Upper	15	18.5%	23.7%	1,881	22.9%	26.3%	16.1%	32	32.7%	3,275	39.2%	33.1%	15	34.9%	35.9%	1,732	43.9%	40.1%	17	30.9%	35.8%	1,543	35.0%	42.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	3.1%	150	1.8%	1.1%	2	4.7%	0.7%	90	2.3%	0.6%	1	1.8%	0.9%	60	1.4%	0.6%
	Total	*81*	*100%*	*100%*	*8,200*	*100%*	*100%*	*100%*	*98*	*100%*	*8,349*	*100%*	*100%*	*43*	*100%*	*100%*	*3,945*	*100%*	*100%*	*55*	*100%*	*100%*	*4,404*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.8%	0	0.0%	0	0.0%	1.6%	0	0.0%	1.0%	0	0.0%	1.8%	0	0.0%	2.7%	0	0.0%	2.1%
	Moderate	3	9.4%	11.4%	130	6.2%	7.0%	16.9%	8	11.3%	315	7.0%	19.8%	6	14.3%	23.4%	228	8.5%	19.6%	2	6.9%	17.1%	87	4.8%	19.1%
	Middle	23	71.9%	65.9%	1,576	75.3%	71.1%	65.3%	32	45.1%	1,854	41.1%	44.4%	19	45.2%	32.8%	1,187	44.2%	31.9%	13	44.8%	36.4%	667	36.5%	31.5%
	Upper	6	18.8%	22.7%	388	18.5%	21.9%	16.1%	29	40.8%	2,077	46.0%	33.1%	16	38.1%	41.1%	1,172	43.6%	45.2%	13	44.8%	42.2%	905	49.5%	44.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	2.8%	268	5.9%	1.1%	1	2.4%	1.6%	100	3.7%	1.5%	1	3.4%	1.6%	168	9.2%	2.3%
	Total	*32*	*100%*	*100%*	*2,094*	*100%*	*100%*	*100%*	*71*	*100%*	*4,514*	*100%*	*100%*	*42*	*100%*	*100%*	*2,687*	*100%*	*100%*	*29*	*100%*	*100%*	*1,827*	*100%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	14.3%	0	0.0%	10.3%	8.1%	0	0.0%	0	0.0%	10.3%	0	0.0%	9.1%	0	0.0%	6.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	21.4%	0	0.0%	14.7%	29.4%	0	0.0%	0	0.0%	34.6%	0	0.0%	31.8%	0	0.0%	26.7%	0	0.0%	59.3%	0	0.0%	61.9%
	Middle	0	0.0%	47.6%	0	0.0%	26.0%	49.0%	0	0.0%	0	0.0%	42.0%	0	0.0%	18.2%	0	0.0%	9.2%	0	0.0%	14.8%	0	0.0%	14.5%
	Upper	0	0.0%	16.7%	0	0.0%	49.0%	13.6%	0	0.0%	0	0.0%	13.0%	0	0.0%	36.4%	0	0.0%	56.1%	0	0.0%	22.2%	0	0.0%	9.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	100.0%	1,145	100.0%	0.0%	0	0.0%	4.5%	0	0.0%	1.2%	1	100.0%	3.7%	1,145	100.0%	13.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*1,145*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*1,145*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.7%	0	0.0%	0.7%	1.8%	0	0.0%	0	0.0%	1.6%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	0.2%
	Moderate	2	22.2%	7.5%	62	9.4%	5.0%	16.9%	6	16.2%	334	17.8%	19.8%	4	26.7%	16.1%	250	34.7%	17.8%	2	9.1%	15.8%	84	7.3%	14.5%
	Middle	7	77.8%	67.8%	597	90.6%	64.6%	65.3%	22	59.5%	1,107	59.0%	44.4%	7	46.7%	41.5%	291	40.4%	35.3%	15	68.2%	36.1%	816	70.6%	38.2%
	Upper	0	0.0%	23.0%	0	0.0%	29.7%	16.1%	9	24.3%	436	23.2%	33.1%	4	26.7%	40.9%	180	25.0%	44.6%	5	22.7%	46.5%	256	22.1%	45.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	1.6%	0	0.0%	1.0%	0	0.0%	1.3%
	Total	*9*	*100%*	*100%*	*659*	*100%*	*100%*	*100%*	*37*	*100%*	*1,877*	*100%*	*100%*	*15*	*100%*	*100%*	*721*	*100%*	*100%*	*22*	*100%*	*100%*	*1,156*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Southern MS

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.3%	0	0.0%	0.2%	1.8%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.6%
	Moderate	1	11.1%	12.5%	60	10.0%	9.1%	16.9%	3	9.7%	1,655	48.5%	19.8%	2	14.3%	15.6%	1,575	67.6%	11.5%	1	5.9%	17.7%	80	7.4%	18.1%
	Middle	7	77.8%	58.8%	462	76.6%	58.9%	65.3%	24	77.4%	1,507	44.1%	44.4%	9	64.3%	50.0%	564	24.2%	46.0%	15	88.2%	48.5%	943	87.1%	47.0%
	Upper	1	11.1%	27.5%	81	13.4%	31.8%	16.1%	4	12.9%	252	7.4%	33.1%	3	21.4%	33.3%	192	8.2%	42.3%	1	5.9%	33.1%	60	5.5%	34.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	1.1%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*9*	*100%*	*100%*	*603*	*100%*	*100%*	*100%*	*31*	*100%*	*3,414*	*100%*	*100%*	*14*	*100%*	*100%*	*2,331*	*100%*	*100%*	*17*	*100%*	*100%*	*1,083*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.8%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	18.3%	0	0.0%	20.4%	16.9%	0	0.0%	0	0.0%	19.8%	0	0.0%	11.8%	0	0.0%	6.9%	0	0.0%	33.3%	0	0.0%	30.4%
	Middle	0	0.0%	58.3%	0	0.0%	52.7%	65.3%	0	0.0%	0	0.0%	44.4%	0	0.0%	54.9%	0	0.0%	53.5%	0	0.0%	50.0%	0	0.0%	57.7%
	Upper	0	0.0%	23.3%	0	0.0%	26.9%	16.1%	0	0.0%	0	0.0%	33.1%	0	0.0%	33.3%	0	0.0%	39.6%	0	0.0%	16.7%	0	0.0%	11.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	1.1%	1.2%	63	0.3%	1.0%	1.8%	2	0.5%	150	0.3%	1.6%	2	1.1%	1.3%	150	0.7%	1.1%	0	0.0%	1.6%	0	0.0%	1.0%
	Moderate	25	13.4%	11.9%	2,082	10.6%	9.5%	16.9%	65	17.8%	7,948	18.5%	19.8%	37	19.7%	17.2%	5,026	22.6%	14.3%	28	15.7%	19.2%	2,922	14.1%	16.1%
	Middle	125	67.2%	64.1%	12,966	65.7%	63.0%	65.3%	174	47.5%	16,889	39.3%	44.4%	85	45.2%	42.6%	8,621	38.8%	40.1%	89	50.0%	41.2%	8,268	39.8%	40.4%
	Upper	34	18.3%	22.9%	4,612	23.4%	26.5%	16.1%	119	32.5%	16,447	38.3%	33.1%	61	32.4%	38.2%	8,224	37.0%	43.8%	58	32.6%	37.1%	8,223	39.6%	41.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	6	1.6%	1,563	3.6%	1.1%	3	1.6%	0.8%	190	0.9%	0.7%	3	1.7%	1.0%	1,373	6.6%	0.9%
	Total	*186*	*100%*	*100%*	*19,723*	*100%*	*100%*	*100%*	*366*	*100%*	*42,997*	*100%*	*100%*	*188*	*100%*	*100%*	*22,211*	*100%*	*100%*	*178*	*100%*	*100%*	*20,786*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Southern MS

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	5.5%	2.9%	124	1.5%	1.3%	24.1%	4	3.1%	320	1.4%	23.1%	4	5.4%	3.1%	320	2.6%	1.4%	0	0.0%	4.1%	0	0.0%	1.8%
	Moderate	13	23.6%	16.5%	1,326	16.2%	10.7%	16.8%	27	21.1%	2,871	12.1%	16.8%	20	27.0%	16.3%	2,067	16.5%	10.2%	7	13.0%	14.9%	804	7.2%	9.3%
	Middle	16	29.1%	22.6%	2,247	27.5%	19.7%	17.0%	33	25.8%	4,996	21.1%	17.5%	18	24.3%	21.9%	2,649	21.1%	18.9%	15	27.8%	23.1%	2,347	21.0%	20.0%
	Upper	23	41.8%	40.0%	4,470	54.7%	49.5%	42.1%	64	50.0%	15,511	65.5%	42.5%	32	43.2%	40.2%	7,491	59.8%	50.9%	32	59.3%	37.8%	8,020	71.8%	48.1%
	Unknown	0	0.0%	18.0%	0	0.0%	18.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.5%	0	0.0%	18.7%	0	0.0%	20.2%	0	0.0%	20.8%
	Total	*55*	*100%*	*100%*	*8,167*	*100%*	*100%*	*100%*	*128*	*100%*	*23,698*	*100%*	*100%*	*74*	*100%*	*100%*	*12,527*	*100%*	*100%*	*54*	*100%*	*100%*	*11,171*	*100%*	*100%*
REFINANCE	Low	5	6.2%	3.6%	150	1.8%	1.5%	24.1%	15	15.3%	702	8.4%	23.1%	6	14.0%	6.4%	245	6.2%	2.9%	9	16.4%	9.3%	457	10.4%	3.8%
	Moderate	17	21.0%	9.9%	875	10.7%	6.1%	16.8%	25	25.5%	2,095	25.1%	16.8%	12	27.9%	14.2%	1,161	29.4%	8.8%	13	23.6%	12.7%	934	21.2%	8.0%
	Middle	16	19.8%	15.4%	1,515	18.5%	12.0%	17.0%	26	26.5%	2,016	24.1%	17.5%	9	20.9%	18.7%	764	19.4%	15.2%	17	30.9%	18.9%	1,252	28.4%	15.4%
	Upper	43	53.1%	51.1%	5,660	69.0%	57.2%	42.1%	32	32.7%	3,536	42.4%	42.5%	16	37.2%	49.3%	1,775	45.0%	58.0%	16	29.1%	46.4%	1,761	40.0%	50.2%
	Unknown	0	0.0%	20.0%	0	0.0%	23.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.4%	0	0.0%	15.2%	0	0.0%	12.7%	0	0.0%	22.6%
	Total	*81*	*100%*	*100%*	*8,200*	*100%*	*100%*	*100%*	*98*	*100%*	*8,349*	*100%*	*100%*	*43*	*100%*	*100%*	*3,945*	*100%*	*100%*	*55*	*100%*	*100%*	*4,404*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	6.3%	7.6%	70	3.3%	5.5%	24.1%	7	9.9%	164	3.6%	23.1%	5	11.9%	9.9%	119	4.4%	5.6%	2	6.9%	7.5%	45	2.5%	4.6%
	Moderate	3	9.4%	12.1%	174	8.3%	8.2%	16.8%	18	25.4%	814	18.0%	16.8%	13	31.0%	15.6%	601	22.4%	11.9%	5	17.2%	18.2%	213	11.7%	11.4%
	Middle	7	21.9%	18.9%	358	17.1%	18.7%	17.0%	10	14.1%	570	12.6%	17.5%	5	11.9%	13.5%	254	9.5%	12.0%	5	17.2%	12.8%	316	17.3%	11.5%
	Upper	20	62.5%	55.3%	1,492	71.3%	58.4%	42.1%	36	50.7%	2,966	65.7%	42.5%	19	45.2%	54.2%	1,713	63.8%	64.3%	17	58.6%	50.3%	1,253	68.6%	60.4%
	Unknown	0	0.0%	6.1%	0	0.0%	9.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.8%	0	0.0%	6.1%	0	0.0%	11.2%	0	0.0%	12.1%
	Total	*32*	*100%*	*100%*	*2,094*	*100%*	*100%*	*100%*	*71*	*100%*	*4,514*	*100%*	*100%*	*42*	*100%*	*100%*	*2,687*	*100%*	*100%*	*29*	*100%*	*100%*	*1,827*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.1%	0	0.0%	0	0.0%	23.1%	0	0.0%	2.3%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.8%	0	0.0%	0	0.0%	16.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	2.4%	0	0.0%	1.0%	17.0%	0	0.0%	0	0.0%	17.5%	0	0.0%	4.5%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	16.7%	0	0.0%	8.6%	42.1%	0	0.0%	0	0.0%	42.5%	0	0.0%	13.6%	0	0.0%	9.5%	0	0.0%	3.7%	0	0.0%	4.7%
	Unknown	0	0.0%	81.0%	0	0.0%	90.4%	0.0%	1	100.0%	1,145	100.0%	0.0%	0	0.0%	79.5%	0	0.0%	87.8%	1	100.0%	96.3%	1,145	100.0%	95.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*1,145*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*1,145*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	11.1%	1.7%	42	6.4%	1.0%	24.1%	4	10.8%	76	4.0%	23.1%	2	13.3%	3.1%	35	4.9%	0.9%	2	9.1%	5.4%	41	3.5%	3.5%
	Moderate	1	11.1%	7.5%	98	14.9%	6.2%	16.8%	5	13.5%	199	10.6%	16.8%	1	6.7%	8.3%	10	1.4%	5.5%	4	18.2%	10.4%	189	16.3%	6.3%
	Middle	1	11.1%	11.5%	40	6.1%	11.3%	17.0%	8	21.6%	593	31.6%	17.5%	1	6.7%	18.1%	80	11.1%	13.8%	7	31.8%	18.3%	513	44.4%	14.8%
	Upper	6	66.7%	74.7%	479	72.7%	78.5%	42.1%	20	54.1%	1,009	53.8%	42.5%	11	73.3%	67.9%	596	82.7%	78.1%	9	40.9%	62.4%	413	35.7%	71.4%
	Unknown	0	0.0%	4.6%	0	0.0%	3.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	1.7%	0	0.0%	3.5%	0	0.0%	4.0%
	Total	*9*	*100%*	*100%*	*659*	*100%*	*100%*	*100%*	*37*	*100%*	*1,877*	*100%*	*100%*	*15*	*100%*	*100%*	*721*	*100%*	*100%*	*22*	*100%*	*100%*	*1,156*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Southern MS

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.8%	0	0.0%	3.0%	24.1%	1	3.2%	35	1.0%	23.1%	1	7.1%	14.4%	35	1.5%	9.4%	0	0.0%	7.7%	0	0.0%	5.1%
	Moderate	3	33.3%	22.5%	206	34.2%	13.5%	16.8%	8	25.8%	478	14.0%	16.8%	4	28.6%	13.3%	264	11.3%	8.7%	4	23.5%	14.6%	214	19.8%	12.4%
	Middle	2	22.2%	22.5%	117	19.4%	21.8%	17.0%	6	19.4%	360	10.5%	17.5%	3	21.4%	25.6%	181	7.8%	20.7%	3	17.6%	27.7%	179	16.5%	23.5%
	Upper	4	44.4%	47.5%	280	46.4%	59.4%	42.1%	16	51.6%	2,541	74.4%	42.5%	6	42.9%	43.3%	1,851	79.4%	57.7%	10	58.8%	48.5%	690	63.7%	57.5%
	Unknown	0	0.0%	3.8%	0	0.0%	2.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.3%	0	0.0%	3.6%	0	0.0%	1.5%	0	0.0%	1.4%
	Total	*9*	*100%*	*100%*	*603*	*100%*	*100%*	*100%*	*31*	*100%*	*3,414*	*100%*	*100%*	*14*	*100%*	*100%*	*2,331*	*100%*	*100%*	*17*	*100%*	*100%*	*1,083*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.1%	0	0.0%	0	0.0%	23.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.8%	0	0.0%	0	0.0%	16.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	3.3%	0	0.0%	1.6%	17.0%	0	0.0%	0	0.0%	17.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.7%	0	0.0%	3.2%	42.1%	0	0.0%	0	0.0%	42.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.0%	0	0.0%	95.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	11	5.9%	3.2%	386	2.0%	1.4%	24.1%	31	8.5%	1,297	3.0%	23.1%	18	9.6%	4.6%	754	3.4%	1.9%	13	7.3%	5.9%	543	2.6%	2.4%
	Moderate	37	19.9%	13.1%	2,679	13.6%	8.3%	16.8%	83	22.7%	6,457	15.0%	16.8%	50	26.6%	14.9%	4,103	18.5%	9.4%	33	18.5%	14.0%	2,354	11.3%	8.8%
	Middle	42	22.6%	18.8%	4,277	21.7%	15.7%	17.0%	83	22.7%	8,535	19.9%	17.5%	36	19.1%	20.1%	3,928	17.7%	17.1%	47	26.4%	21.0%	4,607	22.2%	18.3%
	Upper	96	51.6%	45.7%	12,381	62.8%	51.9%	42.1%	168	45.9%	25,563	59.5%	42.5%	84	44.7%	44.1%	13,426	60.4%	52.5%	84	47.2%	41.9%	12,137	58.4%	48.8%
	Unknown	0	0.0%	19.2%	0	0.0%	22.6%	0.0%	1	0.3%	1,145	2.7%	0.0%	0	0.0%	16.3%	0	0.0%	19.1%	1	0.6%	17.2%	1,145	5.5%	21.7%
	Total	*186*	*100%*	*100%*	*19,723*	*100%*	*100%*	*100%*	*366*	*100%*	*42,997*	*100%*	*100%*	*188*	*100%*	*100%*	*22,211*	*100%*	*100%*	*178*	*100%*	*100%*	*20,786*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MS Southern MS

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	7	5.3%	4.2%	498	8.3%	7.8%	5.5%	0	0.0%	0	0.0%	4.0%	0	0.0%	3.4%	0	0.0%	3.2%	0	0.0%	2.7%	0	0.0%	2.4%
	Moderate	28	21.4%	16.8%	1,570	26.0%	19.6%	18.9%	8	18.2%	871	21.5%	23.9%	2	11.1%	21.7%	204	8.3%	29.0%	6	23.1%	20.7%	667	41.8%	26.8%
	Middle	84	64.1%	61.7%	3,665	60.8%	56.3%	60.9%	26	59.1%	1,627	40.1%	41.6%	12	66.7%	39.0%	1,253	50.9%	34.7%	14	53.8%	39.8%	374	23.4%	36.1%
	Upper	12	9.2%	16.4%	296	4.9%	16.2%	14.7%	9	20.5%	1,526	37.6%	29.4%	4	22.2%	33.1%	1,006	40.8%	31.6%	5	19.2%	34.0%	520	32.6%	32.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	2.3%	36	0.9%	1.0%	0	0.0%	1.1%	0	0.0%	1.0%	1	3.8%	1.4%	36	2.3%	1.8%
	Tr Unknown	0	0.0%	0.9%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.7%	0	0.0%	0.5%	0	0.0%	1.5%	0	0.0%	0.4%
	Total	*131*	*100%*	*100%*	*6,029*	*100%*	*100%*	*100%*	*44*	*100%*	*4,060*	*100%*	*100%*	*18*	*100%*	*100%*	*2,463*	*100%*	*100%*	*26*	*100%*	*100%*	*1,597*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.2%	0	0.0%	0.3%	0.0%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	36.4%	14.3%	38	6.1%	19.2%	16.6%	1	100.0%	500	100.0%	17.2%	0	0.0%	14.8%	0	0.0%	22.3%	1	100.0%	17.5%	500	100.0%	26.3%
	Middle	7	63.6%	70.6%	586	93.9%	66.2%	68.9%	0	0.0%	0	0.0%	53.0%	0	0.0%	55.7%	0	0.0%	50.5%	0	0.0%	54.5%	0	0.0%	46.6%
	Upper	0	0.0%	14.9%	0	0.0%	14.3%	14.5%	0	0.0%	0	0.0%	28.8%	0	0.0%	28.3%	0	0.0%	26.9%	0	0.0%	26.0%	0	0.0%	26.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.8%	0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	1.6%	0	0.0%	0.4%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.0%
	Total	*11*	*100%*	*100%*	*624*	*100%*	*100%*	*100%*	*1*	*100%*	*500*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*500*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Southern MS

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	112	85.5%	41.0%	2,413	40.0%	36.7%	91.1%	31	70.5%	1,443	35.5%	92.1%	14	77.8%	53.6%	1,163	47.2%	43.6%	17	65.4%	57.4%	280	17.5%	40.9%
		Over $1 Million	15	11.5%		3,566	59.1%		7.6%	13	29.5%	2,617	64.5%	6.7%	4	22.2%		1,300	52.8%		9	34.6%		1,317	82.5%	
		Total Rev. available	127	96.9%		5,979	99.2%		98.8%	44	100.0%	4,060	100.0%	98.8%	18	100.0%		2,463	100.0%		26	100.0%		1,597	100.0%	
		Rev. Not Known	4	3.1%		50	0.8%		1.2%	0	0.0%	0	0.0%	1.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*131*	*100%*		*6,029*	*100%*		*100.0%*	*44*	*100%*	*4,060*	*100%*	*100%*	*18*	*100%*		*2,463*	*100%*		*26*	*100%*		*1,597*	*100%*	
	Loan Size	$100,000 or Less	117	89.3%	92.2%	2,195	36.4%	40.2%		35	79.5%	682	16.8%		13	72.2%	92.6%	274	11.1%	40.7%	22	84.6%	92.4%	408	25.5%	40.2%
		$100,001 - $250,000	8	6.1%	5.0%	1,431	23.7%	22.3%		3	6.8%	520	12.8%		1	5.6%	4.4%	200	8.1%	19.7%	2	7.7%	4.9%	320	20.0%	22.1%
		$250,001 - $1 Million	6	4.6%	2.8%	2,403	39.9%	37.5%		6	13.6%	2,858	70.4%		4	22.2%	3.0%	1,989	80.8%	39.6%	2	7.7%	2.7%	869	54.4%	37.7%
		Total	*131*	*100%*	*100.0%*	*6,029*	*100%*	*100.0%*		*44*	*100%*	*4,060*	*100%*		*18*	*100%*	*100%*	*2,463*	*100%*	*100%*	*26*	*100%*	*100%*	*1,597*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	109	97.3%		1,892	78.4%			29	93.5%	454	31.5%		12	85.7%		174	15.0%		17	100.0%		280	100.0%	
		$100,001 - $250,000	3	2.7%		521	21.6%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			2	6.5%	989	68.5%		2	14.3%		989	85.0%		0	0.0%		0	0.0%	
		Total	*112*	*100%*		*2,413*	*100%*			*31*	*100%*	*1,443*	*100%*		*14*	*100%*		*1,163*	*100%*		*17*	*100%*		*280*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	10	90.9%	59.3%	124	19.9%	57.7%	97.3%	0	0.0%	0	0.0%	97.3%	0	0.0%	61.9%	0	0.0%	58.6%	0	0%	56.8%	0	0%	45.8%
		Over $1 Million	1	9.1%		500	80.1%		2.4%	1	100.0%	500	100.0%	2.4%	0	0.0%		0	0.0%		1	100.0%		500	100.0%	
		Total Rev. available	11	100.0%		624	100.0%		99.7%	1	100.0%	500	100.0%	99.7%	0	0.0%		0	0.0%		1	100.0%		500	100.0%	
		Not Known	0	0.0%		0	0.0%		0.3%	0	0.0%	0	0.0%	0.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*11*	*100%*		*624*	*100%*		*100%*	*1*	*100%*	*500*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*500*	*100%*	
	Loan Size	$100,000 or Less	10	90.9%	80.8%	124	19.9%	36.6%		0	0.0%	0	0.0%		0	0.0%	80.5%	0	0.0%	38.3%	0	0.0%	82.8%	0	0.0%	37.9%
		$100,001 - $250,000	0	0.0%	14.5%	0	0.0%	37.8%		0	0.0%	0	0.0%		0	0.0%	14.0%	0	0.0%	34.3%	0	0.0%	11.0%	0	0.0%	28.0%
		$250,001 - $500,000	1	9.1%	4.8%	500	80.1%	25.6%		1	100.0%	500	100.0%		0	0.0%	5.5%	0	0.0%	27.5%	1	100.0%	6.2%	500	100.0%	34.1%
		Total	*11*	*100%*	*100%*	*624*	*100%*	*100%*		*1*	*100%*	*500*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*500*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	10	100.0%		124	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*10*	*100%*		*124*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Warren

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.1%	0	0.0%	1.2%	0	0.0%	0.8%	0	0.0%	0.5%	0	0.0%	0.6%
	Moderate	1	14.3%	12.7%	98	9.5%	11.2%	12.2%	0	0.0%	0	0.0%	9.7%	0	0.0%	10.7%	0	0.0%	8.6%	0	0.0%	12.5%	0	0.0%	9.5%
	Middle	2	28.6%	8.0%	227	22.1%	6.4%	10.3%	3	60.0%	345	63.4%	36.1%	3	60.0%	31.6%	345	63.4%	28.4%	0	0.0%	34.3%	0	0.0%	32.9%
	Upper	4	57.1%	79.2%	704	68.4%	82.4%	77.5%	2	40.0%	199	36.6%	52.1%	2	40.0%	56.6%	199	36.6%	62.1%	0	0.0%	52.8%	0	0.0%	56.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*1,029*	*100%*	*100%*	*100%*	*5*	*100%*	*544*	*100%*	*100%*	*5*	*100%*	*100%*	*544*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.1%	0	0.0%	2.4%	0	0.0%	2.7%	0	0.0%	2.1%	0	0.0%	0.8%
	Moderate	0	0.0%	9.7%	0	0.0%	9.0%	12.2%	1	10.0%	153	12.6%	9.7%	1	16.7%	5.4%	153	15.6%	4.5%	0	0.0%	11.4%	0	0.0%	7.0%
	Middle	0	0.0%	8.8%	0	0.0%	5.7%	10.3%	4	40.0%	159	13.1%	36.1%	1	16.7%	33.2%	19	1.9%	31.2%	3	75.0%	25.7%	140	60.1%	20.7%
	Upper	8	100.0%	81.5%	914	100.0%	85.3%	77.5%	5	50.0%	899	74.2%	52.1%	4	66.7%	59.0%	806	82.4%	61.6%	1	25.0%	60.7%	93	39.9%	71.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*100%*	*914*	*100%*	*100%*	*100%*	*10*	*100%*	*1,211*	*100%*	*100%*	*6*	*100%*	*100%*	*978*	*100%*	*100%*	*4*	*100%*	*100%*	*233*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	25.0%	49	13.4%	2.1%	1	100.0%	5.9%	49	100.0%	4.5%	0	0.0%	7.3%	0	0.0%	6.3%
	Moderate	0	0.0%	9.1%	0	0.0%	31.2%	12.2%	0	0.0%	0	0.0%	9.7%	0	0.0%	11.8%	0	0.0%	17.9%	0	0.0%	22.0%	0	0.0%	12.5%
	Middle	1	33.3%	18.2%	12	13.0%	12.5%	10.3%	2	50.0%	283	77.1%	36.1%	0	0.0%	17.6%	0	0.0%	20.1%	2	66.7%	26.8%	283	89.0%	35.6%
	Upper	2	66.7%	72.7%	80	87.0%	56.3%	77.5%	1	25.0%	35	9.5%	52.1%	0	0.0%	64.7%	0	0.0%	57.4%	1	33.3%	43.9%	35	11.0%	45.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*92*	*100%*	*100%*	*100%*	*4*	*100%*	*367*	*100%*	*100%*	*1*	*100%*	*100%*	*49*	*100%*	*100%*	*3*	*100%*	*100%*	*318*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	16.8%	0	0.0%	11.1%	0	0.0%	1.8%	0	0.0%	25.0%	0	0.0%	60.0%
	Moderate	0	0.0%	50.0%	0	0.0%	14.5%	25.7%	0	0.0%	0	0.0%	13.0%	0	0.0%	33.3%	0	0.0%	8.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	10.6%	0	0.0%	0	0.0%	27.2%	0	0.0%	22.2%	0	0.0%	18.9%	0	0.0%	50.0%	0	0.0%	18.0%
	Upper	0	0.0%	50.0%	0	0.0%	85.5%	63.7%	0	0.0%	0	0.0%	43.0%	0	0.0%	33.3%	0	0.0%	70.9%	0	0.0%	25.0%	0	0.0%	22.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	10.5%	0	0.0%	6.9%	12.2%	0	0.0%	0	0.0%	9.7%	0	0.0%	6.7%	0	0.0%	4.3%	0	0.0%	4.2%	0	0.0%	1.4%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	10.3%	0	0.0%	0	0.0%	36.1%	0	0.0%	13.3%	0	0.0%	10.8%	0	0.0%	33.3%	0	0.0%	27.9%
	Upper	3	100.0%	89.5%	120	100.0%	93.1%	77.5%	0	0.0%	0	0.0%	52.1%	0	0.0%	80.0%	0	0.0%	84.9%	0	0.0%	62.5%	0	0.0%	70.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*120*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Warren

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	10.0%	0	0.0%	18.9%	12.2%	1	50.0%	53	31.7%	9.7%	1	50.0%	17.2%	53	31.7%	14.7%	0	0.0%	9.4%	0	0.0%	5.6%
	Middle	0	0.0%	20.0%	0	0.0%	11.2%	10.3%	0	0.0%	0	0.0%	36.1%	0	0.0%	27.6%	0	0.0%	40.1%	0	0.0%	40.6%	0	0.0%	31.0%
	Upper	0	0.0%	70.0%	0	0.0%	70.0%	77.5%	1	50.0%	114	68.3%	52.1%	1	50.0%	55.2%	114	68.3%	45.2%	0	0.0%	50.0%	0	0.0%	63.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*167*	*100%*	*100%*	*2*	*100%*	*100%*	*167*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	12.2%	0	0.0%	0	0.0%	9.7%	0	0.0%	14.3%	0	0.0%	6.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	35.7%	0	0.0%	42.2%	10.3%	0	0.0%	0	0.0%	36.1%	0	0.0%	28.6%	0	0.0%	23.9%	0	0.0%	42.9%	0	0.0%	22.7%
	Upper	0	0.0%	64.3%	0	0.0%	57.8%	77.5%	0	0.0%	0	0.0%	52.1%	0	0.0%	57.1%	0	0.0%	70.0%	0	0.0%	57.1%	0	0.0%	77.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	4.8%	49	2.1%	2.1%	1	7.1%	1.6%	49	2.8%	1.3%	0	0.0%	1.4%	0	0.0%	3.2%
	Moderate	1	4.8%	11.3%	98	4.5%	10.4%	12.2%	2	9.5%	206	9.0%	9.7%	2	14.3%	9.7%	206	11.9%	7.8%	0	0.0%	12.2%	0	0.0%	8.5%
	Middle	3	14.3%	8.6%	239	11.1%	6.0%	10.3%	9	42.9%	787	34.4%	36.1%	4	28.6%	30.4%	364	20.9%	27.5%	5	71.4%	32.4%	423	76.8%	30.1%
	Upper	17	81.0%	80.1%	1,818	84.4%	83.6%	77.5%	9	42.9%	1,247	54.5%	52.1%	7	50.0%	58.4%	1,119	64.4%	63.4%	2	28.6%	54.0%	128	23.2%	58.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*21*	*100%*	*100%*	*2,155*	*100%*	*100%*	*100%*	*21*	*100%*	*2,289*	*100%*	*100%*	*14*	*100%*	*100%*	*1,738*	*100%*	*100%*	*7*	*100%*	*100%*	*551*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MS Warren

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	3.3%	0	0.0%	1.6%	20.5%	0	0.0%	0	0.0%	20.7%	0	0.0%	3.2%	0	0.0%	1.4%	0	0.0%	3.5%	0	0.0%	1.5%
	Moderate	3	42.9%	15.0%	396	38.5%	9.5%	14.3%	2	40.0%	188	34.6%	13.8%	2	40.0%	15.8%	188	34.6%	9.4%	0	0.0%	14.5%	0	0.0%	8.0%
	Middle	2	28.6%	18.0%	325	31.6%	15.6%	15.4%	0	0.0%	0	0.0%	19.1%	0	0.0%	23.1%	0	0.0%	19.0%	0	0.0%	22.3%	0	0.0%	20.0%
	Upper	2	28.6%	45.2%	308	29.9%	56.3%	49.8%	3	60.0%	356	65.4%	46.3%	3	60.0%	40.4%	356	65.4%	52.5%	0	0.0%	39.3%	0	0.0%	50.5%
	Unknown	0	0.0%	18.5%	0	0.0%	16.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.6%	0	0.0%	17.7%	0	0.0%	20.5%	0	0.0%	19.9%
	Total	*7*	*100%*	*100%*	*1,029*	*100%*	*100%*	*100%*	*5*	*100%*	*544*	*100%*	*100%*	*5*	*100%*	*100%*	*544*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
REFINANCE	Low	1	12.5%	2.9%	65	7.1%	1.7%	20.5%	2	20.0%	76	6.3%	20.7%	0	0.0%	4.4%	0	0.0%	1.9%	2	50.0%	7.1%	76	32.6%	2.7%
	Moderate	0	0.0%	7.0%	0	0.0%	4.0%	14.3%	3	30.0%	236	19.5%	13.8%	2	33.3%	8.8%	172	17.6%	6.1%	1	25.0%	10.7%	64	27.5%	7.7%
	Middle	1	12.5%	10.1%	15	1.6%	7.7%	15.4%	1	10.0%	93	7.7%	19.1%	0	0.0%	20.5%	0	0.0%	17.9%	1	25.0%	20.0%	93	39.9%	17.7%
	Upper	6	75.0%	58.5%	834	91.2%	63.1%	49.8%	4	40.0%	806	66.6%	46.3%	4	66.7%	60.5%	806	82.4%	66.8%	0	0.0%	52.1%	0	0.0%	58.1%
	Unknown	0	0.0%	21.5%	0	0.0%	23.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	7.3%	0	0.0%	10.0%	0	0.0%	13.9%
	Total	*8*	*100%*	*100%*	*914*	*100%*	*100%*	*100%*	*10*	*100%*	*1,211*	*100%*	*100%*	*6*	*100%*	*100%*	*978*	*100%*	*100%*	*4*	*100%*	*100%*	*233*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	33.3%	27.3%	50	54.3%	20.8%	20.5%	0	0.0%	0	0.0%	20.7%	0	0.0%	5.9%	0	0.0%	1.7%	0	0.0%	4.9%	0	0.0%	2.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.3%	1	25.0%	35	9.5%	13.8%	0	0.0%	0.0%	0	0.0%	0.0%	1	33.3%	7.3%	35	11.0%	4.8%
	Middle	1	33.3%	9.1%	12	13.0%	1.3%	15.4%	1	25.0%	49	13.4%	19.1%	1	100.0%	29.4%	49	100.0%	30.1%	0	0.0%	19.5%	0	0.0%	16.8%
	Upper	1	33.3%	45.5%	30	32.6%	40.9%	49.8%	2	50.0%	283	77.1%	46.3%	0	0.0%	52.9%	0	0.0%	54.3%	2	66.7%	61.0%	283	89.0%	70.3%
	Unknown	0	0.0%	18.2%	0	0.0%	36.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.8%	0	0.0%	13.9%	0	0.0%	7.3%	0	0.0%	5.9%
	Total	*3*	*100%*	*100%*	*92*	*100%*	*100%*	*100%*	*4*	*100%*	*367*	*100%*	*100%*	*1*	*100%*	*100%*	*49*	*100%*	*100%*	*3*	*100%*	*100%*	*318*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.5%	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.3%	0	0.0%	0	0.0%	13.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.4%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	49.8%	0	0.0%	0	0.0%	46.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	33.3%	5.3%	20	16.7%	3.5%	20.5%	0	0.0%	0	0.0%	20.7%	0	0.0%	2.2%	0	0.0%	0.9%	0	0.0%	4.2%	0	0.0%	6.3%
	Moderate	0	0.0%	2.6%	0	0.0%	0.7%	14.3%	0	0.0%	0	0.0%	13.8%	0	0.0%	4.4%	0	0.0%	1.5%	0	0.0%	16.7%	0	0.0%	10.9%
	Middle	1	33.3%	10.5%	40	33.3%	4.8%	15.4%	0	0.0%	0	0.0%	19.1%	0	0.0%	22.2%	0	0.0%	22.5%	0	0.0%	16.7%	0	0.0%	10.8%
	Upper	1	33.3%	78.9%	60	50.0%	90.0%	49.8%	0	0.0%	0	0.0%	46.3%	0	0.0%	68.9%	0	0.0%	73.4%	0	0.0%	62.5%	0	0.0%	72.0%
	Unknown	0	0.0%	2.6%	0	0.0%	1.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*120*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MS Warren

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	20.0%	0	0.0%	5.8%	20.5%	0	0.0%	0	0.0%	20.7%	0	0.0%	13.8%	0	0.0%	6.5%	0	0.0%	6.3%	0	0.0%	3.8%
	Moderate	0	0.0%	10.0%	0	0.0%	4.1%	14.3%	1	50.0%	53	31.7%	13.8%	1	50.0%	10.3%	53	31.7%	9.0%	0	0.0%	6.3%	0	0.0%	9.3%
	Middle	0	0.0%	10.0%	0	0.0%	7.1%	15.4%	0	0.0%	0	0.0%	19.1%	0	0.0%	13.8%	0	0.0%	13.9%	0	0.0%	21.9%	0	0.0%	13.5%
	Upper	0	0.0%	60.0%	0	0.0%	83.0%	49.8%	1	50.0%	114	68.3%	46.3%	1	50.0%	62.1%	114	68.3%	70.6%	0	0.0%	62.5%	0	0.0%	71.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	2.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*167*	*100%*	*100%*	*2*	*100%*	*100%*	*167*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.5%	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.3%	0	0.0%	0	0.0%	13.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.4%	0	0.0%	0	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	49.8%	0	0.0%	0	0.0%	46.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	3	14.3%	3.5%	135	6.3%	1.7%	20.5%	2	9.5%	76	3.3%	20.7%	0	0.0%	3.8%	0	0.0%	1.4%	2	28.6%	4.5%	76	13.8%	1.8%
	Moderate	3	14.3%	10.6%	396	18.4%	6.5%	14.3%	7	33.3%	512	22.4%	13.8%	5	35.7%	12.5%	413	23.8%	7.1%	2	28.6%	12.7%	99	18.0%	7.6%
	Middle	5	23.8%	13.8%	392	18.2%	11.2%	15.4%	2	9.5%	142	6.2%	19.1%	1	7.1%	21.5%	49	2.8%	16.1%	1	14.3%	21.0%	93	16.9%	18.3%
	Upper	10	47.6%	51.6%	1,232	57.2%	56.7%	49.8%	10	47.6%	1,559	68.1%	46.3%	8	57.1%	46.9%	1,276	73.4%	48.5%	2	28.6%	44.8%	283	51.4%	50.9%
	Unknown	0	0.0%	20.6%	0	0.0%	23.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.4%	0	0.0%	27.0%	0	0.0%	17.1%	0	0.0%	21.4%
	Total	*21*	*100%*	*100%*	*2,155*	*100%*	*100%*	*100%*	*21*	*100%*	*2,289*	*100%*	*100%*	*14*	*100%*	*100%*	*1,738*	*100%*	*100%*	*7*	*100%*	*100%*	*551*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MS Warren

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	14.4%	0	0.0%	10.7%	0	0.0%	13.4%	0	0.0%	11.7%	0	0.0%	9.1%
	Moderate	2	22.2%	28.5%	33	34.4%	33.8%	29.2%	2	22.2%	105	40.2%	11.2%	1	25.0%	9.0%	100	56.8%	6.4%	1	20.0%	9.0%	5	5.9%	7.5%
	Middle	2	22.2%	9.4%	13	13.5%	8.8%	11.1%	2	22.2%	55	21.1%	33.7%	0	0.0%	32.1%	0	0.0%	42.4%	2	40.0%	35.0%	55	64.7%	47.0%
	Upper	5	55.6%	61.6%	50	52.1%	57.3%	59.7%	5	55.6%	101	38.7%	40.6%	3	75.0%	46.5%	76	43.2%	37.6%	2	40.0%	43.4%	25	29.4%	36.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.8%	0	0.0%	0.2%	0	0.0%	0.9%	0	0.0%	0.3%
	Total	*9*	*100%*	*100%*	*96*	*100%*	*100%*	*100%*	*9*	*100%*	*261*	*100%*	*100%*	*4*	*100%*	*100%*	*176*	*100%*	*100%*	*5*	*100%*	*100%*	*85*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	11.5%	0	0.0%	62.9%	0.0%	0	0.0%	0	0.0%	5.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	28.4%
	Middle	0	0.0%	3.8%	0	0.0%	1.3%	9.7%	1	100.0%	24	100.0%	47.2%	1	100.0%	46.9%	24	100.0%	30.7%	0	0.0%	35.7%	0	0.0%	40.5%
	Upper	2	100.0%	84.6%	32	100.0%	35.9%	90.3%	0	0.0%	0	0.0%	47.2%	0	0.0%	50.0%	0	0.0%	69.0%	0	0.0%	60.7%	0	0.0%	31.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	3.1%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*32*	*100%*	*100%*	*100%*	*1*	*100%*	*24*	*100%*	*100%*	*1*	*100%*	*100%*	*24*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Warren

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	9	100.0%	32.1%	96	100.0%	25.3%	93.9%	9	100.0%	261	100.0%	94.6%	4	100.0%	43.2%	176	100.0%	35.7%	5	100.0%	48.6%	85	100.0%	39.8%
		Over $1 Million	0	0.0%		0	0.0%		5.6%	0	0.0%	0	0.0%	4.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	9	100.0%		96	100.0%		99.5%	9	100.0%	261	100.0%	99.4%	4	100.0%		176	100.0%		5	100.0%		85	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		0.5%	0	0.0%	0	0.0%	0.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*9*	*100%*		*96*	*100%*		*100.0%*	*9*	*100%*	*261*	*100%*	*100%*	*4*	*100%*		*176*	*100%*		*5*	*100%*		*85*	*100%*	
	Loan Size	$100,000 or Less	9	100.0%	91.7%	96	100.0%	37.9%		9	100.0%	261	100.0%		4	100.0%	93.2%	176	100.0%	36.0%	5	100.0%	94.1%	85	100.0%	43.4%
		$100,001 - $250,000	0	0.0%	5.0%	0	0.0%	20.5%		0	0.0%	0	0.0%		0	0.0%	3.1%	0	0.0%	13.3%	0	0.0%	4.0%	0	0.0%	22.5%
		$250,001 - $1 Million	0	0.0%	3.3%	0	0.0%	41.7%		0	0.0%	0	0.0%		0	0.0%	3.7%	0	0.0%	50.7%	0	0.0%	1.9%	0	0.0%	34.1%
		Total	*9*	*100%*	*100.0%*	*96*	*100%*	*100.0%*		*9*	*100%*	*261*	*100%*		*4*	*100%*	*100%*	*176*	*100%*	*100%*	*5*	*100%*	*100%*	*85*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	9	100.0%		96	100.0%			9	100.0%	261	100.0%		4	100.0%		176	100.0%		5	100.0%		85	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*9*	*100%*		*96*	*100%*			*9*	*100%*	*261*	*100%*		*4*	*100%*		*176*	*100%*		*5*	*100%*		*85*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	2	100.0%	38.5%	32	100.0%	72.3%	93.5%	1	100.0%	24	100.0%	94.4%	1	100%	37.5%	24	100%	47.4%	0	0.0%	17.9%	0	0.0%	46.1%
		Over $1 Million	0	0.0%		0	0.0%		6.5%	0	0.0%	0	0.0%	5.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	2	100.0%		32	100.0%		100.0%	1	100.0%	24	100.0%	100.0%	1	100.0%		24	100.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*32*	*100%*		*100%*	*1*	*100%*	*24*	*100%*	*100%*	*1*	*100%*		*24*	*100%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	2	100.0%	88.5%	32	100.0%	20.3%		1	100.0%	24	100.0%		1	100.0%	78.1%	24	100.0%	26.9%	0	0.0%	89.3%	0	0.0%	30.2%
		$100,001 - $250,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	12.5%	0	0.0%	28.3%	0	0.0%	3.6%	0	0.0%	10.3%
		$250,001 - $500,000	0	0.0%	11.5%	0	0.0%	79.7%		0	0.0%	0	0.0%		0	0.0%	9.4%	0	0.0%	44.8%	0	0.0%	7.1%	0	0.0%	59.5%
		Total	*2*	*100%*	*100%*	*32*	*100%*	*100%*		*1*	*100%*	*24*	*100%*		*1*	*100%*	*100%*	*24*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%		32	100.0%			1	100.0%	24	100.0%		1	100.0%		24	100.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*32*	*100%*			*1*	*100%*	*24*	*100%*		*1*	*100%*		*24*	*100%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

TEXAS

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: TX Austin

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	1.6%	4.6%	1,413	1.4%	4.1%	4.4%	3	2.6%	1,226	1.4%	2.6%	3	3.8%	1.8%	1,226	2.0%	1.6%	0	0.0%	1.8%	0	0.0%	1.5%
	Moderate	14	11.3%	12.4%	7,488	7.2%	9.6%	15.0%	22	19.0%	8,449	10.0%	17.6%	9	11.4%	18.1%	3,320	5.3%	14.8%	13	35.1%	21.4%	5,129	23.3%	17.5%
	Middle	23	18.5%	46.3%	13,800	13.3%	38.0%	37.8%	28	24.1%	14,011	16.5%	37.6%	17	21.5%	43.2%	8,347	13.3%	36.6%	11	29.7%	40.7%	5,664	25.8%	34.8%
	Upper	84	67.7%	36.5%	80,651	77.6%	48.1%	42.6%	62	53.4%	60,411	71.2%	41.8%	49	62.0%	36.1%	49,230	78.4%	46.5%	13	35.1%	35.4%	11,181	50.9%	45.6%
	Unknown	1	0.8%	0.3%	563	0.5%	0.2%	0.2%	1	0.9%	709	0.8%	0.5%	1	1.3%	0.8%	709	1.1%	0.6%	0	0.0%	0.7%	0	0.0%	0.5%
	Total	*124*	*100%*	*100%*	*103,915*	*100%*	*100%*	*100%*	*116*	*100%*	*84,806*	*100%*	*100%*	*79*	*100%*	*100%*	*62,832*	*100%*	*100%*	*37*	*100%*	*100%*	*21,974*	*100%*	*100%*
REFINANCE	Low	7	5.0%	3.5%	3,147	4.2%	3.3%	4.4%	0	0.0%	0	0.0%	2.6%	0	0.0%	2.1%	0	0.0%	1.6%	0	0.0%	2.8%	0	0.0%	2.1%
	Moderate	7	5.0%	10.7%	2,484	3.3%	8.3%	15.0%	4	8.5%	865	2.8%	17.6%	4	9.3%	16.6%	865	3.2%	12.4%	0	0.0%	18.2%	0	0.0%	13.4%
	Middle	37	26.2%	38.6%	8,610	11.6%	32.3%	37.8%	14	29.8%	3,665	12.0%	37.6%	13	30.2%	39.6%	3,555	13.0%	30.4%	1	25.0%	38.6%	110	3.4%	28.3%
	Upper	90	63.8%	47.1%	60,277	80.9%	56.0%	42.6%	29	61.7%	25,993	85.2%	41.8%	26	60.5%	41.2%	22,873	83.8%	55.1%	3	75.0%	39.9%	3,120	96.6%	55.5%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.2%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.7%
	Total	*141*	*100%*	*100%*	*74,518*	*100%*	*100%*	*100%*	*47*	*100%*	*30,523*	*100%*	*100%*	*43*	*100%*	*100%*	*27,293*	*100%*	*100%*	*4*	*100%*	*100%*	*3,230*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	3.2%	0	0.0%	2.9%	4.4%	1	1.4%	135	1.6%	2.6%	1	2.3%	1.3%	135	2.4%	1.0%	0	0.0%	1.2%	0	0.0%	0.9%
	Moderate	1	4.0%	8.4%	17	0.5%	6.9%	15.0%	9	12.9%	1,041	12.0%	17.6%	6	13.6%	13.3%	664	12.0%	9.0%	3	11.5%	12.3%	377	12.0%	7.7%
	Middle	10	40.0%	33.4%	1,217	39.3%	27.5%	37.8%	18	25.7%	1,144	13.2%	37.6%	12	27.3%	31.4%	743	13.4%	21.0%	6	23.1%	35.2%	401	12.8%	22.8%
	Upper	14	56.0%	54.9%	1,860	60.1%	62.4%	42.6%	42	60.0%	6,347	73.2%	41.8%	25	56.8%	53.6%	3,994	72.1%	68.6%	17	65.4%	51.1%	2,353	75.2%	68.4%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.2%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.2%
	Total	*25*	*100%*	*100%*	*3,094*	*100%*	*100%*	*100%*	*70*	*100%*	*8,667*	*100%*	*100%*	*44*	*100%*	*100%*	*5,536*	*100%*	*100%*	*26*	*100%*	*100%*	*3,131*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	20.7%	0	0.0%	11.3%	22.2%	0	0.0%	0	0.0%	12.0%	0	0.0%	12.8%	0	0.0%	11.5%	0	0.0%	7.5%	0	0.0%	5.2%
	Moderate	3	100.0%	24.3%	66,826	100.0%	24.7%	15.8%	1	100.0%	27,200	100.0%	27.5%	1	100.0%	29.4%	27,200	100.0%	31.0%	0	0.0%	26.3%	0	0.0%	24.6%
	Middle	0	0.0%	28.6%	0	0.0%	37.2%	34.4%	0	0.0%	0	0.0%	30.0%	0	0.0%	31.0%	0	0.0%	29.3%	0	0.0%	37.5%	0	0.0%	33.2%
	Upper	0	0.0%	23.6%	0	0.0%	24.1%	24.8%	0	0.0%	0	0.0%	27.1%	0	0.0%	23.0%	0	0.0%	25.3%	0	0.0%	21.3%	0	0.0%	31.7%
	Unknown	0	0.0%	2.9%	0	0.0%	2.7%	2.8%	0	0.0%	0	0.0%	3.4%	0	0.0%	3.7%	0	0.0%	2.9%	0	0.0%	7.5%	0	0.0%	5.3%
	Total	*3*	*100%*	*100%*	*66,826*	*100%*	*100%*	*100%*	*1*	*100%*	*27,200*	*100%*	*100%*	*1*	*100%*	*100%*	*27,200*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	5.0%	2.8%	193	5.2%	1.6%	4.4%	0	0.0%	0	0.0%	2.6%	0	0.0%	1.4%	0	0.0%	0.6%	0	0.0%	1.1%	0	0.0%	0.7%
	Moderate	0	0.0%	4.2%	0	0.0%	2.2%	15.0%	4	10.0%	358	5.7%	17.6%	3	9.4%	8.6%	299	5.4%	4.8%	1	12.5%	9.7%	59	7.3%	6.8%
	Middle	9	45.0%	28.3%	1,273	34.1%	17.0%	37.8%	17	42.5%	2,231	35.2%	37.6%	13	40.6%	27.5%	2,026	36.7%	14.9%	4	50.0%	33.3%	205	25.3%	21.0%
	Upper	10	50.0%	64.4%	2,272	60.8%	79.0%	42.6%	19	47.5%	3,742	59.1%	41.8%	16	50.0%	62.4%	3,195	57.9%	79.4%	3	37.5%	55.6%	547	67.4%	71.4%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.2%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*20*	*100%*	*100%*	*3,738*	*100%*	*100%*	*100%*	*40*	*100%*	*6,331*	*100%*	*100%*	*32*	*100%*	*100%*	*5,520*	*100%*	*100%*	*8*	*100%*	*100%*	*811*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: TX Austin

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.4%	0	0.0%	1.3%	4.4%	0	0.0%	0	0.0%	2.6%	0	0.0%	1.5%	0	0.0%	0.6%	0	0.0%	1.9%	0	0.0%	1.5%
	Moderate	0	0.0%	8.8%	0	0.0%	3.5%	15.0%	2	7.4%	200	2.2%	17.6%	2	10.5%	13.1%	200	3.3%	6.0%	0	0.0%	13.2%	0	0.0%	5.6%
	Middle	3	42.9%	33.1%	152	15.9%	15.9%	37.8%	8	29.6%	1,008	10.9%	37.6%	5	26.3%	31.2%	283	4.7%	13.1%	3	37.5%	38.6%	725	22.8%	17.7%
	Upper	4	57.1%	55.6%	806	84.1%	79.2%	42.6%	17	63.0%	8,022	86.9%	41.8%	12	63.2%	53.5%	5,566	92.0%	79.5%	5	62.5%	46.2%	2,456	77.2%	75.2%
	Unknown	0	0.0%	0.2%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.7%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*7*	*100%*	*100%*	*958*	*100%*	*100%*	*100%*	*27*	*100%*	*9,230*	*100%*	*100%*	*19*	*100%*	*100%*	*6,049*	*100%*	*100%*	*8*	*100%*	*100%*	*3,181*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	5.3%	0	0.0%	8.7%	4.4%	0	0.0%	0	0.0%	2.6%	0	0.0%	4.8%	0	0.0%	5.4%	0	0.0%	8.5%	0	0.0%	16.6%
	Moderate	0	0.0%	21.7%	0	0.0%	16.8%	15.0%	0	0.0%	0	0.0%	17.6%	0	0.0%	32.3%	0	0.0%	37.5%	0	0.0%	32.9%	0	0.0%	28.7%
	Middle	0	0.0%	50.0%	0	0.0%	43.5%	37.8%	0	0.0%	0	0.0%	37.6%	0	0.0%	43.8%	0	0.0%	30.1%	0	0.0%	37.2%	0	0.0%	26.8%
	Upper	0	0.0%	22.9%	0	0.0%	31.0%	42.6%	0	0.0%	0	0.0%	41.8%	0	0.0%	18.8%	0	0.0%	26.9%	0	0.0%	20.5%	0	0.0%	27.2%
	Unknown	0	0.0%	0.2%	0	0.0%	0.0%	0.2%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	0.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	10	3.1%	4.0%	4,753	1.9%	4.0%	4.4%	4	1.3%	1,361	0.8%	2.6%	4	1.8%	1.9%	1,361	1.0%	2.6%	0	0.0%	1.9%	0	0.0%	1.9%
	Moderate	25	7.8%	11.4%	76,815	30.4%	9.6%	15.0%	42	14.0%	38,113	22.9%	17.6%	25	11.5%	17.3%	32,548	24.2%	15.7%	17	20.5%	20.4%	5,565	17.2%	17.5%
	Middle	82	25.6%	41.9%	25,052	9.9%	35.0%	37.8%	85	28.2%	22,059	13.2%	37.6%	60	27.5%	41.2%	14,954	11.1%	33.6%	25	30.1%	40.1%	7,105	22.0%	33.6%
	Upper	202	63.1%	42.5%	145,866	57.6%	51.1%	42.6%	169	56.1%	104,515	62.7%	41.8%	128	58.7%	38.9%	84,858	63.1%	47.3%	41	49.4%	36.9%	19,657	60.8%	45.9%
	Unknown	1	0.3%	0.2%	563	0.2%	0.3%	0.2%	1	0.3%	709	0.4%	0.5%	1	0.5%	0.7%	709	0.5%	0.8%	0	0.0%	0.7%	0	0.0%	1.0%
	Total	*320*	*100%*	*100%*	*253,049*	*100%*	*100%*	*100%*	*301*	*100%*	*166,757*	*100%*	*100%*	*218*	*100%*	*100%*	*134,430*	*100%*	*100%*	*83*	*100%*	*100%*	*32,327*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Austin

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	0.8%	2.0%	188	0.2%	0.8%	22.1%	0	0.0%	0	0.0%	20.4%	0	0.0%	1.8%	0	0.0%	0.7%	0	0.0%	2.2%	0	0.0%	0.9%
	Moderate	3	2.4%	11.4%	782	0.8%	7.2%	16.2%	9	7.8%	2,052	2.4%	16.8%	2	2.5%	10.3%	504	0.8%	6.3%	7	18.9%	11.4%	1,548	7.0%	7.3%
	Middle	9	7.3%	17.5%	3,222	3.1%	14.1%	19.6%	22	19.0%	8,323	9.8%	20.8%	9	11.4%	19.9%	3,296	5.2%	16.0%	13	35.1%	20.0%	5,027	22.9%	16.5%
	Upper	108	87.1%	48.7%	95,705	92.1%	58.9%	42.0%	84	72.4%	73,675	86.9%	42.0%	67	84.8%	50.8%	58,276	92.7%	59.7%	17	45.9%	39.4%	15,399	70.1%	49.2%
	Unknown	3	2.4%	20.4%	4,018	3.9%	19.0%	0.0%	1	0.9%	756	0.9%	0.0%	1	1.3%	17.2%	756	1.2%	17.3%	0	0.0%	27.0%	0	0.0%	26.0%
	Total	*124*	*100%*	*100%*	*103,915*	*100%*	*100%*	*100%*	*116*	*100%*	*84,806*	*100%*	*100%*	*79*	*100%*	*100%*	*62,832*	*100%*	*100%*	*37*	*100%*	*100%*	*21,974*	*100%*	*100%*
REFINANCE	Low	3	2.1%	3.4%	893	1.2%	1.9%	22.1%	1	2.1%	152	0.5%	20.4%	1	2.3%	7.7%	152	0.6%	4.1%	0	0.0%	9.0%	0	0.0%	4.2%
	Moderate	12	8.5%	12.5%	2,588	3.5%	8.3%	16.2%	6	12.8%	1,179	3.9%	16.8%	5	11.6%	16.7%	1,099	4.0%	10.5%	1	25.0%	17.5%	80	2.5%	9.5%
	Middle	22	15.6%	18.7%	5,695	7.6%	15.5%	19.6%	7	14.9%	1,571	5.1%	20.8%	6	14.0%	20.8%	1,461	5.4%	16.1%	1	25.0%	21.8%	110	3.4%	14.7%
	Upper	104	73.8%	45.2%	65,342	87.7%	54.1%	42.0%	33	70.2%	27,621	90.5%	42.0%	31	72.1%	42.6%	24,581	90.1%	53.9%	2	50.0%	38.4%	3,040	94.1%	51.8%
	Unknown	0	0.0%	20.2%	0	0.0%	20.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.2%	0	0.0%	15.4%	0	0.0%	13.3%	0	0.0%	19.8%
	Total	*141*	*100%*	*100%*	*74,518*	*100%*	*100%*	*100%*	*47*	*100%*	*30,523*	*100%*	*100%*	*43*	*100%*	*100%*	*27,293*	*100%*	*100%*	*4*	*100%*	*100%*	*3,230*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	4.0%	3.0%	86	2.8%	1.4%	22.1%	5	7.1%	578	6.7%	20.4%	4	9.1%	5.2%	521	9.4%	2.6%	1	3.8%	6.2%	57	1.8%	2.8%
	Moderate	4	16.0%	9.9%	373	12.1%	6.5%	16.2%	11	15.7%	602	6.9%	16.8%	6	13.6%	10.6%	260	4.7%	5.5%	5	19.2%	13.9%	342	10.9%	6.5%
	Middle	4	16.0%	17.7%	381	12.3%	13.2%	19.6%	10	14.3%	796	9.2%	20.8%	5	11.4%	19.2%	461	8.3%	12.0%	5	19.2%	20.7%	335	10.7%	11.9%
	Upper	16	64.0%	66.0%	2,254	72.9%	72.6%	42.0%	44	62.9%	6,691	77.2%	42.0%	29	65.9%	63.4%	4,294	77.6%	77.1%	15	57.7%	57.6%	2,397	76.6%	72.7%
	Unknown	0	0.0%	3.3%	0	0.0%	6.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	2.8%	0	0.0%	1.6%	0	0.0%	6.1%
	Total	*25*	*100%*	*100%*	*3,094*	*100%*	*100%*	*100%*	*70*	*100%*	*8,667*	*100%*	*100%*	*44*	*100%*	*100%*	*5,536*	*100%*	*100%*	*26*	*100%*	*100%*	*3,131*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.1%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	16.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	3.6%	0	0.0%	0.3%	42.0%	0	0.0%	0	0.0%	42.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	3	100.0%	96.4%	66,826	100.0%	99.7%	0.0%	1	100.0%	27,200	100.0%	0.0%	1	100.0%	98.9%	27,200	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*3*	*100%*	*100%*	*66,826*	*100%*	*100%*	*100%*	*1*	*100%*	*27,200*	*100%*	*100%*	*1*	*100%*	*100%*	*27,200*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	4.2%	0	0.0%	3.0%	22.1%	1	2.5%	50	0.8%	20.4%	1	3.1%	4.4%	50	0.9%	3.4%	0	0.0%	6.1%	0	0.0%	4.2%
	Moderate	3	15.0%	6.9%	141	3.8%	3.3%	16.2%	4	10.0%	278	4.4%	16.8%	3	9.4%	8.1%	253	4.6%	3.2%	1	12.5%	11.3%	25	3.1%	5.3%
	Middle	3	15.0%	12.1%	415	11.1%	6.0%	19.6%	9	22.5%	972	15.4%	20.8%	7	21.9%	17.0%	867	15.7%	7.9%	2	25.0%	18.5%	105	12.9%	10.3%
	Upper	14	70.0%	72.9%	3,182	85.1%	83.1%	42.0%	26	65.0%	5,031	79.5%	42.0%	21	65.6%	65.8%	4,350	78.8%	76.1%	5	62.5%	62.6%	681	84.0%	78.5%
	Unknown	0	0.0%	3.8%	0	0.0%	4.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.6%	0	0.0%	9.4%	0	0.0%	1.6%	0	0.0%	1.6%
	Total	*20*	*100%*	*100%*	*3,738*	*100%*	*100%*	*100%*	*40*	*100%*	*6,331*	*100%*	*100%*	*32*	*100%*	*100%*	*5,520*	*100%*	*100%*	*8*	*100%*	*100%*	*811*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Austin

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	4.4%	0	0.0%	1.6%	22.1%	2	7.4%	166	1.8%	20.4%	2	10.5%	5.5%	166	2.7%	2.2%	0	0.0%	7.3%	0	0.0%	2.0%
	Moderate	1	14.3%	8.9%	50	5.2%	2.4%	16.2%	4	14.8%	385	4.2%	16.8%	3	15.8%	13.2%	350	5.8%	4.5%	1	12.5%	16.0%	35	1.1%	4.6%
	Middle	0	0.0%	13.9%	0	0.0%	4.6%	19.6%	4	14.8%	197	2.1%	20.8%	3	15.8%	19.6%	137	2.3%	6.7%	1	12.5%	25.0%	60	1.9%	8.3%
	Upper	6	85.7%	65.2%	908	94.8%	74.2%	42.0%	17	63.0%	8,482	91.9%	42.0%	11	57.9%	56.2%	5,396	89.2%	66.0%	6	75.0%	43.2%	3,086	97.0%	51.0%
	Unknown	0	0.0%	7.6%	0	0.0%	17.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.5%	0	0.0%	20.6%	0	0.0%	8.4%	0	0.0%	34.1%
	Total	*7*	*100%*	*100%*	*958*	*100%*	*100%*	*100%*	*27*	*100%*	*9,230*	*100%*	*100%*	*19*	*100%*	*100%*	*6,049*	*100%*	*100%*	*8*	*100%*	*100%*	*3,181*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.8%	0	0.0%	0.3%	22.1%	0	0.0%	0	0.0%	20.4%	0	0.0%	3.2%	0	0.0%	0.8%	0	0.0%	4.7%	0	0.0%	1.4%
	Moderate	0	0.0%	1.4%	0	0.0%	0.8%	16.2%	0	0.0%	0	0.0%	16.8%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	1.3%	0	0.0%	0.9%
	Middle	0	0.0%	0.5%	0	0.0%	0.4%	19.6%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.3%	0	0.0%	0.8%	42.0%	0	0.0%	0	0.0%	42.0%	0	0.0%	0.5%	0	0.0%	1.0%	0	0.0%	0.9%	0	0.0%	1.4%
	Unknown	0	0.0%	97.1%	0	0.0%	97.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.0%	0	0.0%	98.1%	0	0.0%	93.2%	0	0.0%	96.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	5	1.6%	2.8%	1,167	0.5%	1.3%	22.1%	9	3.0%	946	0.6%	20.4%	8	3.7%	3.6%	889	0.7%	1.4%	1	1.2%	3.3%	57	0.2%	1.2%
	Moderate	23	7.2%	11.8%	3,934	1.6%	7.3%	16.2%	34	11.3%	4,496	2.7%	16.8%	19	8.7%	12.0%	2,466	1.8%	6.4%	15	18.1%	12.1%	2,030	6.3%	6.7%
	Middle	38	11.9%	18.0%	9,713	3.8%	14.0%	19.6%	52	17.3%	11,859	7.1%	20.8%	30	13.8%	19.9%	6,222	4.6%	14.0%	22	26.5%	20.1%	5,637	17.4%	14.5%
	Upper	248	77.5%	47.2%	167,391	66.1%	54.6%	42.0%	204	67.8%	121,500	72.9%	42.0%	159	72.9%	49.1%	96,897	72.1%	52.7%	45	54.2%	40.2%	24,603	76.1%	45.1%
	Unknown	6	1.9%	20.2%	70,844	28.0%	22.9%	0.0%	2	0.7%	27,956	16.8%	0.0%	2	0.9%	15.3%	27,956	20.8%	25.4%	0	0.0%	24.3%	0	0.0%	32.5%
	Total	*320*	*100%*	*100%*	*253,049*	*100%*	*100%*	*100%*	*301*	*100%*	*166,757*	*100%*	*100%*	*218*	*100%*	*100%*	*134,430*	*100%*	*100%*	*83*	*100%*	*100%*	*32,327*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TX Austin

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	11	5.5%	7.1%	885	4.5%	8.4%	7.0%	4	3.0%	1,058	7.4%	3.7%	1	3.4%	3.5%	6	0.1%	3.7%	3	2.8%	3.4%	1,052	10.5%	3.5%
	Moderate	32	15.9%	12.7%	2,353	12.1%	12.7%	12.6%	36	26.7%	3,771	26.3%	17.3%	7	24.1%	18.1%	1,337	31.3%	18.7%	29	27.4%	17.2%	2,434	24.2%	18.3%
	Middle	83	41.3%	33.4%	11,330	58.2%	32.6%	32.1%	41	30.4%	5,198	36.2%	29.1%	7	24.1%	30.8%	1,092	25.5%	28.4%	34	32.1%	30.2%	4,106	40.8%	28.2%
	Upper	73	36.3%	45.2%	4,856	25.0%	45.1%	47.1%	53	39.3%	4,214	29.4%	47.0%	13	44.8%	45.0%	1,742	40.7%	46.5%	40	37.7%	46.8%	2,472	24.6%	47.1%
	Unknown	2	1.0%	0.9%	32	0.2%	1.2%	1.3%	1	0.7%	100	0.7%	2.8%	1	3.4%	2.1%	100	2.3%	2.6%	0	0.0%	2.0%	0	0.0%	2.8%
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*201*	*100%*	*100%*	*19,456*	*100%*	*100%*	*100%*	*135*	*100%*	*14,341*	*100%*	*100%*	*29*	*100%*	*100%*	*4,277*	*100%*	*100%*	*106*	*100%*	*100%*	*10,064*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	2.2%	0	0.0%	1.0%	3.6%	0	0.0%	0	0.0%	2.7%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	2.1%	0	0.0%	5.5%
	Moderate	0	0.0%	20.6%	0	0.0%	21.0%	13.1%	1	50.0%	102	25.4%	19.6%	0	0.0%	22.8%	0	0.0%	31.7%	1	50.0%	24.5%	102	25.4%	32.2%
	Middle	0	0.0%	41.3%	0	0.0%	46.4%	34.9%	0	0.0%	0	0.0%	30.0%	0	0.0%	30.3%	0	0.0%	22.6%	0	0.0%	30.4%	0	0.0%	27.7%
	Upper	0	0.0%	34.6%	0	0.0%	31.3%	48.0%	1	50.0%	300	74.6%	46.4%	0	0.0%	43.6%	0	0.0%	44.4%	1	50.0%	40.1%	300	74.6%	33.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	1.3%	0	0.0%	1.0%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%
	Tr Unknown	0	0.0%	1.3%	0	0.0%	0.3%		0	0.0%	0	0.0%		0	0.0%	1.6%	0	0.0%	0.6%	0	0.0%	2.5%	0	0.0%	0.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*402*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*402*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Austin

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	$1 Million or Less	129	64.2%	45.2%	4,346	22.3%	27.4%	92.7%	57	42.2%	3,535	24.6%	92.6%	12	41.4%	48.8%	306	7.2%	33.2%	45	42.5%	52.2%	3,229	32.1%	34.9%
	Over $1 Million	57	28.4%		14,284	73.4%		5.9%	74	54.8%	9,559	66.7%	6.0%	13	44.8%		2,724	63.7%		61	57.5%		6,835	67.9%	
	Total Rev. available	186	92.5%		18,630	95.8%		98.6%	131	97.0%	13,094	91.3%	98.6%	25	86.2%		3,030	70.8%		106	100.0%		10,064	100.0%	
	Rev. Not Known	15	7.5%		826	4.2%		1.4%	4	3.0%	1,247	8.7%	1.4%	4	13.8%		1,247	29.2%		0	0.0%		0	0.0%	
	Total	*201*	*100%*		*19,456*	*100%*		*100.0%*	*135*	*100%*	*14,341*	*100%*	*100%*	*29*	*100%*		*4,277*	*100%*		*106*	*100%*		*10,064*	*100%*	
	$100,000 or Less	159	79.1%	92.5%	4,580	23.5%	37.1%		98	72.6%	3,808	26.6%		19	65.5%	94.7%	595	13.9%	43.2%	79	74.5%	95.2%	3,213	31.9%	45.4%
	$100,001 - $250,000	22	10.9%	4.2%	3,696	19.0%	17.3%		26	19.3%	4,371	30.5%		5	17.2%	2.9%	925	21.6%	14.8%	21	19.8%	2.7%	3,446	34.2%	14.9%
	$250,001 - $1 Million	20	10.0%	3.3%	11,180	57.5%	45.6%		11	8.1%	6,162	43.0%		5	17.2%	2.5%	2,757	64.5%	42.0%	6	5.7%	2.2%	3,405	33.8%	39.6%
	Total	*201*	*100%*	*100.0%*	*19,456*	*100%*	*100.0%*		*135*	*100%*	*14,341*	*100%*		*29*	*100%*	*100%*	*4,277*	*100%*	*100%*	*106*	*100%*	*100%*	*10,064*	*100%*	*100%*
	$100,000 or Less	126	97.7%		3,177	73.1%			50	87.7%	1,775	50.2%		11	91.7%		156	51.0%		39	86.7%		1,619	50.1%	
	$100,001 - $250,000	2	1.6%		369	8.5%			5	8.8%	786	22.2%		1	8.3%		150	49.0%		4	8.9%		636	19.7%	
	$250,001 - $1 Million	1	0.8%		800	18.4%			2	3.5%	974	27.6%		0	0.0%		0	0.0%		2	4.4%		974	30.2%	
	Total	*129*	*100%*		*4,346*	*100%*			*57*	*100%*	*3,535*	*100%*		*12*	*100%*		*306*	*100%*		*45*	*100%*		*3,229*	*100%*	
SMALL FARM								Total Farms					Total Farms												
	$1 Million or Less	0	0.0%	56.2%	0	0.0%	61.3%	99.0%	1	50.0%	300	74.6%	99.1%	0	0.0%	64.8%	0	0.0%	78.0%	1	50%	68.8%	300	75%	65.1%
	Over $1 Million	0	0.0%		0	0.0%		1.0%	1	50.0%	102	25.4%	0.9%	0	0.0%		0	0.0%		1	50.0%		102	25.4%	
	Total Rev. available	0	0.0%		0	0.0%		100.0%	2	100.0%	402	100.0%	100.0%	0	0.0%		0	0.0%		2	100.0%		402	100.0%	
	Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*2*	*100%*	*402*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*2*	*100%*		*402*	*100%*	
	$100,000 or Less	0	0.0%	92.4%	0	0.0%	44.5%		0	0.0%	0	0.0%		0	0.0%	94.5%	0	0.0%	49.1%	0	0.0%	92.4%	0	0.0%	38.2%
	$100,001 - $250,000	0	0.0%	4.4%	0	0.0%	20.8%		1	50.0%	102	25.4%		0	0.0%	4.2%	0	0.0%	31.0%	1	50.0%	4.6%	102	25.4%	28.2%
	$250,001 - $500,000	0	0.0%	3.2%	0	0.0%	34.7%		1	50.0%	300	74.6%		0	0.0%	1.3%	0	0.0%	19.9%	1	50.0%	3.0%	300	74.6%	33.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*2*	*100%*	*402*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*402*	*100%*	*100%*
	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	$250,001 - $500,000	0	0.0%		0	0.0%			1	100.0%	300	100.0%		0	0.0%		0	0.0%		1	100.0%		300	100.0%	
	Total	*0*	*0.0%*		*0*	*0.0%*			*1*	*100%*	*300*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*300*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Cass

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	9.0%	0	0.0%	9.3%	9.1%	0	0.0%	0	0.0%	10.0%	0	0.0%	5.0%	0	0.0%	5.9%	0	0.0%	10.2%	0	0.0%	11.8%
	Middle	7	100.0%	91.0%	979	100.0%	90.7%	90.9%	1	33.3%	120	31.0%	66.2%	1	33.3%	68.8%	120	31.0%	66.3%	0	0.0%	59.4%	0	0.0%	58.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	66.7%	267	69.0%	23.9%	2	66.7%	26.2%	267	69.0%	27.8%	0	0.0%	30.5%	0	0.0%	30.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*979*	*100%*	*100%*	*100%*	*3*	*100%*	*387*	*100%*	*100%*	*3*	*100%*	*100%*	*387*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.0%	0	0.0%	5.4%	9.1%	0	0.0%	0	0.0%	10.0%	0	0.0%	10.2%	0	0.0%	9.5%	0	0.0%	15.3%	0	0.0%	17.0%
	Middle	5	100.0%	94.0%	287	100.0%	94.6%	90.9%	2	100.0%	110	100.0%	66.2%	2	100.0%	67.2%	110	100.0%	59.0%	0	0.0%	63.9%	0	0.0%	56.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	23.9%	0	0.0%	22.7%	0	0.0%	31.5%	0	0.0%	20.8%	0	0.0%	26.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*287*	*100%*	*100%*	*100%*	*2*	*100%*	*110*	*100%*	*100%*	*2*	*100%*	*100%*	*110*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	14.3%	0	0.0%	4.9%	9.1%	0	0.0%	0	0.0%	10.0%	0	0.0%	5.3%	0	0.0%	1.1%	0	0.0%	14.3%	0	0.0%	13.9%
	Middle	4	100.0%	85.7%	263	100.0%	95.1%	90.9%	0	0.0%	0	0.0%	66.2%	0	0.0%	68.4%	0	0.0%	77.3%	0	0.0%	71.4%	0	0.0%	60.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	100.0%	165	100.0%	23.9%	1	100.0%	26.3%	65	100.0%	21.6%	1	100.0%	14.3%	100	100.0%	26.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*263*	*100%*	*100%*	*100%*	*2*	*100%*	*165*	*100%*	*100%*	*1*	*100%*	*100%*	*65*	*100%*	*100%*	*1*	*100%*	*100%*	*100*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	6.8%	0	0.0%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	93.2%	0	0.0%	0	0.0%	94.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	9.1%	0	0.0%	0	0.0%	10.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	90.9%	0	0.0%	0	0.0%	66.2%	0	0.0%	33.3%	0	0.0%	49.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	100.0%	25	100.0%	23.9%	1	100.0%	66.7%	25	100.0%	50.3%	0	0.0%	100.0%	0	0.0%	100.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*1*	*100%*	*25*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Cass

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	16.7%	0	0.0%	14.4%	9.1%	0	0.0%	0	0.0%	10.0%	0	0.0%	7.1%	0	0.0%	1.4%	0	0.0%	8.3%	0	0.0%	11.1%
	Middle	2	100.0%	83.3%	68	100.0%	85.6%	90.9%	2	100.0%	128	100.0%	66.2%	0	0.0%	85.7%	0	0.0%	94.5%	2	100.0%	50.0%	128	100.0%	38.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	23.9%	0	0.0%	7.1%	0	0.0%	4.1%	0	0.0%	41.7%	0	0.0%	50.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*68*	*100%*	*100%*	*100%*	*2*	*100%*	*128*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*128*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	16.7%	0	0.0%	18.9%	9.1%	0	0.0%	0	0.0%	10.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	83.3%	0	0.0%	81.1%	90.9%	0	0.0%	0	0.0%	66.2%	0	0.0%	75.0%	0	0.0%	77.8%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	23.9%	0	0.0%	25.0%	0	0.0%	22.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	8.2%	0	0.0%	7.7%	9.1%	0	0.0%	0	0.0%	10.0%	0	0.0%	6.1%	0	0.0%	6.2%	0	0.0%	11.0%	0	0.0%	12.2%
	Middle	18	100.0%	91.8%	1,597	100.0%	92.3%	90.9%	5	50.0%	358	43.9%	66.2%	3	42.9%	69.0%	230	39.2%	66.3%	2	66.7%	60.7%	128	56.1%	59.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	5	50.0%	457	56.1%	23.9%	4	57.1%	24.9%	357	60.8%	27.5%	1	33.3%	28.3%	100	43.9%	28.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*18*	*100%*	*100%*	*1,597*	*100%*	*100%*	*100%*	*10*	*100%*	*815*	*100%*	*100%*	*7*	*100%*	*100%*	*587*	*100%*	*100%*	*3*	*100%*	*100%*	*228*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Cass

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg		Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	3.4%	0	0.0%	1.8%	22.8%	0	0.0%	0	0.0%	25.5%	0	0.0%	4.0%	0	0.0%	1.7%	0	0.0%	2.2%	0	0.0%	0.9%
	Moderate	4	57.1%	14.9%	478	48.8%	9.9%	20.0%	1	33.3%	120	31.0%	16.0%	1	33.3%	19.8%	120	31.0%	13.0%	0	0.0%	16.8%	0	0.0%	11.4%
	Middle	2	28.6%	20.8%	363	37.1%	16.5%	19.7%	2	66.7%	267	69.0%	22.3%	2	66.7%	26.7%	267	69.0%	24.3%	0	0.0%	25.7%	0	0.0%	23.5%
	Upper	1	14.3%	40.7%	138	14.1%	53.1%	37.5%	0	0.0%	0	0.0%	36.2%	0	0.0%	29.5%	0	0.0%	38.0%	0	0.0%	32.7%	0	0.0%	44.2%
	Unknown	0	0.0%	20.1%	0	0.0%	18.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	23.0%	0	0.0%	22.5%	0	0.0%	19.9%
	Total	*7*	*100%*	*100%*	*979*	*100%*	*100%*	*100%*	*3*	*100%*	*387*	*100%*	*100%*	*3*	*100%*	*100%*	*387*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
REFINANCE	Low	0	0.0%	3.9%	0	0.0%	1.9%	22.8%	0	0.0%	0	0.0%	25.5%	0	0.0%	3.9%	0	0.0%	3.1%	0	0.0%	8.3%	0	0.0%	3.7%
	Moderate	4	80.0%	7.7%	171	59.6%	4.1%	20.0%	1	50.0%	28	25.5%	16.0%	1	50.0%	18.0%	28	25.5%	11.6%	0	0.0%	11.1%	0	0.0%	5.5%
	Middle	0	0.0%	14.4%	0	0.0%	10.5%	19.7%	1	50.0%	82	74.5%	22.3%	1	50.0%	20.3%	82	74.5%	18.4%	0	0.0%	9.7%	0	0.0%	6.6%
	Upper	1	20.0%	50.2%	116	40.4%	57.5%	37.5%	0	0.0%	0	0.0%	36.2%	0	0.0%	43.8%	0	0.0%	58.5%	0	0.0%	56.9%	0	0.0%	69.8%
	Unknown	0	0.0%	23.9%	0	0.0%	26.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.1%	0	0.0%	8.5%	0	0.0%	13.9%	0	0.0%	14.4%
	Total	*5*	*100%*	*100%*	*287*	*100%*	*100%*	*100%*	*2*	*100%*	*110*	*100%*	*100%*	*2*	*100%*	*100%*	*110*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.8%	0	0.0%	0	0.0%	25.5%	0	0.0%	5.3%	0	0.0%	0.6%	0	0.0%	4.8%	0	0.0%	1.2%
	Moderate	0	0.0%	14.3%	0	0.0%	6.5%	20.0%	1	50.0%	65	39.4%	16.0%	1	100.0%	5.3%	65	100.0%	3.6%	0	0.0%	9.5%	0	0.0%	8.3%
	Middle	0	0.0%	7.1%	0	0.0%	9.2%	19.7%	0	0.0%	0	0.0%	22.3%	0	0.0%	31.6%	0	0.0%	25.4%	0	0.0%	14.3%	0	0.0%	6.3%
	Upper	4	100.0%	71.4%	263	100.0%	70.7%	37.5%	1	50.0%	100	60.6%	36.2%	0	0.0%	47.4%	0	0.0%	61.7%	1	100.0%	52.4%	100	100.0%	71.3%
	Unknown	0	0.0%	7.1%	0	0.0%	13.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.5%	0	0.0%	8.8%	0	0.0%	19.0%	0	0.0%	12.9%
	Total	*4*	*100%*	*100%*	*263*	*100%*	*100%*	*100%*	*2*	*100%*	*165*	*100%*	*100%*	*1*	*100%*	*100%*	*65*	*100%*	*100%*	*1*	*100%*	*100%*	*100*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.8%	0	0.0%	0	0.0%	25.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.0%	0	0.0%	0	0.0%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.7%	0	0.0%	0	0.0%	22.3%	0	0.0%	16.7%	0	0.0%	11.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	37.5%	0	0.0%	0	0.0%	36.2%	0	0.0%	16.7%	0	0.0%	34.0%	0	0.0%	20.0%	0	0.0%	33.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	66.7%	0	0.0%	54.3%	0	0.0%	80.0%	0	0.0%	67.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.8%	0	0.0%	0	0.0%	25.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.0%	0	0.0%	0	0.0%	16.0%	0	0.0%	33.3%	0	0.0%	35.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.7%	0	0.0%	0	0.0%	22.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	37.5%	1	100.0%	25	100.0%	36.2%	1	100.0%	66.7%	25	100.0%	64.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*1*	*100%*	*25*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Cass

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg		Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	8.3%	40	58.8%	3.5%	22.8%	1	50.0%	33	25.8%	25.5%	0	0.0%	7.1%	0	0.0%	7.0%	1	50.0%	16.7%	33	25.8%	9.5%
	Moderate	1	50.0%	16.7%	28	41.2%	11.2%	20.0%	1	50.0%	95	74.2%	16.0%	0	0.0%	7.1%	0	0.0%	1.4%	1	50.0%	16.7%	95	74.2%	18.1%
	Middle	0	0.0%	41.7%	0	0.0%	17.8%	19.7%	0	0.0%	0	0.0%	22.3%	0	0.0%	35.7%	0	0.0%	33.3%	0	0.0%	33.3%	0	0.0%	27.2%
	Upper	0	0.0%	33.3%	0	0.0%	67.5%	37.5%	0	0.0%	0	0.0%	36.2%	0	0.0%	28.6%	0	0.0%	47.6%	0	0.0%	25.0%	0	0.0%	38.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.4%	0	0.0%	10.6%	0	0.0%	8.3%	0	0.0%	7.0%
	Total	*2*	*100%*	*100%*	*68*	*100%*	*100%*	*100%*	*2*	*100%*	*128*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*128*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.8%	0	0.0%	0	0.0%	25.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.0%	0	0.0%	0	0.0%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.7%	0	0.0%	0	0.0%	22.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	37.5%	0	0.0%	0	0.0%	36.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	5.6%	3.5%	40	2.5%	1.8%	22.8%	1	10.0%	33	4.0%	25.5%	0	0.0%	4.0%	0	0.0%	2.0%	1	33.3%	4.2%	33	14.5%	1.7%
	Moderate	9	50.0%	11.9%	677	42.4%	7.4%	20.0%	4	40.0%	308	37.8%	16.0%	3	42.9%	18.4%	213	36.3%	12.1%	1	33.3%	15.2%	95	41.7%	10.0%
	Middle	2	11.1%	18.0%	363	22.7%	13.7%	19.7%	3	30.0%	349	42.8%	22.3%	3	42.9%	25.3%	349	59.5%	23.0%	0	0.0%	22.2%	0	0.0%	19.3%
	Upper	6	33.3%	43.7%	517	32.4%	53.5%	37.5%	2	20.0%	125	15.3%	36.2%	1	14.3%	33.0%	25	4.3%	42.1%	1	33.3%	37.1%	100	43.9%	48.5%
	Unknown	0	0.0%	22.9%	0	0.0%	23.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.4%	0	0.0%	20.7%	0	0.0%	21.3%	0	0.0%	20.6%
	Total	*18*	*100%*	*100%*	*1,597*	*100%*	*100%*	*100%*	*10*	*100%*	*815*	*100%*	*100%*	*7*	*100%*	*100%*	*587*	*100%*	*100%*	*3*	*100%*	*100%*	*228*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TX Cass

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.7%	0	0.0%	2.1%	4.6%	0	0.0%	0	0.0%	4.9%	0	0.0%	7.4%	0	0.0%	1.5%	0	0.0%	6.8%	0	0.0%	1.8%
	Middle	5	100.0%	90.7%	147	100.0%	97.4%	95.4%	1	100.0%	20	100.0%	78.2%	0	0.0%	67.5%	0	0.0%	72.7%	1	100.0%	71.1%	20	100.0%	80.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	16.8%	0	0.0%	22.3%	0	0.0%	24.8%	0	0.0%	19.9%	0	0.0%	16.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.6%	0	0.0%	0.5%		0	0.0%	0	0.0%		0	0.0%	2.8%	0	0.0%	1.0%	0	0.0%	2.3%	0	0.0%	0.7%
	Total	*5*	*100%*	*100%*	*147*	*100%*	*100%*	*100%*	*1*	*100%*	*20*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*20*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	33.3%	0	0.0%	34.7%	14.3%	0	0.0%	0	0.0%	18.3%	0	0.0%	28.6%	0	0.0%	25.8%	0	0.0%	14.3%	0	0.0%	33.8%
	Middle	1	100.0%	66.7%	500	100.0%	65.3%	85.7%	0	0.0%	0	0.0%	55.0%	0	0.0%	34.3%	0	0.0%	41.6%	0	0.0%	42.9%	0	0.0%	30.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	100.0%	500	100.0%	26.7%	1	100.0%	37.1%	500	100.0%	32.6%	0	0.0%	42.9%	0	0.0%	36.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*500*	*100%*	*100%*	*100%*	*1*	*100%*	*500*	*100%*	*100%*	*1*	*100%*	*100%*	*500*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Cass

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	4	80.0%	46.2%	108	73.5%	26.7%	91.1%	1	100.0%	20	100.0%	91.1%	0	0.0%	53.2%	0	0.0%	44.0%	1	100.0%	58.5%	20	100.0%	52.7%
		Over $1 Million	1	20.0%		39	26.5%		6.4%	0	0.0%	0	0.0%	6.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	5	100.0%		147	100.0%		97.5%	1	100.0%	20	100.0%	97.5%	0	0.0%		0	0.0%		1	100.0%		20	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		2.5%	0	0.0%	0	0.0%	2.5%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*5*	*100%*		*147*	*100%*		*100.0%*	*1*	*100%*	*20*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*20*	*100%*	
	Loan Size	$100,000 or Less	5	100.0%	94.8%	147	100.0%	44.5%		1	100.0%	20	100.0%		0	0.0%	94.4%	0	0.0%	49.2%	1	100.0%	90.4%	20	100.0%	32.3%
		$100,001 - $250,000	0	0.0%	3.8%	0	0.0%	23.1%		0	0.0%	0	0.0%		0	0.0%	4.3%	0	0.0%	27.0%	0	0.0%	6.8%	0	0.0%	33.2%
		$250,001 - $1 Million	0	0.0%	1.5%	0	0.0%	32.4%		0	0.0%	0	0.0%		0	0.0%	1.3%	0	0.0%	23.8%	0	0.0%	2.9%	0	0.0%	34.5%
		Total	*5*	*100%*	*100.0%*	*147*	*100%*	*100.0%*		*1*	*100%*	*20*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*20*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%		108	100.0%			1	100.0%	20	100.0%		0	0.0%		0	0.0%		1	100.0%		20	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*108*	*100%*			*1*	*100%*	*20*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*20*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	63.9%	0	0.0%	65.1%	94.6%	0	0.0%	0	0.0%	95.0%	0	0%	57.1%	0	0%	44.9%	0	0.0%	64.3%	0	0.0%	86.3%
		Over $1 Million	1	100.0%		500	100.0%		5.4%	1	100.0%	500	100.0%	5.0%	1	100.0%		500	100.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		500	100.0%		100.0%	1	100.0%	500	100.0%	100.0%	1	100.0%		500	100.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*500*	*100%*		*100%*	*1*	*100%*	*500*	*100%*	*100%*	*1*	*100%*		*500*	*100%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	77.8%	0	0.0%	26.9%		0	0.0%	0	0.0%		0	0.0%	74.3%	0	0.0%	17.6%	0	0.0%	85.7%	0	0.0%	42.4%
		$100,001 - $250,000	0	0.0%	19.4%	0	0.0%	51.1%		0	0.0%	0	0.0%		0	0.0%	11.4%	0	0.0%	21.2%	0	0.0%	14.3%	0	0.0%	57.6%
		$250,001 - $500,000	1	100.0%	2.8%	500	100.0%	22.0%		1	100.0%	500	100.0%		1	100.0%	14.3%	500	100.0%	61.2%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*1*	*100%*	*100%*	*500*	*100%*	*100%*		*1*	*100%*	*500*	*100%*		*1*	*100%*	*100%*	*500*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Dallas

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	1.3%	4.0%	401	1.0%	2.6%	5.5%	1	0.8%	554	0.8%	5.4%	1	1.5%	4.7%	554	1.7%	2.2%	0	0.0%	4.1%	0	0.0%	2.3%
	Moderate	11	14.7%	12.7%	3,991	10.4%	8.7%	20.3%	19	14.3%	6,544	9.4%	19.5%	6	9.0%	12.5%	2,140	6.6%	8.3%	13	19.7%	13.3%	4,404	11.9%	9.2%
	Middle	13	17.3%	32.3%	5,436	14.1%	26.6%	26.3%	37	27.8%	14,855	21.4%	28.7%	21	31.3%	33.2%	8,410	26.0%	28.2%	16	24.2%	34.8%	6,445	17.5%	29.9%
	Upper	49	65.3%	50.6%	28,040	72.9%	61.7%	47.8%	75	56.4%	46,578	67.2%	46.0%	38	56.7%	49.0%	20,518	63.4%	60.6%	37	56.1%	47.4%	26,060	70.6%	58.2%
	Unknown	1	1.3%	0.4%	592	1.5%	0.4%	0.1%	1	0.8%	750	1.1%	0.4%	1	1.5%	0.6%	750	2.3%	0.6%	0	0.0%	0.4%	0	0.0%	0.5%
	Total	*75*	*100%*	*100%*	*38,460*	*100%*	*100%*	*100%*	*133*	*100%*	*69,281*	*100%*	*100%*	*67*	*100%*	*100%*	*32,372*	*100%*	*100%*	*66*	*100%*	*100%*	*36,909*	*100%*	*100%*
REFINANCE	Low	2	1.5%	2.1%	187	0.4%	1.6%	5.5%	1	1.6%	270	1.4%	5.4%	1	2.6%	3.1%	270	2.3%	1.6%	0	0.0%	4.4%	0	0.0%	2.4%
	Moderate	11	8.3%	9.4%	1,603	3.6%	6.1%	20.3%	1	1.6%	100	0.5%	19.5%	0	0.0%	13.7%	0	0.0%	8.4%	1	4.2%	16.9%	100	1.3%	11.2%
	Middle	35	26.3%	25.3%	9,736	22.0%	20.0%	26.3%	23	36.5%	5,119	26.6%	28.7%	16	41.0%	30.4%	3,928	33.2%	23.3%	7	29.2%	31.1%	1,191	16.0%	24.7%
	Upper	84	63.2%	63.0%	32,710	73.8%	72.2%	47.8%	38	60.3%	13,779	71.5%	46.0%	22	56.4%	52.3%	7,629	64.5%	66.0%	16	66.7%	47.2%	6,150	82.7%	61.4%
	Unknown	1	0.8%	0.1%	110	0.2%	0.1%	0.1%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.6%	0	0.0%	0.3%	0	0.0%	0.3%
	Total	*133*	*100%*	*100%*	*44,346*	*100%*	*100%*	*100%*	*63*	*100%*	*19,268*	*100%*	*100%*	*39*	*100%*	*100%*	*11,827*	*100%*	*100%*	*24*	*100%*	*100%*	*7,441*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	2.0%	0	0.0%	1.2%	5.5%	0	0.0%	0	0.0%	5.4%	0	0.0%	1.9%	0	0.0%	1.2%	0	0.0%	2.1%	0	0.0%	1.6%
	Moderate	6	11.1%	8.0%	385	7.3%	5.3%	20.3%	8	6.6%	629	4.5%	19.5%	6	7.6%	8.7%	543	5.4%	6.4%	2	4.8%	8.8%	86	2.1%	6.5%
	Middle	8	14.8%	18.8%	676	12.7%	14.4%	26.3%	24	19.8%	2,122	15.0%	28.7%	16	20.3%	21.1%	1,376	13.8%	16.8%	8	19.0%	22.8%	746	17.9%	16.5%
	Upper	40	74.1%	71.1%	4,248	80.0%	79.0%	47.8%	89	73.6%	11,381	80.5%	46.0%	57	72.2%	67.8%	8,045	80.7%	75.1%	32	76.2%	65.6%	3,336	80.0%	74.6%
	Unknown	0	0.0%	0.2%	0	0.0%	0.1%	0.1%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.6%	0	0.0%	0.8%
	Total	*54*	*100%*	*100%*	*5,309*	*100%*	*100%*	*100%*	*121*	*100%*	*14,132*	*100%*	*100%*	*79*	*100%*	*100%*	*9,964*	*100%*	*100%*	*42*	*100%*	*100%*	*4,168*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	1	100.0%	26.6%	22,000	100.0%	18.8%	24.6%	4	14.3%	10,180	3.7%	18.6%	1	7.1%	19.4%	1,412	1.4%	11.6%	3	21.4%	24.6%	8,768	5.1%	13.4%
	Moderate	0	0.0%	32.4%	0	0.0%	20.0%	26.4%	11	39.3%	71,816	25.9%	27.9%	6	42.9%	34.5%	38,829	37.3%	25.9%	5	35.7%	26.7%	32,987	19.0%	15.5%
	Middle	0	0.0%	22.5%	0	0.0%	32.4%	24.1%	7	25.0%	87,664	31.6%	27.5%	4	28.6%	20.2%	51,315	49.3%	28.5%	3	21.4%	23.3%	36,349	20.9%	30.0%
	Upper	0	0.0%	18.0%	0	0.0%	27.8%	24.2%	6	21.4%	108,041	38.9%	23.6%	3	21.4%	23.4%	12,633	12.1%	31.5%	3	21.4%	22.9%	95,408	55.0%	32.3%
	Unknown	0	0.0%	0.5%	0	0.0%	1.0%	0.8%	0	0.0%	0	0.0%	2.5%	0	0.0%	2.6%	0	0.0%	2.6%	0	0.0%	2.5%	0	0.0%	8.8%
	Total	*1*	*100%*	*100%*	*22,000*	*100%*	*100%*	*100%*	*28*	*100%*	*277,701*	*100%*	*100%*	*14*	*100%*	*100%*	*104,189*	*100%*	*100%*	*14*	*100%*	*100%*	*173,512*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.6%	0	0.0%	1.0%	5.5%	0	0.0%	0	0.0%	5.4%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	1.2%	0	0.0%	0.6%
	Moderate	0	0.0%	8.1%	0	0.0%	5.5%	20.3%	1	2.1%	45	0.6%	19.5%	0	0.0%	5.5%	0	0.0%	3.4%	1	4.8%	7.9%	45	1.4%	4.5%
	Middle	2	16.7%	15.6%	360	16.3%	9.0%	26.3%	6	12.5%	343	4.6%	28.7%	2	7.4%	19.1%	153	3.6%	13.0%	4	19.0%	21.7%	190	5.9%	15.0%
	Upper	10	83.3%	74.6%	1,847	83.7%	84.4%	47.8%	40	83.3%	6,540	88.0%	46.0%	25	92.6%	74.0%	4,070	96.4%	82.7%	15	71.4%	68.6%	2,470	77.1%	79.3%
	Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.1%	1	2.1%	500	6.7%	0.4%	0	0.0%	0.6%	0	0.0%	0.5%	1	4.8%	0.6%	500	15.6%	0.6%
	Total	*12*	*100%*	*100%*	*2,207*	*100%*	*100%*	*100%*	*48*	*100%*	*7,428*	*100%*	*100%*	*27*	*100%*	*100%*	*4,223*	*100%*	*100%*	*21*	*100%*	*100%*	*3,205*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Dallas

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	16.7%	2.9%	98	5.1%	1.1%	5.5%	3	6.3%	189	2.9%	5.4%	3	10.3%	3.5%	189	4.1%	1.3%	0	0.0%	2.9%	0	0.0%	1.7%
	Moderate	2	16.7%	12.6%	68	3.5%	5.3%	20.3%	3	6.3%	921	14.0%	19.5%	2	6.9%	10.1%	299	6.4%	4.8%	1	5.3%	13.8%	622	32.4%	8.6%
	Middle	2	16.7%	21.0%	125	6.5%	11.4%	26.3%	15	31.3%	865	13.2%	28.7%	9	31.0%	25.6%	593	12.7%	13.6%	6	31.6%	25.8%	272	14.2%	16.2%
	Upper	6	50.0%	63.2%	1,627	84.8%	81.7%	47.8%	25	52.1%	2,554	38.9%	46.0%	14	48.3%	60.1%	1,570	33.8%	79.3%	11	57.9%	56.9%	984	51.3%	72.8%
	Unknown	0	0.0%	0.3%	0	0.0%	0.4%	0.1%	2	4.2%	2,040	31.1%	0.4%	1	3.4%	0.7%	2,000	43.0%	1.0%	1	5.3%	0.6%	40	2.1%	0.7%
	Total	*12*	*100%*	*100%*	*1,918*	*100%*	*100%*	*100%*	*48*	*100%*	*6,569*	*100%*	*100%*	*29*	*100%*	*100%*	*4,651*	*100%*	*100%*	*19*	*100%*	*100%*	*1,918*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	5.2%	0	0.0%	2.8%	5.5%	0	0.0%	0	0.0%	5.4%	0	0.0%	15.6%	0	0.0%	7.1%	0	0.0%	9.7%	0	0.0%	6.9%
	Moderate	0	0.0%	29.3%	0	0.0%	18.6%	20.3%	0	0.0%	0	0.0%	19.5%	0	0.0%	32.2%	0	0.0%	22.0%	0	0.0%	30.7%	0	0.0%	21.1%
	Middle	0	0.0%	35.0%	0	0.0%	30.9%	26.3%	0	0.0%	0	0.0%	28.7%	0	0.0%	37.0%	0	0.0%	32.3%	0	0.0%	38.5%	0	0.0%	37.1%
	Upper	0	0.0%	30.4%	0	0.0%	47.6%	47.8%	0	0.0%	0	0.0%	46.0%	0	0.0%	13.8%	0	0.0%	24.7%	0	0.0%	21.0%	0	0.0%	34.8%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	0	0.0%	0	0.0%	0.4%	0	0.0%	1.4%	0	0.0%	13.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	6	2.1%	3.0%	22,686	19.9%	3.1%	5.5%	9	2.0%	11,193	2.8%	5.4%	6	2.4%	4.3%	2,425	1.5%	3.4%	3	1.6%	4.1%	8,768	3.9%	3.4%
	Moderate	30	10.5%	11.0%	6,047	5.3%	8.2%	20.3%	43	9.8%	80,055	20.3%	19.5%	20	7.8%	12.9%	41,811	25.0%	10.8%	23	12.4%	13.6%	38,244	16.8%	9.9%
	Middle	60	20.9%	28.3%	16,333	14.3%	23.7%	26.3%	112	25.4%	110,968	28.1%	28.7%	68	26.7%	31.7%	65,775	39.3%	26.9%	44	23.7%	33.4%	45,193	19.9%	29.1%
	Upper	189	65.9%	57.5%	68,472	59.9%	64.7%	47.8%	273	61.9%	188,873	47.9%	46.0%	159	62.4%	50.6%	54,465	32.6%	57.9%	114	61.3%	48.5%	134,408	59.2%	56.2%
	Unknown	2	0.7%	0.2%	702	0.6%	0.3%	0.1%	4	0.9%	3,290	0.8%	0.4%	2	0.8%	0.5%	2,750	1.6%	0.9%	2	1.1%	0.4%	540	0.2%	1.3%
	Total	*287*	*100%*	*100%*	*114,240*	*100%*	*100%*	*100%*	*441*	*100%*	*394,379*	*100%*	*100%*	*255*	*100%*	*100%*	*167,226*	*100%*	*100%*	*186*	*100%*	*100%*	*227,153*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Dallas

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.8%	0	0.0%	1.3%	23.8%	1	0.8%	68	0.1%	22.5%	1	1.5%	1.9%	68	0.2%	0.8%	0	0.0%	1.7%	0	0.0%	0.7%
	Moderate	9	12.0%	13.6%	2,207	5.7%	8.9%	16.4%	7	5.3%	1,588	2.3%	17.1%	3	4.5%	10.9%	852	2.6%	6.5%	4	6.1%	10.3%	736	2.0%	6.2%
	Middle	8	10.7%	18.6%	2,611	6.8%	15.7%	17.3%	14	10.5%	4,160	6.0%	18.6%	7	10.4%	19.6%	2,119	6.5%	15.8%	7	10.6%	18.6%	2,041	5.5%	14.7%
	Upper	58	77.3%	44.1%	33,642	87.5%	55.3%	42.6%	111	83.5%	63,465	91.6%	41.9%	56	83.6%	48.3%	29,333	90.6%	59.6%	55	83.3%	43.8%	34,132	92.5%	54.4%
	Unknown	0	0.0%	20.9%	0	0.0%	18.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.3%	0	0.0%	17.3%	0	0.0%	25.7%	0	0.0%	24.0%
	Total	*75*	*100%*	*100%*	*38,460*	*100%*	*100%*	*100%*	*133*	*100%*	*69,281*	*100%*	*100%*	*67*	*100%*	*100%*	*32,372*	*100%*	*100%*	*66*	*100%*	*100%*	*36,909*	*100%*	*100%*
REFINANCE	Low	4	3.0%	3.2%	511	1.2%	1.5%	23.8%	3	4.8%	238	1.2%	22.5%	2	5.1%	7.5%	138	1.2%	3.5%	1	4.2%	8.6%	100	1.3%	4.2%
	Moderate	19	14.3%	10.6%	2,872	6.5%	6.4%	16.4%	10	15.9%	1,508	7.8%	17.1%	8	20.5%	15.8%	1,299	11.0%	9.7%	2	8.3%	16.0%	209	2.8%	9.1%
	Middle	24	18.0%	16.7%	5,201	11.7%	13.1%	17.3%	19	30.2%	4,530	23.5%	18.6%	10	25.6%	19.9%	2,696	22.8%	15.6%	9	37.5%	19.8%	1,834	24.6%	14.5%
	Upper	85	63.9%	49.0%	35,162	79.3%	58.5%	42.6%	31	49.2%	12,992	67.4%	41.9%	19	48.7%	43.9%	7,694	65.1%	56.8%	12	50.0%	41.6%	5,298	71.2%	53.6%
	Unknown	1	0.8%	20.3%	600	1.4%	20.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.8%	0	0.0%	14.3%	0	0.0%	14.1%	0	0.0%	18.6%
	Total	*133*	*100%*	*100%*	*44,346*	*100%*	*100%*	*100%*	*63*	*100%*	*19,268*	*100%*	*100%*	*39*	*100%*	*100%*	*11,827*	*100%*	*100%*	*24*	*100%*	*100%*	*7,441*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	1.9%	3.4%	18	0.3%	1.7%	23.8%	4	3.3%	142	1.0%	22.5%	3	3.8%	4.0%	112	1.1%	2.4%	1	2.4%	4.3%	30	0.7%	2.4%
	Moderate	2	3.7%	7.7%	70	1.3%	5.3%	16.4%	5	4.1%	222	1.6%	17.1%	3	3.8%	7.7%	146	1.5%	4.7%	2	4.8%	7.9%	76	1.8%	4.4%
	Middle	11	20.4%	13.2%	892	16.8%	10.1%	17.3%	19	15.7%	1,497	10.6%	18.6%	12	15.2%	14.1%	1,057	10.6%	9.8%	7	16.7%	16.4%	440	10.6%	10.9%
	Upper	40	74.1%	73.1%	4,329	81.5%	79.2%	42.6%	93	76.9%	12,271	86.8%	41.9%	61	77.2%	71.4%	8,649	86.8%	79.2%	32	76.2%	68.7%	3,622	86.9%	77.1%
	Unknown	0	0.0%	2.6%	0	0.0%	3.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	3.9%	0	0.0%	2.7%	0	0.0%	5.2%
	Total	*54*	*100%*	*100%*	*5,309*	*100%*	*100%*	*100%*	*121*	*100%*	*14,132*	*100%*	*100%*	*79*	*100%*	*100%*	*9,964*	*100%*	*100%*	*42*	*100%*	*100%*	*4,168*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.8%	0	0.0%	0	0.0%	22.5%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.3%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	17.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.3%	0	0.0%	0	0.0%	18.6%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.5%	0	0.0%	0.1%	42.6%	0	0.0%	0	0.0%	41.9%	0	0.0%	1.2%	0	0.0%	0.1%	0	0.0%	1.3%	0	0.0%	0.1%
	Unknown	1	100.0%	98.2%	22,000	100.0%	99.9%	0.0%	28	100.0%	277,701	100.0%	0.0%	14	100.0%	98.4%	104,189	100.0%	99.9%	14	100.0%	98.3%	173,512	100.0%	99.9%
	Total	*1*	*100%*	*100%*	*22,000*	*100%*	*100%*	*100%*	*28*	*100%*	*277,701*	*100%*	*100%*	*14*	*100%*	*100%*	*104,189*	*100%*	*100%*	*14*	*100%*	*100%*	*173,512*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	5.9%	0	0.0%	3.3%	23.8%	1	2.1%	128	1.7%	22.5%	1	3.7%	3.1%	128	3.0%	2.1%	0	0.0%	5.3%	0	0.0%	3.2%
	Moderate	1	8.3%	7.6%	110	5.0%	3.7%	16.4%	4	8.3%	408	5.5%	17.1%	2	7.4%	6.7%	350	8.3%	3.7%	2	9.5%	9.5%	58	1.8%	5.0%
	Middle	0	0.0%	11.7%	0	0.0%	7.3%	17.3%	7	14.6%	456	6.1%	18.6%	3	11.1%	13.3%	177	4.2%	8.3%	4	19.0%	17.8%	279	8.7%	9.9%
	Upper	11	91.7%	70.8%	2,097	95.0%	81.3%	42.6%	36	75.0%	6,436	86.6%	41.9%	21	77.8%	71.6%	3,568	84.5%	81.1%	15	71.4%	65.5%	2,868	89.5%	77.7%
	Unknown	0	0.0%	4.0%	0	0.0%	4.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	4.8%	0	0.0%	1.9%	0	0.0%	4.2%
	Total	*12*	*100%*	*100%*	*2,207*	*100%*	*100%*	*100%*	*48*	*100%*	*7,428*	*100%*	*100%*	*27*	*100%*	*100%*	*4,223*	*100%*	*100%*	*21*	*100%*	*100%*	*3,205*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Dallas

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	16.7%	5.9%	98	5.1%	2.0%	23.8%	4	8.3%	406	6.2%	22.5%	4	13.8%	7.2%	406	8.7%	3.3%	0	0.0%	5.3%	0	0.0%	2.3%
	Moderate	2	16.7%	12.4%	178	9.3%	4.5%	16.4%	10	20.8%	896	13.6%	17.1%	7	24.1%	11.6%	697	15.0%	5.5%	3	15.8%	13.8%	199	10.4%	7.2%
	Middle	2	16.7%	13.1%	252	13.1%	6.1%	17.3%	12	25.0%	828	12.6%	18.6%	7	24.1%	16.7%	510	11.0%	8.2%	5	26.3%	18.0%	318	16.6%	9.5%
	Upper	6	50.0%	59.5%	1,390	72.5%	76.3%	42.6%	22	45.8%	4,439	67.6%	41.9%	11	37.9%	58.1%	3,038	65.3%	72.7%	11	57.9%	53.2%	1,401	73.0%	63.2%
	Unknown	0	0.0%	9.1%	0	0.0%	11.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.4%	0	0.0%	10.3%	0	0.0%	9.7%	0	0.0%	17.7%
	Total	*12*	*100%*	*100%*	*1,918*	*100%*	*100%*	*100%*	*48*	*100%*	*6,569*	*100%*	*100%*	*29*	*100%*	*100%*	*4,651*	*100%*	*100%*	*19*	*100%*	*100%*	*1,918*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.1%	0	0.0%	0.5%	23.8%	0	0.0%	0	0.0%	22.5%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	1.5%	0	0.0%	0.8%
	Moderate	0	0.0%	0.7%	0	0.0%	0.5%	16.4%	0	0.0%	0	0.0%	17.1%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.9%	0	0.0%	0.8%
	Middle	0	0.0%	0.3%	0	0.0%	0.3%	17.3%	0	0.0%	0	0.0%	18.6%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.1%
	Upper	0	0.0%	0.2%	0	0.0%	0.2%	42.6%	0	0.0%	0	0.0%	41.9%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.8%
	Unknown	0	0.0%	97.8%	0	0.0%	98.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.8%	0	0.0%	98.5%	0	0.0%	97.3%	0	0.0%	97.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	7	2.4%	3.1%	627	0.5%	1.3%	23.8%	13	2.9%	982	0.2%	22.5%	11	4.3%	3.6%	852	0.5%	1.3%	2	1.1%	2.8%	130	0.1%	1.0%
	Moderate	33	11.5%	11.8%	5,437	4.8%	7.1%	16.4%	36	8.2%	4,622	1.2%	17.1%	23	9.0%	11.9%	3,344	2.0%	6.1%	13	7.0%	10.9%	1,278	0.6%	5.7%
	Middle	45	15.7%	17.3%	8,956	7.8%	13.3%	17.3%	71	16.1%	11,471	2.9%	18.6%	39	15.3%	19.0%	6,559	3.9%	13.2%	32	17.2%	18.4%	4,912	2.2%	12.9%
	Upper	200	69.7%	46.9%	76,620	67.1%	53.4%	42.6%	293	66.4%	99,603	25.3%	41.9%	168	65.9%	47.7%	52,282	31.3%	50.9%	125	67.2%	44.7%	47,321	20.8%	49.1%
	Unknown	2	0.7%	20.9%	22,600	19.8%	25.0%	0.0%	28	6.3%	277,701	70.4%	0.0%	14	5.5%	17.8%	104,189	62.3%	28.5%	14	7.5%	23.1%	173,512	76.4%	31.2%
	Total	*287*	*100%*	*100%*	*114,240*	*100%*	*100%*	*100%*	*441*	*100%*	*394,379*	*100%*	*100%*	*255*	*100%*	*100%*	*167,226*	*100%*	*100%*	*186*	*100%*	*100%*	*227,153*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TX Dallas

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	58	15.4%	7.3%	4,816	15.2%	8.5%	8.1%	30	8.7%	2,803	5.6%	5.9%	4	6.8%	4.7%	115	0.7%	5.0%	26	9.1%	4.7%	2,688	7.9%	4.8%
	Moderate	88	23.4%	18.2%	7,487	23.6%	20.9%	18.8%	60	17.4%	9,885	19.9%	18.6%	13	22.0%	17.0%	3,276	20.6%	16.7%	47	16.5%	16.6%	6,609	19.5%	16.6%
	Middle	83	22.1%	24.0%	5,741	18.1%	23.2%	25.4%	125	36.3%	17,032	34.3%	30.0%	19	32.2%	28.1%	4,178	26.3%	28.5%	106	37.2%	27.5%	12,854	38.0%	28.4%
	Upper	146	38.8%	49.2%	13,311	41.9%	45.6%	46.9%	125	36.3%	17,937	36.1%	44.6%	21	35.6%	48.8%	6,342	39.9%	48.3%	104	36.5%	49.9%	11,595	34.3%	48.8%
	Unknown	1	0.3%	0.9%	400	1.3%	1.9%	0.8%	4	1.2%	2,046	4.1%	1.0%	2	3.4%	1.0%	1,980	12.5%	1.3%	2	0.7%	1.1%	66	0.2%	1.4%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*376*	*100%*	*100%*	*31,755*	*100%*	*100%*	*100%*	*344*	*100%*	*49,703*	*100%*	*100%*	*59*	*100%*	*100%*	*15,891*	*100%*	*100%*	*285*	*100%*	*100%*	*33,812*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	1.5%	0	0.0%	2.3%	3.6%	0	0.0%	0	0.0%	2.8%	0	0.0%	2.5%	0	0.0%	2.5%	0	0.0%	1.7%	0	0.0%	1.6%
	Moderate	0	0.0%	9.0%	0	0.0%	9.7%	10.2%	0	0.0%	0	0.0%	11.7%	0	0.0%	7.3%	0	0.0%	5.8%	0	0.0%	10.0%	0	0.0%	5.4%
	Middle	0	0.0%	30.9%	0	0.0%	27.0%	30.0%	2	66.7%	30	65.2%	33.8%	1	50.0%	40.3%	20	55.6%	43.1%	1	100.0%	35.0%	10	100.0%	44.5%
	Upper	0	0.0%	57.5%	0	0.0%	60.8%	55.8%	1	33.3%	16	34.8%	51.3%	1	50.0%	49.3%	16	44.4%	48.5%	0	0.0%	51.8%	0	0.0%	48.1%
	Unknown	0	0.0%	0.7%	0	0.0%	0.1%	0.4%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.1%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.9%	0	0.0%	0.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*46*	*100%*	*100%*	*2*	*100%*	*100%*	*36*	*100%*	*100%*	*1*	*100%*	*100%*	*10*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Dallas

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	266	70.7%	43.0%	6,698	21.1%	26.7%	92.3%	152	44.2%	14,425	29.0%	92.2%	29	49.2%	49.4%	5,242	33.0%	33.0%	123	43.2%	52.8%	9,183	27.2%	33.6%
		Over $1 Million	89	23.7%		21,534	67.8%		6.6%	180	52.3%	29,256	58.9%	6.6%	24	40.7%		8,253	51.9%		156	54.7%		21,003	62.1%	
		Total Rev. available	355	94.4%		28,232	88.9%		98.8%	332	96.5%	43,681	87.9%	98.8%	53	89.8%		13,495	84.9%		279	97.9%		30,186	89.3%	
		Rev. Not Known	21	5.6%		3,523	11.1%		1.2%	12	3.5%	6,022	12.1%	1.2%	6	10.2%		2,396	15.1%		6	2.1%		3,626	10.7%	
		Total	*376*	*100%*		*31,755*	*100%*		*100.0%*	*344*	*100%*	*49,703*	*100%*	*100%*	*59*	*100%*		*15,891*	*100%*		*285*	*100%*		*33,812*	*100%*	
	Loan Size	$100,000 or Less	307	81.6%	92.3%	7,199	22.7%	36.8%		216	62.8%	8,944	18.0%		30	50.8%	94.5%	1,202	7.6%	41.9%	186	65.3%	94.8%	7,742	22.9%	43.9%
		$100,001 - $250,000	38	10.1%	4.2%	6,268	19.7%	17.5%		82	23.8%	13,453	27.1%		9	15.3%	2.9%	1,803	11.3%	15.0%	73	25.6%	2.8%	11,650	34.5%	15.5%
		$250,001 - $1 Million	31	8.2%	3.5%	18,288	57.6%	45.8%		46	13.4%	27,306	54.9%		20	33.9%	2.6%	12,886	81.1%	43.1%	26	9.1%	2.3%	14,420	42.6%	40.6%
		Total	*376*	*100%*	*100.0%*	*31,755*	*100%*	*100.0%*		*344*	*100%*	*49,703*	*100%*		*59*	*100%*	*100%*	*15,891*	*100%*	*100%*	*285*	*100%*	*100%*	*33,812*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	254	95.5%		4,988	74.5%			117	77.0%	4,158	28.8%		21	72.4%		947	18.1%		96	78.0%		3,211	35.0%	
		$100,001 - $250,000	12	4.5%		1,710	25.5%			22	14.5%	3,374	23.4%		2	6.9%		447	8.5%		20	16.3%		2,927	31.9%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			13	8.6%	6,893	47.8%		6	20.7%		3,848	73.4%		7	5.7%		3,045	33.2%	
		Total	*266*	*100%*		*6,698*	*100%*			*152*	*100%*	*14,425*	*100%*		*29*	*100%*		*5,242*	*100%*		*123*	*100%*		*9,183*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	59.0%	0	0.0%	54.2%	98.8%	1	33.3%	16	34.8%	98.7%	1	50%	66.3%	16	44%	64.4%	0	0%	65.9%	0	0%	55.3%
		Over $1 Million	0	0.0%		0	0.0%		1.0%	2	66.7%	30	65.2%	1.2%	1	50.0%		20	55.6%		1	100.0%		10	100.0%	
		Total Rev. available	0	0.0%		0	0.0%		99.9%	3	100.0%	46	100.0%	99.9%	2	100.0%		36	100.0%		1	100.0%		10	100.0%	
		Not Known	0	0.0%		0	0.0%		0.1%	0	0.0%	0	0.0%	0.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*3*	*100%*	*46*	*100%*	*100%*	*2*	*100%*		*36*	*100%*		*1*	*100%*		*10*	*100%*	
	Loan Size	$100,000 or Less	0	0.0%	92.5%	0	0.0%	44.6%		3	100.0%	46	100.0%		2	100.0%	93.9%	36	100.0%	51.7%	1	100.0%	91.9%	10	100.0%	40.1%
		$100,001 - $250,000	0	0.0%	3.7%	0	0.0%	16.3%		0	0.0%	0	0.0%		0	0.0%	4.6%	0	0.0%	29.0%	0	0.0%	4.7%	0	0.0%	23.2%
		$250,001 - $500,000	0	0.0%	3.7%	0	0.0%	39.2%		0	0.0%	0	0.0%		0	0.0%	1.5%	0	0.0%	19.2%	0	0.0%	3.4%	0	0.0%	36.7%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*3*	*100%*	*46*	*100%*		*2*	*100%*	*100%*	*36*	*100%*	*100%*	*1*	*100%*	*100%*	*10*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			1	100.0%	16	100.0%		1	100.0%		16	100.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*1*	*100%*	*16*	*100%*		*1*	*100%*		*16*	*100%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Ft. Worth

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Count			Dollar			Owner Occupied Units	Bank							Count			Dollar				Count			Dollar			
		Bank		Agg	Bank		Agg		Count		Dollar					Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%			#	%	%	$ (000s)	$ %	$ %		#	%	%	$ (000s)	$ %	$ %	
HOME PURCHASE	Low	1	3.8%	3.6%	414	3.9%	2.2%	5.2%	1	1.7%	247	0.8%	2.7%			0	0.0%	2.6%	0	0.0%	1.6%		1	3.2%	2.9%	247	1.6%	1.9%	
	Moderate	4	15.4%	16.3%	1,320	12.6%	12.5%	18.8%	6	10.2%	1,490	5.0%	20.5%			2	7.1%	16.3%	538	3.7%	11.1%		4	12.9%	16.1%	952	6.3%	11.6%	
	Middle	7	26.9%	33.9%	2,379	22.6%	28.7%	34.4%	9	15.3%	3,155	10.7%	35.8%			4	14.3%	34.3%	1,935	13.4%	29.5%		5	16.1%	36.1%	1,220	8.1%	31.8%	
	Upper	14	53.8%	46.1%	6,396	60.9%	56.6%	41.5%	43	72.9%	24,616	83.4%	40.6%			22	78.6%	46.6%	11,928	82.8%	57.6%		21	67.7%	44.7%	12,688	84.0%	54.4%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.3%	0	0.0%	0.3%		0	0.0%	0.3%	0	0.0%	0.3%	
	Total	*26*	*100%*	*100%*	*10,509*	*100%*	*100%*	*100%*	*59*	*100%*	*29,508*	*100%*	*100%*			*28*	*100%*	*100%*	*14,401*	*100%*	*100%*		*31*	*100%*	*100%*	*15,107*	*100%*	*100%*	
REFINANCE	Low	2	2.6%	1.5%	210	1.1%	0.9%	5.2%	1	2.9%	60	0.6%	2.7%			1	3.6%	1.7%	60	0.7%	1.1%		0	0.0%	2.8%	0	0.0%	1.8%	
	Moderate	6	7.9%	11.2%	930	5.0%	8.1%	18.8%	2	5.7%	236	2.3%	20.5%			2	7.1%	15.6%	236	2.9%	10.2%		0	0.0%	19.3%	0	0.0%	13.8%	
	Middle	23	30.3%	31.9%	4,185	22.6%	25.5%	34.4%	11	31.4%	1,808	18.0%	35.8%			10	35.7%	38.0%	1,658	20.4%	30.5%		1	14.3%	37.0%	150	7.8%	28.7%	
	Upper	45	59.2%	55.4%	13,156	71.2%	65.4%	41.5%	21	60.0%	7,945	79.1%	40.6%			15	53.6%	44.3%	6,168	75.9%	57.9%		6	85.7%	40.5%	1,777	92.2%	55.3%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.3%	0	0.0%	0.3%		0	0.0%	0.4%	0	0.0%	0.3%	
	Total	*76*	*100%*	*100%*	*18,481*	*100%*	*100%*	*100%*	*35*	*100%*	*10,049*	*100%*	*100%*			*28*	*100%*	*100%*	*8,122*	*100%*	*100%*		*7*	*100%*	*100%*	*1,927*	*100%*	*100%*	
HOME IMPROVEMENT	Low	0	0.0%	2.7%	0	0.0%	1.7%	5.2%	0	0.0%	0	0.0%	2.7%			0	0.0%	1.5%	0	0.0%	1.1%		0	0.0%	1.9%	0	0.0%	1.8%	
	Moderate	2	8.0%	11.5%	200	7.5%	9.1%	18.8%	1	2.8%	62	2.0%	20.5%			0	0.0%	10.5%	0	0.0%	7.7%		1	6.3%	14.0%	62	6.3%	10.5%	
	Middle	11	44.0%	28.2%	1,150	43.1%	23.5%	34.4%	12	33.3%	1,314	41.4%	35.8%			6	30.0%	28.6%	1,023	46.7%	22.4%		6	37.5%	31.1%	291	29.7%	24.5%	
	Upper	12	48.0%	57.5%	1,321	49.5%	65.7%	41.5%	23	63.9%	1,795	56.6%	40.6%			14	70.0%	58.8%	1,168	53.3%	68.4%		9	56.3%	52.4%	627	64.0%	62.6%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.6%	0	0.0%	0.4%		0	0.0%	0.6%	0	0.0%	0.6%	
	Total	*25*	*100%*	*100%*	*2,671*	*100%*	*100%*	*100%*	*36*	*100%*	*3,171*	*100%*	*100%*			*20*	*100%*	*100%*	*2,191*	*100%*	*100%*		*16*	*100%*	*100%*	*980*	*100%*	*100%*	
							Multi-Family Units						Multi-Family Units																	
MULTI FAMILY	Low	1	100.0%	16.7%	43,100	100.0%	15.6%	16.4%	1	14.3%	8,983	13.1%	14.1%			0	0.0%	10.7%	0	0.0%	5.4%		1	33.3%	22.9%	8,983	20.9%	15.7%	
	Moderate	0	0.0%	34.5%	0	0.0%	36.1%	32.2%	2	28.6%	33,986	49.5%	33.4%			0	0.0%	39.3%	0	0.0%	27.3%		2	66.7%	34.9%	33,986	79.1%	29.9%	
	Middle	0	0.0%	33.9%	0	0.0%	24.6%	31.2%	2	28.6%	5,661	8.2%	29.6%			2	50.0%	28.6%	5,661	22.0%	43.1%		0	0.0%	26.5%	0	0.0%	23.8%	
	Upper	0	0.0%	14.9%	0	0.0%	23.7%	20.3%	2	28.6%	20,072	29.2%	22.1%			2	50.0%	21.4%	20,072	78.0%	24.2%		0	0.0%	14.5%	0	0.0%	30.5%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%			0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	1.2%	0	0.0%	0.1%	
	Total	*1*	*100%*	*100%*	*43,100*	*100%*	*100%*	*100%*	*7*	*100%*	*68,702*	*100%*	*100%*			*4*	*100%*	*100%*	*25,733*	*100%*	*100%*		*3*	*100%*	*100%*	*42,969*	*100%*	*100%*	
OTHER PURPOSE LOC	Low	0	0.0%	2.2%	0	0.0%	0.8%	5.2%	0	0.0%	0	0.0%	2.7%			0	0.0%	0.5%	0	0.0%	0.2%		0	0.0%	1.2%	0	0.0%	0.8%	
	Moderate	0	0.0%	11.6%	0	0.0%	6.0%	18.8%	1	9.1%	168	12.4%	20.5%			0	0.0%	9.0%	0	0.0%	6.1%		1	16.7%	9.9%	168	28.6%	7.6%	
	Middle	0	0.0%	22.2%	0	0.0%	12.2%	34.4%	5	45.5%	491	36.3%	35.8%			3	60.0%	30.6%	451	58.8%	20.5%		2	33.3%	33.3%	40	6.8%	22.4%	
	Upper	3	100.0%	64.1%	370	100.0%	80.9%	41.5%	5	45.5%	695	51.3%	40.6%			2	40.0%	59.4%	316	41.2%	72.7%		3	50.0%	55.3%	379	64.6%	69.1%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.5%	0	0.0%	0.4%		0	0.0%	0.2%	0	0.0%	0.2%	
	Total	*3*	*100%*	*100%*	*370*	*100%*	*100%*	*100%*	*11*	*100%*	*1,354*	*100%*	*100%*			*5*	*100%*	*100%*	*767*	*100%*	*100%*		*6*	*100%*	*100%*	*587*	*100%*	*100%*	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Ft. Worth

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Count			Dollar			Owner Occupied Units	Bank							Count			Dollar				Count			Dollar			
		Bank		Agg	Bank		Agg		Count		Dollar					Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%			#	%	%	$ (000s)	$ %	$ %		#	%	%	$ (000s)	$ %	$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.7%	0	0.0%	0.6%	5.2%	0	0.0%	0	0.0%	2.7%			0	0.0%	2.2%	0	0.0%	1.2%		0	0.0%	2.1%	0	0.0%	1.8%	
	Moderate	0	0.0%	15.5%	0	0.0%	8.1%	18.8%	2	15.4%	100	1.7%	20.5%			1	14.3%	14.5%	30	0.6%	8.3%		1	16.7%	16.2%	70	13.4%	14.0%	
	Middle	1	16.7%	30.9%	12	0.7%	18.0%	34.4%	6	46.2%	842	14.3%	35.8%			3	42.9%	30.5%	494	9.2%	17.0%		3	50.0%	36.3%	348	66.5%	27.3%	
	Upper	5	83.3%	51.9%	1,799	99.3%	73.3%	41.5%	5	38.5%	4,944	84.0%	40.6%			3	42.9%	52.6%	4,839	90.2%	73.4%		2	33.3%	45.1%	105	20.1%	56.6%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.2%	0	0.0%	0.1%		0	0.0%	0.3%	0	0.0%	0.2%	
	Total	*6*	*100%*	*100%*	*1,811*	*100%*	*100%*	*100%*	*13*	*100%*	*5,886*	*100%*	*100%*			*7*	*100%*	*100%*	*5,363*	*100%*	*100%*		*6*	*100%*	*100%*	*523*	*100%*	*100%*	
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.4%	0	0.0%	2.5%	5.2%	0	0.0%	0	0.0%	2.7%			0	0.0%	2.9%	0	0.0%	13.5%		0	0.0%	1.8%	0	0.0%	1.7%	
	Moderate	0	0.0%	21.5%	0	0.0%	35.0%	18.8%	0	0.0%	0	0.0%	20.5%			0	0.0%	27.6%	0	0.0%	9.3%		0	0.0%	28.7%	0	0.0%	23.9%	
	Middle	0	0.0%	44.1%	0	0.0%	31.5%	34.4%	0	0.0%	0	0.0%	35.8%			0	0.0%	40.1%	0	0.0%	59.4%		0	0.0%	44.5%	0	0.0%	42.4%	
	Upper	0	0.0%	29.9%	0	0.0%	31.0%	41.5%	0	0.0%	0	0.0%	40.6%			0	0.0%	29.3%	0	0.0%	17.6%		0	0.0%	24.8%	0	0.0%	31.5%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.1%	0	0.0%	0.2%		0	0.0%	0.3%	0	0.0%	0.5%	
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	
HMDA TOTALS	Low	4	2.9%	2.5%	43,724	56.8%	2.5%	5.2%	3	1.9%	9,290	7.8%	2.7%			1	1.1%	2.3%	60	0.1%	2.1%		2	2.9%	2.8%	9,230	14.9%	3.0%	
	Moderate	12	8.8%	13.6%	2,450	3.2%	12.2%	18.8%	14	8.7%	36,042	30.4%	20.5%			5	5.4%	15.9%	804	1.4%	13.3%		9	13.0%	16.4%	35,238	56.8%	13.2%	
	Middle	42	30.7%	32.8%	7,726	10.0%	26.8%	34.4%	45	28.0%	13,271	11.2%	35.8%			28	30.4%	35.1%	11,222	19.8%	31.8%		17	24.6%	36.0%	2,049	3.3%	30.7%	
	Upper	79	57.7%	51.0%	23,042	29.9%	58.4%	41.5%	99	61.5%	60,067	50.6%	40.6%			58	63.0%	46.4%	44,491	78.6%	52.5%		41	59.4%	44.5%	15,576	25.1%	52.8%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.3%	0	0.0%	0.3%		0	0.0%	0.3%	0	0.0%	0.3%	
	Total	*137*	*100%*	*100%*	*76,942*	*100%*	*100%*	*100%*	*161*	*100%*	*118,670*	*100%*	*100%*			*92*	*100%*	*100%*	*56,577*	*100%*	*100%*		*69*	*100%*	*100%*	*62,093*	*100%*	*100%*	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Ft. Worth

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.6%	0	0.0%	1.4%	22.9%	1	1.7%	87	0.3%	21.2%	0	0.0%	2.3%	0	0.0%	1.1%	1	3.2%	1.6%	87	0.6%	0.8%
	Moderate	5	19.2%	15.2%	1,082	10.3%	11.1%	16.2%	3	5.1%	778	2.6%	17.6%	2	7.1%	14.1%	538	3.7%	9.5%	1	3.2%	14.0%	240	1.6%	9.7%
	Middle	2	7.7%	21.4%	540	5.1%	19.2%	19.3%	12	20.3%	3,600	12.2%	20.2%	4	14.3%	24.1%	1,363	9.5%	20.8%	8	25.8%	22.3%	2,237	14.8%	19.3%
	Upper	19	73.1%	36.2%	8,887	84.6%	47.1%	41.6%	43	72.9%	25,043	84.9%	41.0%	22	78.6%	39.5%	12,500	86.8%	50.5%	21	67.7%	34.6%	12,543	83.0%	45.0%
	Unknown	0	0.0%	24.6%	0	0.0%	21.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.1%	0	0.0%	18.3%	0	0.0%	27.5%	0	0.0%	25.2%
	Total	*26*	*100%*	*100%*	*10,509*	*100%*	*100%*	*100%*	*59*	*100%*	*29,508*	*100%*	*100%*	*28*	*100%*	*100%*	*14,401*	*100%*	*100%*	*31*	*100%*	*100%*	*15,107*	*100%*	*100%*
REFINANCE	Low	3	3.9%	3.4%	390	2.1%	1.7%	22.9%	0	0.0%	0	0.0%	21.2%	0	0.0%	8.5%	0	0.0%	4.5%	0	0.0%	8.0%	0	0.0%	4.0%
	Moderate	6	7.9%	11.5%	842	4.6%	7.5%	16.2%	8	22.9%	1,089	10.8%	17.6%	8	28.6%	18.5%	1,089	13.4%	12.7%	0	0.0%	18.9%	0	0.0%	12.1%
	Middle	19	25.0%	18.4%	3,031	16.4%	14.5%	19.3%	7	20.0%	1,184	11.8%	20.2%	4	14.3%	22.6%	727	9.0%	18.8%	3	42.9%	20.4%	457	23.7%	15.7%
	Upper	46	60.5%	42.3%	12,203	66.0%	51.3%	41.6%	20	57.1%	7,776	77.4%	41.0%	16	57.1%	36.6%	6,306	77.6%	49.7%	4	57.1%	35.7%	1,470	76.3%	46.4%
	Unknown	2	2.6%	24.3%	2,015	10.9%	25.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.8%	0	0.0%	14.3%	0	0.0%	17.0%	0	0.0%	21.9%
	Total	*76*	*100%*	*100%*	*18,481*	*100%*	*100%*	*100%*	*35*	*100%*	*10,049*	*100%*	*100%*	*28*	*100%*	*100%*	*8,122*	*100%*	*100%*	*7*	*100%*	*100%*	*1,927*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	5.4%	0	0.0%	3.3%	22.9%	1	2.8%	164	5.2%	21.2%	1	5.0%	6.1%	164	7.5%	4.0%	0	0.0%	5.3%	0	0.0%	3.2%
	Moderate	1	4.0%	12.1%	17	0.6%	8.5%	16.2%	3	8.3%	125	3.9%	17.6%	2	10.0%	11.3%	95	4.3%	7.4%	1	6.3%	15.5%	30	3.1%	10.3%
	Middle	7	28.0%	18.3%	674	25.2%	15.8%	19.3%	10	27.8%	416	13.1%	20.2%	4	20.0%	19.3%	219	10.0%	14.2%	6	37.5%	22.3%	197	20.1%	16.0%
	Upper	17	68.0%	61.3%	1,980	74.1%	68.6%	41.6%	22	61.1%	2,466	77.8%	41.0%	13	65.0%	60.7%	1,713	78.2%	71.6%	9	56.3%	53.9%	753	76.8%	65.9%
	Unknown	0	0.0%	2.9%	0	0.0%	3.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	2.8%	0	0.0%	2.9%	0	0.0%	4.5%
	Total	*25*	*100%*	*100%*	*2,671*	*100%*	*100%*	*100%*	*36*	*100%*	*3,171*	*100%*	*100%*	*20*	*100%*	*100%*	*2,191*	*100%*	*100%*	*16*	*100%*	*100%*	*980*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.9%	0	0.0%	0	0.0%	21.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	17.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.3%	0	0.0%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.6%	0	0.0%	0.0%	41.6%	0	0.0%	0	0.0%	41.0%	0	0.0%	1.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	1	100.0%	99.4%	43,100	100.0%	100.0%	0.0%	7	100.0%	68,702	100.0%	0.0%	4	100.0%	98.8%	25,733	100.0%	99.9%	3	100.0%	100.0%	42,969	100.0%	100.0%
	Total	*1*	*100%*	*100%*	*43,100*	*100%*	*100%*	*100%*	*7*	*100%*	*68,702*	*100%*	*100%*	*4*	*100%*	*100%*	*25,733*	*100%*	*100%*	*3*	*100%*	*100%*	*42,969*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	4.3%	0	0.0%	1.7%	22.9%	0	0.0%	0	0.0%	21.2%	0	0.0%	6.3%	0	0.0%	4.0%	0	0.0%	7.0%	0	0.0%	4.8%
	Moderate	1	33.3%	11.9%	95	25.7%	6.2%	16.2%	0	0.0%	0	0.0%	17.6%	0	0.0%	10.4%	0	0.0%	6.8%	0	0.0%	12.4%	0	0.0%	7.5%
	Middle	1	33.3%	18.1%	50	13.5%	8.7%	19.3%	2	18.2%	78	5.8%	20.2%	0	0.0%	22.8%	0	0.0%	14.5%	2	33.3%	25.0%	78	13.3%	16.8%
	Upper	1	33.3%	61.6%	225	60.8%	81.0%	41.6%	9	81.8%	1,276	94.2%	41.0%	5	100.0%	56.1%	767	100.0%	70.7%	4	66.7%	53.4%	509	86.7%	67.5%
	Unknown	0	0.0%	4.1%	0	0.0%	2.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.5%	0	0.0%	4.0%	0	0.0%	2.3%	0	0.0%	3.4%
	Total	*3*	*100%*	*100%*	*370*	*100%*	*100%*	*100%*	*11*	*100%*	*1,354*	*100%*	*100%*	*5*	*100%*	*100%*	*767*	*100%*	*100%*	*6*	*100%*	*100%*	*587*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Ft. Worth

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	7.4%	0	0.0%	2.9%	22.9%	1	7.7%	30	0.5%	21.2%	1	14.3%	7.7%	30	0.6%	3.3%	0	0.0%	7.0%	0	0.0%	3.9%
	Moderate	1	16.7%	14.4%	200	11.0%	6.9%	16.2%	1	7.7%	70	1.2%	17.6%	0	0.0%	16.1%	0	0.0%	7.5%	1	16.7%	17.5%	70	13.4%	11.8%
	Middle	2	33.3%	20.0%	80	4.4%	10.0%	19.3%	5	38.5%	784	13.3%	20.2%	2	28.6%	20.2%	456	8.5%	11.0%	3	50.0%	23.1%	328	62.7%	16.0%
	Upper	3	50.0%	50.3%	1,531	84.5%	73.2%	41.6%	5	38.5%	642	10.9%	41.0%	3	42.9%	49.1%	517	9.6%	62.1%	2	33.3%	43.2%	125	23.9%	54.4%
	Unknown	0	0.0%	7.9%	0	0.0%	6.9%	0.0%	1	7.7%	4,360	74.1%	0.0%	1	14.3%	7.0%	4,360	81.3%	16.2%	0	0.0%	9.1%	0	0.0%	13.8%
	Total	*6*	*100%*	*100%*	*1,811*	*100%*	*100%*	*100%*	*13*	*100%*	*5,886*	*100%*	*100%*	*7*	*100%*	*100%*	*5,363*	*100%*	*100%*	*6*	*100%*	*100%*	*523*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.7%	0	0.0%	0.3%	22.9%	0	0.0%	0	0.0%	21.2%	0	0.0%	1.2%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.1%
	Moderate	0	0.0%	0.8%	0	0.0%	0.7%	16.2%	0	0.0%	0	0.0%	17.6%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.3%
	Middle	0	0.0%	0.6%	0	0.0%	0.5%	19.3%	0	0.0%	0	0.0%	20.2%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.3%
	Upper	0	0.0%	0.7%	0	0.0%	1.0%	41.6%	0	0.0%	0	0.0%	41.0%	0	0.0%	0.6%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	97.3%	0	0.0%	97.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.6%	0	0.0%	98.3%	0	0.0%	99.1%	0	0.0%	99.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	3	2.2%	3.1%	390	0.5%	1.4%	22.9%	3	1.9%	281	0.2%	21.2%	2	2.2%	4.4%	194	0.3%	1.7%	1	1.4%	2.8%	87	0.1%	1.1%
	Moderate	14	10.2%	13.1%	2,236	2.9%	8.6%	16.2%	15	9.3%	2,062	1.7%	17.6%	12	13.0%	15.0%	1,722	3.0%	8.5%	3	4.3%	14.6%	340	0.5%	9.2%
	Middle	31	22.6%	19.5%	4,375	5.7%	15.5%	19.3%	36	22.4%	6,062	5.1%	20.2%	14	15.2%	22.9%	2,765	4.9%	16.7%	22	31.9%	21.9%	3,297	5.3%	17.3%
	Upper	86	62.8%	39.5%	24,826	32.3%	46.0%	41.6%	99	61.5%	37,203	31.3%	41.0%	59	64.1%	39.2%	21,803	38.5%	42.5%	40	58.0%	35.9%	15,400	24.8%	42.1%
	Unknown	3	2.2%	24.8%	45,115	58.6%	28.5%	0.0%	8	5.0%	73,062	61.6%	0.0%	5	5.4%	18.5%	30,093	53.2%	30.7%	3	4.3%	24.8%	42,969	69.2%	30.3%
	Total	*137*	*100%*	*100%*	*76,942*	*100%*	*100%*	*100%*	*161*	*100%*	*118,670*	*100%*	*100%*	*92*	*100%*	*100%*	*56,577*	*100%*	*100%*	*69*	*100%*	*100%*	*62,093*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TX Ft. Worth

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank	Dollar		Agg	Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	7	5.9%	6.8%	234	1.5%	8.5%	6.9%	3	1.9%	260	0.9%	4.3%	2	5.9%	3.7%	230	1.9%	4.1%	1	0.8%	3.5%	30	0.2%	3.4%
	Moderate	33	27.7%	21.1%	4,479	28.9%	24.3%	21.0%	45	28.7%	9,009	29.9%	22.1%	13	38.2%	21.3%	3,978	32.8%	24.2%	32	26.0%	20.6%	5,031	27.9%	24.1%
	Middle	30	25.2%	26.7%	4,387	28.3%	22.9%	28.3%	44	28.0%	12,572	41.7%	30.5%	13	38.2%	28.8%	6,428	53.0%	24.2%	31	25.2%	29.1%	6,144	34.1%	25.3%
	Upper	49	41.2%	44.7%	6,391	41.3%	44.0%	43.7%	64	40.8%	7,313	24.3%	42.5%	5	14.7%	45.2%	496	4.1%	46.8%	59	48.0%	45.8%	6,817	37.8%	46.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.2%	0.1%	1	0.6%	1,000	3.3%	0.6%	1	2.9%	0.5%	1,000	8.2%	0.6%	0	0.0%	0.5%	0	0.0%	0.7%
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*119*	*100%*	*100%*	*15,491*	*100%*	*100%*	*100%*	*157*	*100%*	*30,154*	*100%*	*100%*	*34*	*100%*	*100%*	*12,132*	*100%*	*100%*	*123*	*100%*	*100%*	*18,022*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.6%	0	0.0%	0.3%	2.6%	0	0.0%	0	0.0%	1.0%	0	0.0%	2.4%	0	0.0%	14.1%	0	0.0%	2.3%	0	0.0%	0.8%
	Moderate	0	0.0%	16.4%	0	0.0%	14.2%	11.4%	0	0.0%	0	0.0%	13.2%	0	0.0%	12.9%	0	0.0%	18.9%	0	0.0%	13.8%	0	0.0%	16.6%
	Middle	0	0.0%	24.6%	0	0.0%	34.6%	24.5%	0	0.0%	0	0.0%	27.6%	0	0.0%	31.8%	0	0.0%	28.5%	0	0.0%	31.5%	0	0.0%	14.7%
	Upper	0	0.0%	57.3%	0	0.0%	50.5%	61.5%	0	0.0%	0	0.0%	57.3%	0	0.0%	50.6%	0	0.0%	36.4%	0	0.0%	51.5%	0	0.0%	67.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.6%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.2%	0	0.0%	0.3%		0	0.0%	0	0.0%		0	0.0%	1.8%	0	0.0%	0.4%	0	0.0%	0.8%	0	0.0%	0.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Ft. Worth

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count		Bank	Dollar		Agg	Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	82	68.9%	42.9%	5,468	35.3%	27.5%	93.1%	66	42.0%	5,360	17.8%	93.2%	8	23.5%	48.8%	242	2.0%	33.1%	58	47.2%	52.5%	5,118	28.4%	32.0%
		Over $1 Million	31	26.1%		9,045	58.4%		5.8%	87	55.4%	23,066	76.5%	5.8%	24	70.6%		11,262	92.8%		63	51.2%		11,804	65.5%	
		Total Rev. available	113	95.0%		14,513	93.7%		99.0%	153	97.5%	28,426	94.3%	99.0%	32	94.1%		11,504	94.8%		121	98.4%		16,922	93.9%	
		Rev. Not Known	6	5.0%		978	6.3%		1.0%	4	2.5%	1,728	5.7%	1.0%	2	5.9%		628	5.2%		2	1.6%		1,100	6.1%	
		Total	*119*	*100%*		*15,491*	*100%*		*100.0%*	*157*	*100%*	*30,154*	*100%*	*100%*	*34*	*100%*		*12,132*	*100%*		*123*	*100%*		*18,022*	*100%*	
	Loan Size	$100,000 or Less	89	74.8%	91.8%	2,211	14.3%	35.1%		93	59.2%	3,543	11.7%		10	29.4%	93.8%	154	1.3%	38.1%	83	67.5%	94.1%	3,389	18.8%	40.1%
		$100,001 - $250,000	8	6.7%	4.4%	1,375	8.9%	17.4%		27	17.2%	4,400	14.6%		6	17.6%	3.3%	1,078	8.9%	15.4%	21	17.1%	3.1%	3,322	18.4%	15.3%
		$250,001 - $1 Million	22	18.5%	3.8%	11,905	76.9%	47.5%		37	23.6%	22,211	73.7%		18	52.9%	3.0%	10,900	89.8%	46.5%	19	15.4%	2.8%	11,311	62.8%	44.6%
		Total	*119*	*100%*	*100.0%*	*15,491*	*100%*	*100.0%*		*157*	*100%*	*30,154*	*100%*		*34*	*100%*	*100%*	*12,132*	*100%*	*100%*	*123*	*100%*	*100%*	*18,022*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	72	87.8%		1,523	27.9%			53	80.3%	1,744	32.5%		7	87.5%		102	42.1%		46	79.3%		1,642	32.1%	
		$100,001 - $250,000	2	2.4%		294	5.4%			10	15.2%	1,414	26.4%		1	12.5%		140	57.9%		9	15.5%		1,274	24.9%	
		$250,001 - $1 Million	8	9.8%		3,651	66.8%			3	4.5%	2,202	41.1%		0	0.0%		0	0.0%		3	5.2%		2,202	43.0%	
		Total	*82*	*100%*		*5,468*	*100%*			*66*	*100%*	*5,360*	*100%*		*8*	*100%*		*242*	*100%*		*58*	*100%*		*5,118*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	55.6%	0	0.0%	45.8%	98.3%	0	0.0%	0	0.0%	98.4%	0	0.0%	65.3%	0	0.0%	62.0%	0	0.0%	76.9%	0	0.0%	76.9%
		Over $1 Million	0	0.0%		0	0.0%		1.7%	0	0.0%	0	0.0%	1.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	87.7%	0	0.0%	35.0%		0	0.0%	0	0.0%		0	0.0%	92.4%	0	0.0%	39.9%	0	0.0%	94.6%	0	0.0%	54.6%
		$100,001 - $250,000	0	0.0%	9.9%	0	0.0%	42.0%		0	0.0%	0	0.0%		0	0.0%	5.3%	0	0.0%	29.7%	0	0.0%	3.1%	0	0.0%	20.1%
		$250,001 - $500,000	0	0.0%	2.3%	0	0.0%	23.0%		0	0.0%	0	0.0%		0	0.0%	2.4%	0	0.0%	30.5%	0	0.0%	2.3%	0	0.0%	25.3%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Longview

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.9%	0	0.0%	0.6%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.2%	0	0.0%	2.8%	12.4%	3	27.3%	875	29.6%	23.6%	2	28.6%	26.3%	463	22.9%	24.3%	1	25.0%	23.7%	412	43.9%	20.7%
	Middle	4	80.0%	61.0%	667	50.3%	57.2%	57.9%	3	27.3%	521	17.6%	48.5%	2	28.6%	45.6%	354	17.5%	42.7%	1	25.0%	50.2%	167	17.8%	48.4%
	Upper	1	20.0%	32.9%	660	49.7%	39.3%	28.3%	5	45.5%	1,561	52.8%	27.9%	3	42.9%	28.1%	1,201	59.5%	33.0%	2	50.0%	26.1%	360	38.3%	30.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*1,327*	*100%*	*100%*	*100%*	*11*	*100%*	*2,957*	*100%*	*100%*	*7*	*100%*	*100%*	*2,018*	*100%*	*100%*	*4*	*100%*	*100%*	*939*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.8%	0	0.0%	0.8%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.1%	0	0.0%	1.8%	12.4%	0	0.0%	0	0.0%	23.6%	0	0.0%	23.7%	0	0.0%	22.5%	0	0.0%	25.1%	0	0.0%	21.2%
	Middle	12	75.0%	59.3%	1,201	69.8%	55.6%	57.9%	6	66.7%	523	63.2%	48.5%	2	50.0%	47.0%	192	43.7%	43.5%	4	80.0%	43.8%	331	85.1%	42.8%
	Upper	4	25.0%	36.7%	520	30.2%	41.8%	28.3%	3	33.3%	305	36.8%	27.9%	2	50.0%	29.4%	247	56.3%	34.0%	1	20.0%	31.1%	58	14.9%	36.0%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*16*	*100%*	*100%*	*1,721*	*100%*	*100%*	*100%*	*9*	*100%*	*828*	*100%*	*100%*	*4*	*100%*	*100%*	*439*	*100%*	*100%*	*5*	*100%*	*100%*	*389*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.1%	0	0.0%	4.6%	12.4%	2	20.0%	132	17.7%	23.6%	2	28.6%	32.1%	132	32.4%	30.8%	0	0.0%	26.7%	0	0.0%	24.9%
	Middle	2	66.7%	71.4%	54	68.4%	75.3%	57.9%	5	50.0%	283	37.9%	48.5%	3	42.9%	36.9%	166	40.7%	39.5%	2	66.7%	44.6%	117	34.6%	34.6%
	Upper	1	33.3%	22.4%	25	31.6%	20.1%	28.3%	3	30.0%	331	44.4%	27.9%	2	28.6%	31.0%	110	27.0%	29.7%	1	33.3%	28.7%	221	65.4%	40.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*79*	*100%*	*100%*	*100%*	*10*	*100%*	*746*	*100%*	*100%*	*7*	*100%*	*100%*	*408*	*100%*	*100%*	*3*	*100%*	*100%*	*338*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	3.3%	0	0.0%	0.3%	9.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	16.7%	0	0.0%	13.5%	9.5%	0	0.0%	0	0.0%	23.9%	0	0.0%	21.2%	0	0.0%	7.4%	0	0.0%	28.6%	0	0.0%	21.8%
	Middle	0	0.0%	50.0%	0	0.0%	49.0%	47.6%	0	0.0%	0	0.0%	56.8%	0	0.0%	63.6%	0	0.0%	84.2%	0	0.0%	52.4%	0	0.0%	72.3%
	Upper	0	0.0%	30.0%	0	0.0%	37.3%	33.7%	0	0.0%	0	0.0%	19.3%	0	0.0%	15.2%	0	0.0%	8.4%	0	0.0%	19.0%	0	0.0%	6.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	12.4%	0	0.0%	0	0.0%	23.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	23.1%	0	0.0%	19.0%
	Middle	1	100.0%	38.5%	25	100.0%	34.7%	57.9%	0	0.0%	0	0.0%	48.5%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	53.8%	0	0.0%	44.4%
	Upper	0	0.0%	61.5%	0	0.0%	65.3%	28.3%	1	100.0%	118	100.0%	27.9%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	23.1%	118	100.0%	36.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*100%*	*1*	*100%*	*118*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*118*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Longview

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.4%	0	0.0%	1.4%	12.4%	0	0.0%	0	0.0%	23.6%	0	0.0%	16.7%	0	0.0%	21.5%	0	0.0%	19.0%	0	0.0%	15.8%
	Middle	2	100.0%	55.2%	123	100.0%	50.1%	57.9%	1	25.0%	10	3.8%	48.5%	0	0.0%	56.7%	0	0.0%	49.1%	1	50.0%	50.0%	10	20.0%	48.0%
	Upper	0	0.0%	41.4%	0	0.0%	48.4%	28.3%	3	75.0%	255	96.2%	27.9%	2	100.0%	26.7%	215	100.0%	29.4%	1	50.0%	31.0%	40	80.0%	36.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*123*	*100%*	*100%*	*100%*	*4*	*100%*	*265*	*100%*	*100%*	*2*	*100%*	*100%*	*215*	*100%*	*100%*	*2*	*100%*	*100%*	*50*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	11.3%	0	0.0%	7.4%	12.4%	0	0.0%	0	0.0%	23.6%	0	0.0%	20.7%	0	0.0%	20.0%	0	0.0%	42.9%	0	0.0%	52.1%
	Middle	0	0.0%	66.0%	0	0.0%	63.5%	57.9%	0	0.0%	0	0.0%	48.5%	0	0.0%	62.1%	0	0.0%	55.4%	0	0.0%	28.6%	0	0.0%	18.0%
	Upper	0	0.0%	22.6%	0	0.0%	29.0%	28.3%	0	0.0%	0	0.0%	27.9%	0	0.0%	17.2%	0	0.0%	24.6%	0	0.0%	28.6%	0	0.0%	29.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.8%	0	0.0%	0.6%	1.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	4.5%	0	0.0%	3.4%	12.4%	5	14.3%	1,007	20.5%	23.6%	4	20.0%	25.5%	595	19.3%	21.6%	1	6.7%	24.1%	412	22.5%	21.0%
	Middle	21	77.8%	60.3%	2,070	63.2%	56.1%	57.9%	15	42.9%	1,337	27.2%	48.5%	7	35.0%	46.4%	712	23.1%	49.1%	8	53.3%	48.8%	625	34.1%	49.7%
	Upper	6	22.2%	34.2%	1,205	36.8%	39.9%	28.3%	15	42.9%	2,570	52.3%	27.9%	9	45.0%	28.1%	1,773	57.6%	29.3%	6	40.0%	27.1%	797	43.5%	29.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*27*	*100%*	*100%*	*3,275*	*100%*	*100%*	*100%*	*35*	*100%*	*4,914*	*100%*	*100%*	*20*	*100%*	*100%*	*3,080*	*100%*	*100%*	*15*	*100%*	*100%*	*1,834*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Longview

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	3.7%	0	0.0%	1.9%	23.4%	0	0.0%	0	0.0%	22.7%	0	0.0%	3.0%	0	0.0%	1.6%	0	0.0%	2.3%	0	0.0%	1.1%
	Moderate	1	20.0%	16.7%	104	7.8%	12.1%	15.6%	1	9.1%	200	6.8%	18.5%	0	0.0%	15.6%	0	0.0%	10.7%	1	25.0%	14.3%	200	21.3%	9.8%
	Middle	1	20.0%	21.1%	159	12.0%	18.5%	19.0%	2	18.2%	207	7.0%	19.2%	2	28.6%	23.2%	207	10.3%	20.7%	0	0.0%	20.5%	0	0.0%	18.7%
	Upper	3	60.0%	36.5%	1,064	80.2%	48.5%	42.0%	8	72.7%	2,550	86.2%	39.6%	5	71.4%	38.7%	1,811	89.7%	49.0%	3	75.0%	35.8%	739	78.7%	46.2%
	Unknown	0	0.0%	21.9%	0	0.0%	19.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.4%	0	0.0%	18.0%	0	0.0%	27.1%	0	0.0%	24.1%
	Total	*5*	*100%*	*100%*	*1,327*	*100%*	*100%*	*100%*	*11*	*100%*	*2,957*	*100%*	*100%*	*7*	*100%*	*100%*	*2,018*	*100%*	*100%*	*4*	*100%*	*100%*	*939*	*100%*	*100%*
REFINANCE	Low	2	12.5%	2.4%	109	6.3%	1.3%	23.4%	1	11.1%	50	6.0%	22.7%	1	25.0%	6.8%	50	11.4%	3.2%	0	0.0%	4.9%	0	0.0%	2.2%
	Moderate	4	25.0%	9.6%	495	28.8%	6.5%	15.6%	4	44.4%	385	46.5%	18.5%	2	50.0%	19.4%	247	56.3%	13.8%	2	40.0%	16.3%	138	35.5%	12.0%
	Middle	1	6.3%	18.7%	40	2.3%	15.0%	19.0%	1	11.1%	33	4.0%	19.2%	0	0.0%	21.9%	0	0.0%	19.9%	1	20.0%	20.5%	33	8.5%	17.9%
	Upper	9	56.3%	43.0%	1,077	62.6%	49.5%	42.0%	3	33.3%	360	43.5%	39.6%	1	25.0%	40.2%	142	32.3%	49.3%	2	40.0%	38.5%	218	56.0%	46.5%
	Unknown	0	0.0%	26.3%	0	0.0%	27.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.7%	0	0.0%	13.8%	0	0.0%	19.8%	0	0.0%	21.3%
	Total	*16*	*100%*	*100%*	*1,721*	*100%*	*100%*	*100%*	*9*	*100%*	*828*	*100%*	*100%*	*4*	*100%*	*100%*	*439*	*100%*	*100%*	*5*	*100%*	*100%*	*389*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	33.3%	4.1%	25	31.6%	1.7%	23.4%	2	20.0%	132	17.7%	22.7%	2	28.6%	7.1%	132	32.4%	4.1%	0	0.0%	9.9%	0	0.0%	5.9%
	Moderate	0	0.0%	10.2%	0	0.0%	9.4%	15.6%	2	20.0%	145	19.4%	18.5%	2	28.6%	9.5%	145	35.5%	7.9%	0	0.0%	13.9%	0	0.0%	10.4%
	Middle	0	0.0%	24.5%	0	0.0%	18.4%	19.0%	2	20.0%	95	12.7%	19.2%	1	14.3%	22.6%	70	17.2%	19.4%	1	33.3%	22.8%	25	7.4%	23.2%
	Upper	2	66.7%	53.1%	54	68.4%	63.4%	42.0%	4	40.0%	374	50.1%	39.6%	2	28.6%	51.2%	61	15.0%	57.3%	2	66.7%	41.6%	313	92.6%	47.3%
	Unknown	0	0.0%	8.2%	0	0.0%	7.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.5%	0	0.0%	11.3%	0	0.0%	11.9%	0	0.0%	13.2%
	Total	*3*	*100%*	*100%*	*79*	*100%*	*100%*	*100%*	*10*	*100%*	*746*	*100%*	*100%*	*7*	*100%*	*100%*	*408*	*100%*	*100%*	*3*	*100%*	*100%*	*338*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.4%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.6%	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	3.3%	0	0.0%	0.7%	19.0%	0	0.0%	0	0.0%	19.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	6.7%	0	0.0%	1.7%	42.0%	0	0.0%	0	0.0%	39.6%	0	0.0%	12.1%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	90.0%	0	0.0%	97.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	87.9%	0	0.0%	98.2%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	7.7%	0	0.0%	5.8%	23.4%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	7.7%	0	0.0%	8.7%	15.6%	0	0.0%	0	0.0%	18.5%	0	0.0%	33.3%	0	0.0%	57.4%	0	0.0%	23.1%	0	0.0%	25.9%
	Middle	1	100.0%	7.7%	25	100.0%	1.9%	19.0%	0	0.0%	0	0.0%	19.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	15.4%	0	0.0%	5.4%
	Upper	0	0.0%	69.2%	0	0.0%	80.2%	42.0%	1	100.0%	118	100.0%	39.6%	0	0.0%	33.3%	0	0.0%	26.3%	1	100.0%	53.8%	118	100.0%	65.6%
	Unknown	0	0.0%	7.7%	0	0.0%	3.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	16.3%	0	0.0%	7.7%	0	0.0%	3.1%
	Total	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*100%*	*1*	*100%*	*118*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*118*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Longview

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	17.2%	100	81.3%	11.2%	23.4%	1	25.0%	10	3.8%	22.7%	0	0.0%	11.7%	0	0.0%	5.7%	1	50.0%	6.9%	10	20.0%	4.9%
	Moderate	1	50.0%	20.7%	23	18.7%	10.0%	15.6%	2	50.0%	215	81.1%	18.5%	2	100.0%	16.7%	215	100.0%	15.7%	0	0.0%	13.8%	0	0.0%	9.6%
	Middle	0	0.0%	17.2%	0	0.0%	17.4%	19.0%	1	25.0%	40	15.1%	19.2%	0	0.0%	25.0%	0	0.0%	15.5%	1	50.0%	22.4%	40	80.0%	11.0%
	Upper	0	0.0%	34.5%	0	0.0%	46.8%	42.0%	0	0.0%	0	0.0%	39.6%	0	0.0%	38.3%	0	0.0%	56.5%	0	0.0%	44.8%	0	0.0%	60.9%
	Unknown	0	0.0%	10.3%	0	0.0%	14.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.3%	0	0.0%	6.5%	0	0.0%	12.1%	0	0.0%	13.6%
	Total	*2*	*100%*	*100%*	*123*	*100%*	*100%*	*100%*	*4*	*100%*	*265*	*100%*	*100%*	*2*	*100%*	*100%*	*215*	*100%*	*100%*	*2*	*100%*	*100%*	*50*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.4%	0	0.0%	0	0.0%	22.7%	0	0.0%	3.4%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.6%	0	0.0%	0	0.0%	18.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.0%	0	0.0%	0	0.0%	19.2%	0	0.0%	3.4%	0	0.0%	2.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.0%	0	0.0%	0	0.0%	39.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.1%	0	0.0%	96.6%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	14.8%	3.3%	234	7.1%	1.6%	23.4%	4	11.4%	192	3.9%	22.7%	3	15.0%	4.2%	182	5.9%	1.7%	1	6.7%	3.2%	10	0.5%	1.2%
	Moderate	6	22.2%	13.5%	622	19.0%	9.1%	15.6%	9	25.7%	945	19.2%	18.5%	6	30.0%	15.9%	607	19.7%	9.5%	3	20.0%	14.4%	338	18.4%	9.1%
	Middle	3	11.1%	19.7%	224	6.8%	15.8%	19.0%	6	17.1%	375	7.6%	19.2%	3	15.0%	22.4%	277	9.0%	17.3%	3	20.0%	20.2%	98	5.3%	16.7%
	Upper	14	51.9%	38.6%	2,195	67.0%	44.9%	42.0%	16	45.7%	3,402	69.2%	39.6%	8	40.0%	38.7%	2,014	65.4%	41.9%	8	53.3%	36.2%	1,388	75.7%	41.9%
	Unknown	0	0.0%	24.9%	0	0.0%	28.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.9%	0	0.0%	29.6%	0	0.0%	26.0%	0	0.0%	31.1%
	Total	*27*	*100%*	*100%*	*3,275*	*100%*	*100%*	*100%*	*35*	*100%*	*4,914*	*100%*	*100%*	*20*	*100%*	*100%*	*3,080*	*100%*	*100%*	*15*	*100%*	*100%*	*1,834*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TX Longview

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	4	9.5%	6.9%	181	9.7%	12.3%	9.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	5	11.9%	8.5%	210	11.3%	7.4%	10.5%	7	43.8%	338	17.9%	29.4%	1	33.3%	27.5%	4	0.4%	26.3%	6	46.2%	27.2%	334	38.9%	25.1%
	Middle	14	33.3%	53.2%	771	41.4%	52.3%	53.6%	4	25.0%	1,427	75.7%	47.5%	1	33.3%	43.6%	1,000	97.5%	42.1%	3	23.1%	43.4%	427	49.7%	43.3%
	Upper	19	45.2%	29.6%	700	37.6%	26.5%	26.4%	5	31.3%	120	6.4%	22.8%	1	33.3%	26.2%	22	2.1%	29.5%	4	30.8%	27.3%	98	11.4%	29.0%
	Unknown	0	0.0%	0.6%	0	0.0%	1.4%	0.3%	0	0.0%	0	0.0%	0.3%	0	0.0%	1.0%	0	0.0%	1.8%	0	0.0%	1.1%	0	0.0%	2.5%
	Tr Unknown	0	0.0%	1.1%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	1.8%	0	0.0%	0.3%	0	0.0%	1.0%	0	0.0%	0.2%
	Total	*42*	*100%*	*100%*	*1,862*	*100%*	*100%*	*100%*	*16*	*100%*	*1,885*	*100%*	*100%*	*3*	*100%*	*100%*	*1,026*	*100%*	*100%*	*13*	*100%*	*100%*	*859*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	4.8%	0	0.0%	0	0.0%	25.0%	0	0.0%	31.6%	0	0.0%	50.8%	0	0.0%	21.4%	0	0.0%	16.6%
	Middle	0	0.0%	65.8%	0	0.0%	71.2%	75.8%	0	0.0%	0	0.0%	35.0%	0	0.0%	26.3%	0	0.0%	26.3%	0	0.0%	28.6%	0	0.0%	25.4%
	Upper	0	0.0%	34.2%	0	0.0%	28.8%	14.5%	0	0.0%	0	0.0%	38.3%	0	0.0%	36.8%	0	0.0%	22.6%	0	0.0%	50.0%	0	0.0%	58.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	5.3%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Longview

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	34	81.0%	41.9%	898	48.2%	34.4%	90.1%	11	68.8%	267	14.2%	90.1%	2	66.7%	45.9%	26	2.5%	35.5%	9	69.2%	48.0%	241	28.1%	35.2%
		Over $1 Million	7	16.7%		933	50.1%		8.8%	4	25.0%	1,243	65.9%	8.9%	1	33.3%		1,000	97.5%		3	23.1%		243	28.3%	
		Total Rev. available	41	97.6%		1,831	98.3%		98.9%	15	93.8%	1,510	80.1%	98.9%	3	100.0%		1,026	100.0%		12	92.3%		484	56.3%	
		Rev. Not Known	1	2.4%		31	1.7%		1.1%	1	6.3%	375	19.9%	1.1%	0	0.0%		0	0.0%		1	7.7%		375	43.7%	
		Total	*42*	*100%*		*1,862*	*100%*		*100.0%*	*16*	*100%*	*1,885*	*100%*	*100%*	*3*	*100%*		*1,026*	*100%*		*13*	*100%*		*859*	*100%*	
	Loan Size	$100,000 or Less	37	88.1%	84.2%	844	45.3%	28.2%		13	81.3%	294	15.6%		2	66.7%	85.2%	26	2.5%	28.3%	11	84.6%	86.1%	268	31.2%	29.0%
		$100,001 - $250,000	4	9.5%	9.3%	673	36.1%	23.5%		1	6.3%	216	11.5%		0	0.0%	8.1%	0	0.0%	20.6%	1	7.7%	8.2%	216	25.1%	22.4%
		$250,001 - $1 Million	1	2.4%	6.5%	345	18.5%	48.3%		2	12.5%	1,375	72.9%		1	33.3%	6.6%	1,000	97.5%	51.1%	1	7.7%	5.7%	375	43.7%	48.6%
		Total	*42*	*100%*	*100.0%*	*1,862*	*100%*	*100.0%*		*16*	*100%*	*1,885*	*100%*		*3*	*100%*	*100%*	*1,026*	*100%*	*100%*	*13*	*100%*	*100%*	*859*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	33	97.1%		676	75.3%			11	100.0%	267	100.0%		2	100.0%		26	100.0%		9	100.0%		241	100.0%	
		$100,001 - $250,000	1	2.9%		222	24.7%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*34*	*100%*		*898*	*100%*			*11*	*100%*	*267*	*100%*		*2*	*100%*		*26*	*100%*		*9*	*100%*		*241*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	57.9%	0	0.0%	75.5%	96.8%	0	0.0%	0	0.0%	96.7%	0	0.0%	73.7%	0	0.0%	73.7%	0	0.0%	53.6%	0	0.0%	63.9%
		Over $1 Million	0	0.0%		0	0.0%		3.2%	0	0.0%	0	0.0%	3.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	94.7%	0	0.0%	63.2%		0	0.0%	0	0.0%		0	0.0%	78.9%	0	0.0%	21.5%	0	0.0%	92.9%	0	0.0%	64.4%
		$100,001 - $250,000	0	0.0%	5.3%	0	0.0%	36.8%		0	0.0%	0	0.0%		0	0.0%	10.5%	0	0.0%	27.5%	0	0.0%	7.1%	0	0.0%	35.6%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	10.5%	0	0.0%	51.0%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Nacogdoches-Angelina-Anderson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar					Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%			#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.2%	0	0.0%	0.1%	1.0%	0	0.0%	0	0.0%	1.8%			0	0.0%	1.1%	0	0.0%	0.6%	0	0.0%	0.9%	0	0.0%	0.6%
	Moderate	7	18.9%	13.0%	752	9.3%	10.1%	14.0%	13	24.1%	1,987	18.9%	27.0%			7	21.9%	26.6%	975	15.2%	22.9%	6	27.3%	27.1%	1,012	24.7%	22.6%
	Middle	24	64.9%	69.2%	4,533	56.1%	68.6%	70.6%	32	59.3%	6,777	64.4%	54.0%			20	62.5%	53.2%	4,447	69.2%	54.2%	12	54.5%	53.5%	2,330	56.9%	55.3%
	Upper	6	16.2%	17.5%	2,800	34.6%	21.1%	14.3%	9	16.7%	1,758	16.7%	16.9%			5	15.6%	18.3%	1,007	15.7%	21.7%	4	18.2%	18.0%	751	18.3%	21.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	0.4%	0	0.0%	0.4%
	Total	*37*	*100%*	*100%*	*8,085*	*100%*	*100%*	*100%*	*54*	*100%*	*10,522*	*100%*	*100%*			*32*	*100%*	*100%*	*6,429*	*100%*	*100%*	*22*	*100%*	*100%*	*4,093*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.1%	0	0.0%	0.0%	1.0%	0	0.0%	0	0.0%	1.8%			0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	1.4%	0	0.0%	0.8%
	Moderate	4	14.3%	7.8%	249	7.0%	5.3%	14.0%	6	28.6%	420	18.1%	27.0%			2	14.3%	26.9%	155	9.6%	21.1%	4	57.1%	23.5%	265	37.1%	19.6%
	Middle	15	53.6%	69.4%	1,481	41.9%	68.0%	70.6%	12	57.1%	1,469	63.2%	54.0%			10	71.4%	52.5%	1,119	69.5%	54.2%	2	28.6%	58.4%	350	49.0%	58.8%
	Upper	9	32.1%	22.8%	1,804	51.0%	26.7%	14.3%	3	14.3%	435	18.7%	16.9%			2	14.3%	19.4%	335	20.8%	23.8%	1	14.3%	16.5%	100	14.0%	20.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.3%	0	0.0%	0.2%
	Total	*28*	*100%*	*100%*	*3,534*	*100%*	*100%*	*100%*	*21*	*100%*	*2,324*	*100%*	*100%*			*14*	*100%*	*100%*	*1,609*	*100%*	*100%*	*7*	*100%*	*100%*	*715*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.2%	0	0.0%	0.6%	1.0%	0	0.0%	0	0.0%	1.8%			0	0.0%	0.9%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	10.5%	14.8%	77	5.3%	10.3%	14.0%	9	34.6%	519	32.6%	27.0%			5	41.7%	34.9%	328	36.2%	25.9%	4	28.6%	28.6%	191	27.8%	29.1%
	Middle	14	73.7%	67.9%	1,149	79.1%	68.4%	70.6%	16	61.5%	994	62.4%	54.0%			7	58.3%	45.9%	579	63.8%	46.7%	9	64.3%	58.3%	415	60.5%	57.3%
	Upper	3	15.8%	16.0%	226	15.6%	20.7%	14.3%	1	3.8%	80	5.0%	16.9%			0	0.0%	18.3%	0	0.0%	26.4%	1	7.1%	11.9%	80	11.7%	13.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	0.6%
	Total	*19*	*100%*	*100%*	*1,452*	*100%*	*100%*	*100%*	*26*	*100%*	*1,593*	*100%*	*100%*			*12*	*100%*	*100%*	*907*	*100%*	*100%*	*14*	*100%*	*100%*	*686*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units														
MULTIFAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.7%	0	0.0%	0	0.0%	2.4%			0	0.0%	6.3%	0	0.0%	5.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	43.3%	0	0.0%	26.7%	39.4%	0	0.0%	0	0.0%	47.6%			0	0.0%	37.5%	0	0.0%	52.9%	0	0.0%	55.6%	0	0.0%	81.3%
	Middle	0	0.0%	56.7%	0	0.0%	73.3%	35.8%	0	0.0%	0	0.0%	27.6%			0	0.0%	34.4%	0	0.0%	24.1%	0	0.0%	22.2%	0	0.0%	10.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	24.0%	0	0.0%	0	0.0%	18.2%			0	0.0%	15.6%	0	0.0%	14.5%	0	0.0%	22.2%	0	0.0%	8.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.2%			0	0.0%	6.3%	0	0.0%	2.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.0%	0	0.0%	0	0.0%	1.8%			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.0%	1	50.0%	24	54.5%	27.0%			0	0.0%	15.2%	0	0.0%	37.9%	1	100.0%	6.5%	24	100.0%	3.1%
	Middle	0	0.0%	73.7%	0	0.0%	80.9%	70.6%	0	0.0%	0	0.0%	54.0%			0	0.0%	45.5%	0	0.0%	40.6%	0	0.0%	54.8%	0	0.0%	49.8%
	Upper	0	0.0%	26.3%	0	0.0%	19.1%	14.3%	1	50.0%	20	45.5%	16.9%			1	100.0%	39.4%	20	100.0%	21.5%	0	0.0%	38.7%	0	0.0%	47.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*44*	*100%*	*100%*			*1*	*100%*	*100%*	*20*	*100%*	*100%*	*1*	*100%*	*100%*	*24*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Nacogdoches-Angelina-Anderson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar					Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%			#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.4%	0	0.0%	0.5%	1.0%	0	0.0%	0	0.0%	1.8%			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	12.7%	0	0.0%	8.4%	14.0%	4	36.4%	369	46.8%	27.0%			3	60.0%	30.4%	313	82.8%	26.7%	1	16.7%	28.2%	56	13.6%	29.5%
	Middle	6	100.0%	63.4%	1,063	100.0%	73.6%	70.6%	7	63.6%	420	53.2%	54.0%			2	40.0%	52.2%	65	17.2%	54.3%	5	83.3%	51.8%	355	86.4%	46.2%
	Upper	0	0.0%	22.5%	0	0.0%	17.4%	14.3%	0	0.0%	0	0.0%	16.9%			0	0.0%	15.9%	0	0.0%	18.4%	0	0.0%	20.0%	0	0.0%	24.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	1.4%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*6*	*100%*	*100%*	*1,063*	*100%*	*100%*	*100%*	*11*	*100%*	*789*	*100%*	*100%*			*5*	*100%*	*100%*	*378*	*100%*	*100%*	*6*	*100%*	*100%*	*411*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.0%	0	0.0%	0	0.0%	1.8%			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	27.9%	0	0.0%	19.8%	14.0%	0	0.0%	0	0.0%	27.0%			0	0.0%	51.7%	0	0.0%	37.1%	0	0.0%	38.5%	0	0.0%	37.2%
	Middle	0	0.0%	63.9%	0	0.0%	71.5%	70.6%	0	0.0%	0	0.0%	54.0%			0	0.0%	41.4%	0	0.0%	48.2%	0	0.0%	53.8%	0	0.0%	54.6%
	Upper	0	0.0%	8.2%	0	0.0%	8.7%	14.3%	0	0.0%	0	0.0%	16.9%			0	0.0%	6.9%	0	0.0%	14.7%	0	0.0%	7.7%	0	0.0%	8.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.2%	0	0.0%	0.1%	1.0%	0	0.0%	0	0.0%	1.8%			0	0.0%	1.1%	0	0.0%	0.9%	0	0.0%	0.9%	0	0.0%	0.5%
	Moderate	13	14.4%	11.6%	1,078	7.6%	9.3%	14.0%	33	28.9%	3,319	21.7%	27.0%			17	26.6%	27.2%	1,771	19.0%	24.4%	16	32.0%	26.7%	1,548	26.1%	24.4%
	Middle	59	65.6%	69.0%	8,226	58.2%	68.8%	70.6%	67	58.8%	9,660	63.3%	54.0%			39	60.9%	52.5%	6,210	66.5%	52.4%	28	56.0%	54.1%	3,450	58.2%	54.0%
	Upper	18	20.0%	19.2%	4,830	34.2%	21.8%	14.3%	14	12.3%	2,293	15.0%	16.9%			8	12.5%	18.5%	1,362	14.6%	21.7%	6	12.0%	17.9%	931	15.7%	20.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%			0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.4%
	Total	*90*	*100%*	*100%*	*14,134*	*100%*	*100%*	*100%*	*114*	*100%*	*15,272*	*100%*	*100%*			*64*	*100%*	*100%*	*9,343*	*100%*	*100%*	*50*	*100%*	*100%*	*5,929*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Nacogdoches-Angelina-Anderson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income			Count Bank		Count Agg	Dollar Bank		Dollar Agg		Count Bank		Count Agg	Dollar Bank		Dollar Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%			#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	
HOME PURCHASE	Low	1	2.7%	2.6%	85	1.1%	1.1%	22.6%	3	5.6%	263	2.5%	24.3%			0	0.0%	2.7%	0	0.0%	1.3%	3	13.6%	2.6%	263	6.4%	1.1%	
	Moderate	4	10.8%	12.0%	440	5.4%	7.7%	17.8%	10	18.5%	1,399	13.3%	17.8%			4	12.5%	13.0%	501	7.8%	8.3%	6	27.3%	12.4%	898	21.9%	7.9%	
	Middle	11	29.7%	20.9%	1,614	20.0%	17.5%	19.7%	18	33.3%	3,519	33.4%	21.2%			8	25.0%	20.7%	1,418	22.1%	16.6%	10	45.5%	19.7%	2,101	51.3%	16.0%	
	Upper	21	56.8%	43.2%	5,946	73.5%	52.1%	39.8%	23	42.6%	5,341	50.8%	36.7%			20	62.5%	42.0%	4,510	70.2%	52.3%	3	13.6%	40.0%	831	20.3%	51.7%	
	Unknown	0	0.0%	21.4%	0	0.0%	21.5%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	21.7%	0	0.0%	21.6%	0	0.0%	25.3%	0	0.0%	23.3%	
	Total	*37*	*100%*	*100%*	*8,085*	*100%*	*100%*	*100%*	*54*	*100%*	*10,522*	*100%*	*100%*			*32*	*100%*	*100%*	*6,429*	*100%*	*100%*	*22*	*100%*	*100%*	*4,093*	*100%*	*100%*	
REFINANCE	Low	2	7.1%	2.5%	61	1.7%	1.4%	22.6%	5	23.8%	252	10.8%	24.3%			3	21.4%	4.8%	136	8.5%	2.2%	2	28.6%	5.9%	116	16.2%	2.5%	
	Moderate	6	21.4%	8.8%	438	12.4%	5.3%	17.8%	3	14.3%	392	16.9%	17.8%			2	14.3%	14.1%	142	8.8%	8.4%	1	14.3%	14.3%	250	35.0%	8.0%	
	Middle	6	21.4%	16.1%	709	20.1%	12.0%	19.7%	6	28.6%	675	29.0%	21.2%			4	28.6%	17.6%	526	32.7%	13.6%	2	28.6%	18.9%	149	20.8%	13.4%	
	Upper	14	50.0%	47.0%	2,326	65.8%	52.8%	39.8%	7	33.3%	1,005	43.2%	36.7%			5	35.7%	43.8%	805	50.0%	51.1%	2	28.6%	35.1%	200	28.0%	45.7%	
	Unknown	0	0.0%	25.7%	0	0.0%	28.5%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	19.7%	0	0.0%	24.7%	0	0.0%	25.7%	0	0.0%	30.4%	
	Total	*28*	*100%*	*100%*	*3,534*	*100%*	*100%*	*100%*	*21*	*100%*	*2,324*	*100%*	*100%*			*14*	*100%*	*100%*	*1,609*	*100%*	*100%*	*7*	*100%*	*100%*	*715*	*100%*	*100%*	
HOME IMPROVEMENT	Low	1	5.3%	8.6%	20	1.4%	4.6%	22.6%	2	7.7%	34	2.1%	24.3%			1	8.3%	2.8%	23	2.5%	0.6%	1	7.1%	4.8%	11	1.6%	3.0%	
	Moderate	2	10.5%	16.0%	172	11.8%	14.1%	17.8%	7	26.9%	438	27.5%	17.8%			3	25.0%	10.1%	198	21.8%	7.4%	4	28.6%	15.5%	240	35.0%	10.6%	
	Middle	2	10.5%	17.3%	141	9.7%	13.1%	19.7%	7	26.9%	336	21.1%	21.2%			3	25.0%	21.1%	161	17.8%	15.0%	4	28.6%	15.5%	175	25.5%	10.9%	
	Upper	14	73.7%	51.9%	1,119	77.1%	60.2%	39.8%	10	38.5%	785	49.3%	36.7%			5	41.7%	60.6%	525	57.9%	73.2%	5	35.7%	58.3%	260	37.9%	66.6%	
	Unknown	0	0.0%	6.2%	0	0.0%	8.0%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	5.5%	0	0.0%	3.7%	0	0.0%	6.0%	0	0.0%	8.8%	
	Total	*19*	*100%*	*100%*	*1,452*	*100%*	*100%*	*100%*	*26*	*100%*	*1,593*	*100%*	*100%*			*12*	*100%*	*100%*	*907*	*100%*	*100%*	*14*	*100%*	*100%*	*686*	*100%*	*100%*	
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.6%	0	0.0%	0	0.0%	24.3%			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	0	0.0%	0	0.0%	17.8%			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.7%	0	0.0%	0	0.0%	21.2%			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Upper	0	0.0%	16.7%	0	0.0%	4.1%	39.8%	0	0.0%	0	0.0%	36.7%			0	0.0%	6.3%	0	0.0%	2.2%	0	0.0%	16.7%	0	0.0%	4.1%	
	Unknown	0	0.0%	83.3%	0	0.0%	95.9%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	93.8%	0	0.0%	97.8%	0	0.0%	83.3%	0	0.0%	95.9%	
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.6%	0	0.0%	0	0.0%	24.3%			0	0.0%	6.1%	0	0.0%	6.9%	0	0.0%	0.0%	0	0.0%	0.0%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	1	50.0%	20	45.5%	17.8%			1	100.0%	12.1%	20	100.0%	5.4%	0	0.0%	9.7%	0	0.0%	4.1%	
	Middle	0	0.0%	10.5%	0	0.0%	8.1%	19.7%	0	0.0%	0	0.0%	21.2%			0	0.0%	15.2%	0	0.0%	11.8%	0	0.0%	12.9%	0	0.0%	7.8%	
	Upper	0	0.0%	89.5%	0	0.0%	91.9%	39.8%	1	50.0%	24	54.5%	36.7%			0	0.0%	63.6%	0	0.0%	73.7%	1	100.0%	71.0%	24	100.0%	80.1%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	3.0%	0	0.0%	2.2%	0	0.0%	6.5%	0	0.0%	8.0%	
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*44*	*100%*	*100%*			*1*	*100%*	*100%*	*20*	*100%*	*100%*	*1*	*100%*	*100%*	*24*	*100%*	*100%*	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Nacogdoches-Angelina-Anderson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income			Count Bank		Count Agg	Dollar Bank		Dollar Agg		Count Bank		Count Agg	Dollar Bank		Dollar Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%			#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	4.2%	0	0.0%	2.5%	22.6%	0	0.0%	0	0.0%	24.3%			0	0.0%	8.7%	0	0.0%	3.6%	0	0.0%	8.2%	0	0.0%	5.6%	
	Moderate	1	16.7%	25.4%	75	7.1%	22.3%	17.8%	2	18.2%	65	8.2%	17.8%			2	40.0%	18.8%	65	17.2%	12.4%	0	0.0%	11.8%	0	0.0%	10.3%	
	Middle	1	16.7%	16.9%	30	2.8%	10.9%	19.7%	4	36.4%	280	35.5%	21.2%			1	20.0%	18.8%	50	13.2%	14.7%	3	50.0%	24.7%	230	56.0%	16.3%	
	Upper	4	66.7%	50.7%	958	90.1%	61.4%	39.8%	5	45.5%	444	56.3%	36.7%			2	40.0%	47.8%	263	69.6%	56.1%	3	50.0%	51.8%	181	44.0%	64.3%	
	Unknown	0	0.0%	2.8%	0	0.0%	2.9%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	5.8%	0	0.0%	13.2%	0	0.0%	3.5%	0	0.0%	3.5%	
	Total	*6*	*100%*	*100%*	*1,063*	*100%*	*100%*	*100%*	*11*	*100%*	*789*	*100%*	*100%*			*5*	*100%*	*100%*	*378*	*100%*	*100%*	*6*	*100%*	*100%*	*411*	*100%*	*100%*	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.6%	0	0.0%	0	0.0%	24.3%			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	0	0.0%	0	0.0%	17.8%			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.7%	0	0.0%	0	0.0%	21.2%			0	0.0%	3.4%	0	0.0%	5.9%	0	0.0%	0.0%	0	0.0%	0.0%	
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	39.8%	0	0.0%	0	0.0%	36.7%			0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	96.6%	0	0.0%	94.1%	0	0.0%	100.0%	0	0.0%	100.0%	
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	
HMDA TOTALS	Low	4	4.4%	2.6%	166	1.2%	1.2%	22.6%	10	8.8%	549	3.6%	24.3%			4	6.3%	3.3%	159	1.7%	1.4%	6	12.0%	3.2%	390	6.6%	1.3%	
	Moderate	13	14.4%	10.9%	1,125	8.0%	6.6%	17.8%	23	20.2%	2,314	15.2%	17.8%			12	18.8%	13.0%	926	9.9%	7.8%	11	22.0%	12.6%	1,388	23.4%	7.7%	
	Middle	20	22.2%	18.6%	2,494	17.6%	14.6%	19.7%	35	30.7%	4,810	31.5%	21.2%			16	25.0%	19.7%	2,155	23.1%	15.0%	19	38.0%	19.3%	2,655	44.8%	14.9%	
	Upper	53	58.9%	44.2%	10,349	73.2%	49.9%	39.8%	46	40.4%	7,599	49.8%	36.7%			32	50.0%	42.6%	6,103	65.3%	49.8%	14	28.0%	40.3%	1,496	25.2%	49.8%	
	Unknown	0	0.0%	23.7%	0	0.0%	27.7%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	21.6%	0	0.0%	25.9%	0	0.0%	24.6%	0	0.0%	26.3%	
	Total	*90*	*100%*	*100%*	*14,134*	*100%*	*100%*	*100%*	*114*	*100%*	*15,272*	*100%*	*100%*			*64*	*100%*	*100%*	*9,343*	*100%*	*100%*	*50*	*100%*	*100%*	*5,929*	*100%*	*100%*	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TX Nacogdoches-Angelina-Anderson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	1.1%	0	0.0%	0.6%	1.6%	0	0.0%	0	0.0%	3.2%	0	0.0%	2.3%	0	0.0%	4.0%	0	0.0%	2.6%	0	0.0%	1.9%
	Moderate	21	36.2%	22.4%	875	30.9%	23.5%	27.0%	7	21.9%	296	8.7%	32.9%	0	0.0%	28.6%	0	0.0%	28.7%	7	30.4%	29.0%	296	15.7%	28.5%
	Middle	29	50.0%	59.4%	1,450	51.2%	60.7%	58.6%	17	53.1%	2,140	62.8%	47.8%	6	66.7%	48.3%	788	51.9%	47.4%	11	47.8%	48.2%	1,352	71.5%	48.4%
	Upper	8	13.8%	15.8%	508	17.9%	15.0%	12.8%	8	25.0%	974	28.6%	13.2%	3	33.3%	17.1%	731	48.1%	16.5%	5	21.7%	17.0%	243	12.9%	18.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.0%	0	0.0%	2.3%	0	0.0%	3.0%	0	0.0%	2.1%	0	0.0%	2.6%
	Tr Unknown	0	0.0%	1.3%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.4%	0	0.0%	0.4%	0	0.0%	1.1%	0	0.0%	0.3%
	Total	*58*	*100%*	*100%*	*2,833*	*100%*	*100%*	*100%*	*32*	*100%*	*3,410*	*100%*	*100%*	*9*	*100%*	*100%*	*1,519*	*100%*	*100%*	*23*	*100%*	*100%*	*1,891*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.7%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.3%	0	0.0%	4.5%	6.7%	0	0.0%	0	0.0%	15.6%	0	0.0%	8.4%	0	0.0%	9.4%	0	0.0%	8.0%	0	0.0%	5.5%
	Middle	1	33.3%	61.2%	5	14.7%	62.9%	65.7%	1	100.0%	7	100.0%	62.0%	0	0.0%	73.7%	0	0.0%	70.4%	1	100.0%	71.5%	7	100.0%	72.3%
	Upper	2	66.7%	35.3%	29	85.3%	32.6%	26.9%	0	0.0%	0	0.0%	20.5%	0	0.0%	17.7%	0	0.0%	20.0%	0	0.0%	20.5%	0	0.0%	22.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.2%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*34*	*100%*	*100%*	*100%*	*1*	*100%*	*7*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*7*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Nacogdoches-Angelina-Anderson

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	47	81.0%	46.8%	1,253	44.2%	41.5%	92.2%	19	59.4%	1,213	35.6%	92.0%	6	66.7%	53.8%	669	44.0%	41.8%	13	56.5%	53.4%	544	28.8%	41.4%
		Over $1 Million	9	15.5%		1,470	51.9%		6.6%	10	31.3%	1,047	30.7%	6.8%	2	22.2%		600	39.5%		8	34.8%		447	23.6%	
		Total Rev. available	56	96.6%		2,723	96.1%		98.8%	29	90.6%	2,260	66.3%	98.7%	8	88.9%		1,269	83.5%		21	91.3%		991	52.4%	
		Rev. Not Known	2	3.4%		110	3.9%		1.2%	3	9.4%	1,150	33.7%	1.3%	1	11.1%		250	16.5%		2	8.7%		900	47.6%	
		Total	*58*	*100%*		*2,833*	*100%*		*100.0%*	*32*	*100%*	*3,410*	*100%*	*100%*	*9*	*100%*		*1,519*	*100%*		*23*	*100%*		*1,891*	*100%*	
	Loan Size	$100,000 or Less	53	91.4%	90.7%	1,452	51.3%	38.8%		25	78.1%	969	28.4%		6	66.7%	91.8%	238	15.7%	39.2%	19	82.6%	92.5%	731	38.7%	44.8%
		$100,001 - $250,000	3	5.2%	5.6%	483	17.0%	20.6%		3	9.4%	510	15.0%		1	11.1%	4.9%	250	16.5%	20.0%	2	8.7%	4.9%	260	13.7%	21.1%
		$250,001 - $1 Million	2	3.4%	3.7%	898	31.7%	40.5%		4	12.5%	1,931	56.6%		2	22.2%	3.3%	1,031	67.9%	40.8%	2	8.7%	2.6%	900	47.6%	34.1%
		Total	*58*	*100%*	*100.0%*	*2,833*	*100%*	*100.0%*		*32*	*100%*	*3,410*	*100%*		*9*	*100%*	*100%*	*1,519*	*100%*	*100%*	*23*	*100%*	*100%*	*1,891*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	46	97.9%		1,003	80.0%			17	89.5%	546	45.0%		5	83.3%		138	20.6%		12	92.3%		408	75.0%	
		$100,001 - $250,000	1	2.1%		250	20.0%			1	5.3%	136	11.2%		0	0.0%		0	0.0%		1	7.7%		136	25.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	5.3%	531	43.8%		1	16.7%		531	79.4%		0	0.0%		0	0.0%	
		Total	*47*	*100%*		*1,253*	*100%*			*19*	*100%*	*1,213*	*100%*		*6*	*100%*		*669*	*100%*		*13*	*100%*		*544*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	3	100.0%	63.0%	34	100.0%	58.8%	97.4%	1	100.0%	7	100.0%	97.0%	0	0.0%	66.4%	0	0.0%	63.2%	1	100%	69.9%	7	100%	69.1%
		Over $1 Million	0	0.0%		0	0.0%		2.6%	0	0.0%	0	0.0%	3.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	3	100.0%		34	100.0%		100.0%	1	100.0%	7	100.0%	100.0%	0	0.0%		0	0.0%		1	100.0%		7	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*3*	*100%*		*34*	*100%*		*100%*	*1*	*100%*	*7*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*7*	*100%*	
	Loan Size	$100,000 or Less	3	100.0%	88.1%	34	100.0%	50.2%		1	100.0%	7	100.0%		0	0.0%	86.0%	0	0.0%	48.3%	1	100.0%	86.9%	7	100.0%	50.0%
		$100,001 - $250,000	0	0.0%	8.6%	0	0.0%	26.9%		0	0.0%	0	0.0%		0	0.0%	10.4%	0	0.0%	28.6%	0	0.0%	9.9%	0	0.0%	28.7%
		$250,001 - $500,000	0	0.0%	3.3%	0	0.0%	22.8%		0	0.0%	0	0.0%		0	0.0%	3.6%	0	0.0%	23.1%	0	0.0%	3.2%	0	0.0%	21.3%
		Total	*3*	*100%*	*100%*	*34*	*100%*	*100%*		*1*	*100%*	*7*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*7*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%		34	100.0%			1	100.0%	7	100.0%		0	0.0%		0	0.0%		1	100.0%		7	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*3*	*100%*		*34*	*100%*			*1*	*100%*	*7*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*7*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Tyler

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.7%	0	0.0%	0.5%	0.9%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.9%	0	0.0%	0.6%	0	0.0%	1.3%	0	0.0%	0.8%
	Moderate	4	12.9%	14.4%	652	6.3%	9.7%	19.9%	3	7.5%	1,068	8.3%	18.8%	1	3.2%	16.5%	128	1.6%	11.2%	2	22.2%	15.6%	940	19.7%	11.9%
	Middle	8	25.8%	40.7%	2,755	26.8%	39.0%	40.9%	28	70.0%	8,840	68.8%	44.6%	25	80.6%	47.3%	7,024	87.0%	46.2%	3	33.3%	45.7%	1,816	38.0%	44.8%
	Upper	19	61.3%	44.2%	6,867	66.8%	50.9%	38.3%	9	22.5%	2,934	22.8%	34.5%	5	16.1%	34.4%	917	11.4%	40.4%	4	44.4%	36.6%	2,017	42.3%	42.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.9%	0	0.0%	1.7%	0	0.0%	0.8%	0	0.0%	0.5%
	Total	*31*	*100%*	*100%*	*10,274*	*100%*	*100%*	*100%*	*40*	*100%*	*12,842*	*100%*	*100%*	*31*	*100%*	*100%*	*8,069*	*100%*	*100%*	*9*	*100%*	*100%*	*4,773*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.2%	0	0.0%	0.2%	0.9%	0	0.0%	0	0.0%	1.0%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	0.6%	0	0.0%	0.3%
	Moderate	4	9.3%	9.1%	627	9.1%	6.3%	19.9%	4	9.8%	364	6.0%	18.8%	1	5.0%	11.9%	25	0.7%	9.5%	3	14.3%	15.4%	339	14.9%	11.9%
	Middle	20	46.5%	40.6%	3,140	45.4%	38.4%	40.9%	21	51.2%	3,636	59.8%	44.6%	12	60.0%	47.2%	2,697	71.0%	47.1%	9	42.9%	42.9%	939	41.2%	41.2%
	Upper	19	44.2%	50.0%	3,153	45.6%	55.1%	38.3%	16	39.0%	2,078	34.2%	34.5%	7	35.0%	38.9%	1,075	28.3%	42.0%	9	42.9%	39.9%	1,003	44.0%	45.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.8%	0	0.0%	0.8%	0	0.0%	1.2%	0	0.0%	1.3%
	Total	*43*	*100%*	*100%*	*6,920*	*100%*	*100%*	*100%*	*41*	*100%*	*6,078*	*100%*	*100%*	*20*	*100%*	*100%*	*3,797*	*100%*	*100%*	*21*	*100%*	*100%*	*2,281*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.2%	0	0.0%	0.5%	0.9%	0	0.0%	0	0.0%	1.0%	0	0.0%	2.3%	0	0.0%	1.0%	0	0.0%	1.4%	0	0.0%	0.6%
	Moderate	5	29.4%	14.5%	314	25.5%	12.5%	19.9%	5	19.2%	425	20.6%	18.8%	2	13.3%	15.3%	141	10.6%	13.3%	3	27.3%	11.2%	284	38.6%	11.1%
	Middle	5	29.4%	41.6%	278	22.6%	40.1%	40.9%	15	57.7%	1,128	54.6%	44.6%	10	66.7%	45.2%	951	71.5%	49.9%	5	45.5%	47.2%	177	24.1%	41.8%
	Upper	7	41.2%	42.8%	638	51.9%	46.9%	38.3%	6	23.1%	512	24.8%	34.5%	3	20.0%	36.2%	238	17.9%	35.1%	3	27.3%	38.3%	274	37.3%	45.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	1.1%	0	0.0%	0.8%	0	0.0%	1.9%	0	0.0%	1.4%
	Total	*17*	*100%*	*100%*	*1,230*	*100%*	*100%*	*100%*	*26*	*100%*	*2,065*	*100%*	*100%*	*15*	*100%*	*100%*	*1,330*	*100%*	*100%*	*11*	*100%*	*100%*	*735*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTIFAMILY	Low	0	0.0%	7.8%	0	0.0%	1.0%	2.8%	0	0.0%	0	0.0%	4.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	17.2%	0	0.0%	10.3%	25.9%	0	0.0%	0	0.0%	43.2%	0	0.0%	26.5%	0	0.0%	38.0%	0	0.0%	23.1%	0	0.0%	22.4%
	Middle	1	100.0%	46.9%	3,298	100.0%	66.2%	44.5%	0	0.0%	0	0.0%	33.4%	0	0.0%	42.6%	0	0.0%	25.7%	0	0.0%	46.2%	0	0.0%	61.7%
	Upper	0	0.0%	28.1%	0	0.0%	22.6%	26.8%	0	0.0%	0	0.0%	19.0%	0	0.0%	30.9%	0	0.0%	36.4%	0	0.0%	30.8%	0	0.0%	16.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*3,298*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.9%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	0.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.9%	2	15.4%	50	7.9%	18.8%	2	20.0%	10.8%	50	11.3%	3.9%	0	0.0%	4.3%	0	0.0%	1.1%
	Middle	1	11.1%	37.5%	50	4.8%	19.3%	40.9%	8	61.5%	398	63.1%	44.6%	5	50.0%	51.4%	209	47.3%	39.6%	3	100.0%	46.8%	189	100.0%	39.6%
	Upper	8	88.9%	62.5%	990	95.2%	80.7%	38.3%	3	23.1%	183	29.0%	34.5%	3	30.0%	37.8%	183	41.4%	56.5%	0	0.0%	44.7%	0	0.0%	57.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	1.5%
	Total	*9*	*100%*	*100%*	*1,040*	*100%*	*100%*	*100%*	*13*	*100%*	*631*	*100%*	*100%*	*10*	*100%*	*100%*	*442*	*100%*	*100%*	*3*	*100%*	*100%*	*189*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Tyler

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.9%	0	0.0%	0	0.0%	1.0%	0	0.0%	1.6%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	0.4%
	Moderate	1	9.1%	11.5%	50	5.7%	6.4%	19.9%	1	5.6%	37	2.4%	18.8%	1	7.7%	17.2%	37	2.8%	13.9%	0	0.0%	12.5%	0	0.0%	13.7%
	Middle	4	36.4%	47.9%	289	33.1%	48.3%	40.9%	8	44.4%	459	29.5%	44.6%	6	46.2%	37.5%	385	29.4%	37.6%	2	40.0%	43.8%	74	30.0%	39.2%
	Upper	6	54.5%	40.6%	535	61.2%	45.3%	38.3%	9	50.0%	1,060	68.1%	34.5%	6	46.2%	41.4%	887	67.8%	44.1%	3	60.0%	43.1%	173	70.0%	46.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	2.3%	0	0.0%	3.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*11*	*100%*	*100%*	*874*	*100%*	*100%*	*100%*	*18*	*100%*	*1,556*	*100%*	*100%*	*13*	*100%*	*100%*	*1,309*	*100%*	*100%*	*5*	*100%*	*100%*	*247*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.9%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	21.8%	0	0.0%	13.9%	19.9%	0	0.0%	0	0.0%	18.8%	0	0.0%	37.4%	0	0.0%	23.2%	0	0.0%	20.0%	0	0.0%	11.9%
	Middle	0	0.0%	47.1%	0	0.0%	47.0%	40.9%	0	0.0%	0	0.0%	44.6%	0	0.0%	46.2%	0	0.0%	44.7%	0	0.0%	40.0%	0	0.0%	39.3%
	Upper	0	0.0%	31.0%	0	0.0%	39.0%	38.3%	0	0.0%	0	0.0%	34.5%	0	0.0%	16.5%	0	0.0%	32.2%	0	0.0%	40.0%	0	0.0%	48.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.5%	0	0.0%	0.4%	0.9%	0	0.0%	0	0.0%	1.0%	0	0.0%	1.0%	0	0.0%	0.5%	0	0.0%	1.2%	0	0.0%	0.7%
	Moderate	14	12.5%	12.2%	1,643	7.0%	8.4%	19.9%	15	10.9%	1,944	8.4%	18.8%	7	7.9%	15.7%	381	2.5%	13.7%	8	16.3%	15.2%	1,563	19.0%	12.6%
	Middle	39	34.8%	40.8%	9,810	41.5%	41.0%	40.9%	80	58.0%	14,461	62.4%	44.6%	58	65.2%	47.0%	11,266	75.4%	44.2%	22	44.9%	45.3%	3,195	38.8%	45.3%
	Upper	59	52.7%	46.5%	12,183	51.5%	50.2%	38.3%	43	31.2%	6,767	29.2%	34.5%	24	27.0%	35.4%	3,300	22.1%	40.3%	19	38.8%	37.5%	3,467	42.2%	40.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.9%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.6%
	Total	*112*	*100%*	*100%*	*23,636*	*100%*	*100%*	*100%*	*138*	*100%*	*23,172*	*100%*	*100%*	*89*	*100%*	*100%*	*14,947*	*100%*	*100%*	*49*	*100%*	*100%*	*8,225*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TX Tyler

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank							Bank					Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	6.5%	4.7%	296	2.9%	2.2%	21.9%	2	5.0%	320	2.5%	21.0%	2	6.5%	5.4%	320	4.0%	2.5%	0	0.0%	3.1%	0	0.0%	1.2%
	Moderate	5	16.1%	17.3%	960	9.3%	11.8%	17.7%	5	12.5%	811	6.3%	17.5%	5	16.1%	14.8%	811	10.1%	9.5%	0	0.0%	14.7%	0	0.0%	8.9%
	Middle	5	16.1%	20.2%	1,194	11.6%	17.6%	18.7%	12	30.0%	2,789	21.7%	21.2%	12	38.7%	21.4%	2,789	34.6%	19.1%	0	0.0%	21.1%	0	0.0%	17.0%
	Upper	19	61.3%	37.2%	7,824	76.2%	49.2%	41.7%	21	52.5%	8,922	69.5%	40.3%	12	38.7%	38.1%	4,149	51.4%	52.1%	9	100.0%	39.3%	4,773	100.0%	53.2%
	Unknown	0	0.0%	20.6%	0	0.0%	19.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.3%	0	0.0%	16.9%	0	0.0%	21.8%	0	0.0%	19.7%
	Total	*31*	*100%*	*100%*	*10,274*	*100%*	*100%*	*100%*	*40*	*100%*	*12,842*	*100%*	*100%*	*31*	*100%*	*100%*	*8,069*	*100%*	*100%*	*9*	*100%*	*100%*	*4,773*	*100%*	*100%*
REFINANCE	Low	3	7.0%	3.5%	291	4.2%	1.7%	21.9%	6	14.6%	471	7.7%	21.0%	4	20.0%	7.5%	388	10.2%	3.5%	2	9.5%	4.9%	83	3.6%	2.2%
	Moderate	10	23.3%	12.8%	1,381	20.0%	8.3%	17.7%	12	29.3%	975	16.0%	17.5%	5	25.0%	16.4%	299	7.9%	10.1%	7	33.3%	17.1%	676	29.6%	10.6%
	Middle	10	23.3%	19.0%	1,217	17.6%	15.0%	18.7%	11	26.8%	1,394	22.9%	21.2%	3	15.0%	22.1%	484	12.7%	18.6%	8	38.1%	22.5%	910	39.9%	18.1%
	Upper	20	46.5%	42.6%	4,031	58.3%	51.2%	41.7%	12	29.3%	3,238	53.3%	40.3%	8	40.0%	39.3%	2,626	69.2%	51.6%	4	19.0%	37.6%	612	26.8%	49.6%
	Unknown	0	0.0%	22.1%	0	0.0%	23.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.8%	0	0.0%	16.3%	0	0.0%	17.9%	0	0.0%	19.4%
	Total	*43*	*100%*	*100%*	*6,920*	*100%*	*100%*	*100%*	*41*	*100%*	*6,078*	*100%*	*100%*	*20*	*100%*	*100%*	*3,797*	*100%*	*100%*	*21*	*100%*	*100%*	*2,281*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	11.8%	5.2%	70	5.7%	2.5%	21.9%	2	7.7%	55	2.7%	21.0%	2	13.3%	8.5%	55	4.1%	3.3%	0	0.0%	7.0%	0	0.0%	3.4%
	Moderate	2	11.8%	11.0%	35	2.8%	5.3%	17.7%	7	26.9%	351	17.0%	17.5%	4	26.7%	15.3%	165	12.4%	9.9%	3	27.3%	17.3%	186	25.3%	12.0%
	Middle	5	29.4%	23.1%	332	27.0%	16.0%	18.7%	4	15.4%	110	5.3%	21.2%	1	6.7%	18.1%	30	2.3%	11.9%	3	27.3%	20.1%	80	10.9%	13.8%
	Upper	8	47.1%	51.4%	793	64.5%	65.2%	41.7%	13	50.0%	1,549	75.0%	40.3%	8	53.3%	52.5%	1,080	81.2%	66.9%	5	45.5%	49.1%	469	63.8%	62.4%
	Unknown	0	0.0%	9.2%	0	0.0%	11.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	8.0%	0	0.0%	6.5%	0	0.0%	8.3%
	Total	*17*	*100%*	*100%*	*1,230*	*100%*	*100%*	*100%*	*26*	*100%*	*2,065*	*100%*	*100%*	*15*	*100%*	*100%*	*1,330*	*100%*	*100%*	*11*	*100%*	*100%*	*735*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.9%	0	0.0%	0	0.0%	21.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	0.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0	0.0%	17.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.6%	0	0.0%	0.1%	18.7%	0	0.0%	0	0.0%	21.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	6.3%	0	0.0%	0.4%	41.7%	0	0.0%	0	0.0%	40.3%	0	0.0%	2.9%	0	0.0%	0.3%	0	0.0%	7.7%	0	0.0%	1.8%
	Unknown	1	100.0%	92.2%	3,298	100.0%	99.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.1%	0	0.0%	99.7%	0	0.0%	88.5%	0	0.0%	98.1%
	Total	*1*	*100%*	*100%*	*3,298*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.9%	2	15.4%	50	7.9%	21.0%	2	20.0%	10.8%	50	11.3%	4.1%	0	0.0%	8.5%	0	0.0%	4.5%
	Moderate	2	22.2%	8.3%	75	7.2%	2.1%	17.7%	2	15.4%	50	7.9%	17.5%	2	20.0%	18.9%	50	11.3%	12.9%	0	0.0%	12.8%	0	0.0%	5.2%
	Middle	2	22.2%	20.8%	260	25.0%	18.1%	18.7%	3	23.1%	258	40.9%	21.2%	2	20.0%	18.9%	158	35.7%	20.0%	1	33.3%	12.8%	100	52.9%	10.2%
	Upper	5	55.6%	70.8%	705	67.8%	79.9%	41.7%	6	46.2%	273	43.3%	40.3%	4	40.0%	45.9%	184	41.6%	58.8%	2	66.7%	59.6%	89	47.1%	72.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.4%	0	0.0%	4.2%	0	0.0%	6.4%	0	0.0%	7.7%
	Total	*9*	*100%*	*100%*	*1,040*	*100%*	*100%*	*100%*	*13*	*100%*	*631*	*100%*	*100%*	*10*	*100%*	*100%*	*442*	*100%*	*100%*	*3*	*100%*	*100%*	*189*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TX Tyler

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank							Bank					Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg	Families by Family Income	Count		Dollar		Families by Family Income	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	2	18.2%	12.5%	112	12.8%	3.4%	21.9%	1	5.6%	40	2.6%	21.0%	0	0.0%	13.3%	0	0.0%	6.6%	1	20.0%	6.9%	40	16.2%	4.1%
	Moderate	2	18.2%	13.5%	116	13.3%	9.0%	17.7%	5	27.8%	275	17.7%	17.5%	5	38.5%	21.1%	275	21.0%	16.6%	0	0.0%	16.7%	0	0.0%	11.8%
	Middle	4	36.4%	29.2%	276	31.6%	21.2%	18.7%	6	33.3%	452	29.0%	21.2%	4	30.8%	18.0%	368	28.1%	17.1%	2	40.0%	25.7%	84	34.0%	19.5%
	Upper	3	27.3%	38.5%	370	42.3%	51.1%	41.7%	6	33.3%	789	50.7%	40.3%	4	30.8%	43.0%	666	50.9%	54.3%	2	40.0%	47.2%	123	49.8%	60.4%
	Unknown	0	0.0%	6.3%	0	0.0%	15.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	5.4%	0	0.0%	3.5%	0	0.0%	4.2%
	Total	*11*	*100%*	*100%*	*874*	*100%*	*100%*	*100%*	*18*	*100%*	*1,556*	*100%*	*100%*	*13*	*100%*	*100%*	*1,309*	*100%*	*100%*	*5*	*100%*	*100%*	*247*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.9%	0	0.0%	0	0.0%	21.0%	0	0.0%	1.1%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.3%	0	0.0%	2.1%	17.7%	0	0.0%	0	0.0%	17.5%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	0	0.0%	21.2%	0	0.0%	1.1%	0	0.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.1%	0	0.0%	1.9%	41.7%	0	0.0%	0	0.0%	40.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.6%	0	0.0%	96.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.7%	0	0.0%	96.4%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	9	8.0%	4.2%	769	3.3%	1.8%	21.9%	13	9.4%	936	4.0%	21.0%	10	11.2%	6.1%	813	5.4%	2.5%	3	6.1%	3.8%	123	1.5%	1.4%
	Moderate	21	18.8%	14.9%	2,567	10.9%	9.4%	17.7%	31	22.5%	2,462	10.6%	17.5%	21	23.6%	15.0%	1,600	10.7%	8.7%	10	20.4%	15.1%	862	10.5%	8.6%
	Middle	26	23.2%	19.5%	3,279	13.9%	15.2%	18.7%	36	26.1%	5,003	21.6%	21.2%	22	24.7%	20.9%	3,829	25.6%	16.9%	14	28.6%	21.1%	1,174	14.3%	16.0%
	Upper	55	49.1%	39.3%	13,723	58.1%	46.2%	41.7%	58	42.0%	14,771	63.7%	40.3%	36	40.4%	38.0%	8,705	58.2%	46.7%	22	44.9%	39.6%	6,066	73.8%	49.8%
	Unknown	1	0.9%	22.0%	3,298	14.0%	27.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	25.3%	0	0.0%	20.4%	0	0.0%	24.3%
	Total	*112*	*100%*	*100%*	*23,636*	*100%*	*100%*	*100%*	*138*	*100%*	*23,172*	*100%*	*100%*	*89*	*100%*	*100%*	*14,947*	*100%*	*100%*	*49*	*100%*	*100%*	*8,225*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TX Tyler

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	6	8.8%	5.7%	946	15.4%	6.6%	6.6%	2	4.4%	1,250	13.0%	2.0%	1	6.3%	1.8%	250	4.6%	2.7%	1	3.4%	2.2%	1,000	24.3%	2.4%
	Moderate	29	42.6%	17.5%	2,369	38.5%	17.5%	18.7%	14	31.1%	3,517	36.7%	24.4%	6	37.5%	19.2%	2,458	45.0%	17.4%	8	27.6%	18.1%	1,059	25.7%	16.6%
	Middle	17	25.0%	33.1%	1,024	16.7%	30.8%	35.0%	13	28.9%	2,599	27.1%	42.3%	6	37.5%	43.1%	2,151	39.4%	44.5%	7	24.1%	43.6%	448	10.9%	42.6%
	Upper	16	23.5%	42.7%	1,807	29.4%	44.7%	39.6%	16	35.6%	2,217	23.1%	30.7%	3	18.8%	34.3%	602	11.0%	33.4%	13	44.8%	33.4%	1,615	39.2%	30.0%
	Unknown	0	0.0%	0.3%	0	0.0%	0.4%	0.1%	0	0.0%	0	0.0%	0.6%	0	0.0%	1.0%	0	0.0%	1.8%	0	0.0%	2.0%	0	0.0%	8.3%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.7%	0	0.0%	0.1%
	Total	*68*	*100%*	*100%*	*6,146*	*100%*	*100%*	*100%*	*45*	*100%*	*9,583*	*100%*	*100%*	*16*	*100%*	*100%*	*5,461*	*100%*	*100%*	*29*	*100%*	*100%*	*4,122*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.5%	0	0.0%	0.4%	2.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	13.8%	0	0.0%	11.0%	14.8%	0	0.0%	0	0.0%	19.0%	0	0.0%	26.4%	0	0.0%	20.9%	0	0.0%	29.9%	0	0.0%	28.4%
	Middle	2	66.7%	58.1%	42	71.2%	45.4%	49.2%	0	0.0%	0	0.0%	41.9%	0	0.0%	34.6%	0	0.0%	31.0%	0	0.0%	34.0%	0	0.0%	33.8%
	Upper	1	33.3%	27.6%	17	28.8%	43.2%	33.9%	0	0.0%	0	0.0%	36.3%	0	0.0%	37.1%	0	0.0%	47.6%	0	0.0%	32.0%	0	0.0%	33.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.8%	0	0.0%	1.9%	0	0.0%	0.4%	0	0.0%	4.1%	0	0.0%	4.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*59*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Tyler

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	47	69.1%	46.3%	1,425	23.2%	36.2%	92.5%	19	42.2%	2,069	21.6%	92.3%	7	43.8%	51.8%	1,397	25.6%	40.5%	12	41.4%	53.8%	672	16.3%	35.9%
		Over $1 Million	16	23.5%		3,603	58.6%		6.5%	25	55.6%	6,919	72.2%	6.6%	8	50.0%		3,469	63.5%		17	58.6%		3,450	83.7%	
		Total Rev. available	63	92.6%		5,028	81.8%		99.0%	44	97.8%	8,988	93.8%	98.9%	15	93.8%		4,866	89.1%		29	100.0%		4,122	100.0%	
		Rev. Not Known	5	7.4%		1,118	18.2%		1.0%	1	2.2%	595	6.2%	1.1%	1	6.3%		595	10.9%		0	0.0%		0	0.0%	
		Total	*68*	*100%*		*6,146*	*100%*		*100.0%*	*45*	*100%*	*9,583*	*100%*	*100%*	*16*	*100%*		*5,461*	*100%*		*29*	*100%*		*4,122*	*100%*	
	Loan Size	$100,000 or Less	50	73.5%	87.9%	1,245	20.3%	30.6%		26	57.8%	897	9.4%		5	31.3%	89.7%	258	4.7%	32.0%	21	72.4%	89.2%	639	15.5%	31.3%
		$100,001 - $250,000	13	19.1%	6.4%	2,211	36.0%	18.5%		8	17.8%	1,622	16.9%		5	31.3%	5.5%	1,150	21.1%	18.2%	3	10.3%	5.4%	472	11.5%	17.1%
		$250,001 - $1 Million	5	7.4%	5.7%	2,690	43.8%	50.9%		11	24.4%	7,064	73.7%		6	37.5%	4.9%	4,053	74.2%	49.8%	5	17.2%	5.5%	3,011	73.0%	51.6%
		Total	*68*	*100%*	*100.0%*	*6,146*	*100%*	*100.0%*		*45*	*100%*	*9,583*	*100%*		*16*	*100%*	*100%*	*5,461*	*100%*	*100%*	*29*	*100%*	*100%*	*4,122*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	44	93.6%		1,031	72.4%			15	78.9%	445	21.5%		5	71.4%		258	18.5%		10	83.3%		187	27.8%	
		$100,001 - $250,000	3	6.4%		394	27.6%			2	10.5%	316	15.3%		1	14.3%		200	14.3%		1	8.3%		116	17.3%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			2	10.5%	1,308	63.2%		1	14.3%		939	67.2%		1	8.3%		369	54.9%	
		Total	*47*	*100%*		*1,425*	*100%*			*19*	*100%*	*2,069*	*100%*		*7*	*100%*		*1,397*	*100%*		*12*	*100%*		*672*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	3	100.0%	72.9%	59	100.0%	73.4%	97.4%	0	0.0%	0	0.0%	97.8%	0	0.0%	71.7%	0	0.0%	84.0%	0	0.0%	64.6%	0	0.0%	64.2%
		Over $1 Million	0	0.0%		0	0.0%		2.1%	0	0.0%	0	0.0%	1.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	3	100.0%		59	100.0%		99.5%	0	0.0%	0	0.0%	99.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.5%	0	0.0%	0	0.0%	0.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*3*	*100%*		*59*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	3	100.0%	89.0%	59	100.0%	46.0%		0	0.0%	0	0.0%		0	0.0%	86.2%	0	0.0%	41.5%	0	0.0%	89.1%	0	0.0%	47.8%
		$100,001 - $250,000	0	0.0%	6.7%	0	0.0%	25.3%		0	0.0%	0	0.0%		0	0.0%	8.8%	0	0.0%	25.2%	0	0.0%	6.8%	0	0.0%	23.5%
		$250,001 - $500,000	0	0.0%	4.3%	0	0.0%	28.6%		0	0.0%	0	0.0%		0	0.0%	5.0%	0	0.0%	33.2%	0	0.0%	4.1%	0	0.0%	28.7%
		Total	*3*	*100%*	*100%*	*59*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%		59	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*3*	*100%*		*59*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

ARKANSAS

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: AR Fayetteville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	3	1.9%	0.5%	422	0.8%	0.5%	0.7%	3	1.1%	717	0.7%	1.3%	3	1.9%	1.5%	717	1.2%	1.2%	0	0.0%	1.2%	0	0.0%	0.9%
	Moderate	16	9.9%	10.7%	3,639	6.8%	8.8%	15.4%	39	14.6%	11,263	11.7%	16.5%	24	14.9%	12.2%	7,147	11.8%	9.3%	15	14.0%	12.7%	4,116	11.7%	10.0%
	Middle	62	38.5%	43.0%	19,571	36.7%	39.7%	46.2%	140	52.2%	49,013	51.1%	47.1%	78	48.4%	45.6%	28,705	47.3%	42.6%	62	57.9%	44.7%	20,308	57.6%	41.7%
	Upper	80	49.7%	45.9%	29,722	55.7%	51.0%	37.7%	86	32.1%	34,977	36.4%	34.9%	56	34.8%	40.5%	24,134	39.8%	46.7%	30	28.0%	41.1%	10,843	30.7%	47.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.3%
	Total	*161*	*100%*	*100%*	*53,354*	*100%*	*100%*	*100%*	*268*	*100%*	*95,970*	*100%*	*100%*	*161*	*100%*	*100%*	*60,703*	*100%*	*100%*	*107*	*100%*	*100%*	*35,267*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.4%	0	0.0%	0.3%	0.7%	1	1.6%	175	1.0%	1.3%	1	2.4%	1.2%	175	1.4%	0.8%	0	0.0%	0.8%	0	0.0%	0.5%
	Moderate	17	12.7%	10.3%	2,775	9.0%	8.0%	15.4%	4	6.5%	503	2.9%	16.5%	4	9.5%	14.3%	503	4.0%	10.7%	0	0.0%	14.7%	0	0.0%	6.5%
	Middle	48	35.8%	40.5%	8,860	28.6%	37.3%	46.2%	28	45.2%	6,603	37.9%	47.1%	15	35.7%	47.3%	3,065	24.6%	45.4%	13	65.0%	48.5%	3,538	71.5%	26.8%
	Upper	69	51.5%	48.8%	19,308	62.4%	54.4%	37.7%	29	46.8%	10,127	58.2%	34.9%	22	52.4%	36.7%	8,719	70.0%	42.6%	7	35.0%	35.8%	1,408	28.5%	66.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*134*	*100%*	*100%*	*30,943*	*100%*	*100%*	*100%*	*62*	*100%*	*17,408*	*100%*	*100%*	*42*	*100%*	*100%*	*12,462*	*100%*	*100%*	*20*	*100%*	*100%*	*4,946*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.1%	0	0.0%	0.1%	0.7%	1	1.9%	100	2.8%	1.3%	1	3.0%	0.9%	100	4.4%	0.7%	0	0.0%	0.9%	0	0.0%	0.5%
	Moderate	3	13.6%	11.2%	180	12.3%	9.6%	15.4%	7	13.5%	428	12.0%	16.5%	4	12.1%	12.6%	193	8.5%	10.0%	3	15.8%	13.2%	235	18.0%	10.9%
	Middle	7	31.8%	40.9%	419	28.7%	37.7%	46.2%	24	46.2%	1,588	44.4%	47.1%	12	36.4%	45.3%	881	38.8%	45.7%	12	63.2%	43.8%	707	54.0%	38.2%
	Upper	12	54.5%	47.8%	862	59.0%	52.6%	37.7%	20	38.5%	1,464	40.9%	34.9%	16	48.5%	40.9%	1,097	48.3%	43.0%	4	21.1%	41.8%	367	28.0%	49.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	1.0%
	Total	*22*	*100%*	*100%*	*1,461*	*100%*	*100%*	*100%*	*52*	*100%*	*3,580*	*100%*	*100%*	*33*	*100%*	*100%*	*2,271*	*100%*	*100%*	*19*	*100%*	*100%*	*1,309*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	8.8%	0	0.0%	6.8%	11.4%	0	0.0%	0	0.0%	19.1%	0	0.0%	13.6%	0	0.0%	11.9%	0	0.0%	7.9%	0	0.0%	3.5%
	Moderate	0	0.0%	23.9%	0	0.0%	7.6%	28.5%	0	0.0%	0	0.0%	23.4%	0	0.0%	26.5%	0	0.0%	10.1%	0	0.0%	23.6%	0	0.0%	24.2%
	Middle	0	0.0%	39.4%	0	0.0%	32.6%	30.4%	0	0.0%	0	0.0%	34.3%	0	0.0%	36.4%	0	0.0%	42.5%	0	0.0%	48.3%	0	0.0%	50.6%
	Upper	0	0.0%	27.9%	0	0.0%	53.0%	29.8%	0	0.0%	0	0.0%	20.6%	0	0.0%	20.5%	0	0.0%	34.8%	0	0.0%	18.0%	0	0.0%	21.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.6%	0	0.0%	3.0%	0	0.0%	0.8%	0	0.0%	2.2%	0	0.0%	0.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.5%	0	0.0%	0.1%	0.7%	0	0.0%	0	0.0%	1.3%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.9%	0	0.0%	0.6%
	Moderate	2	22.2%	9.1%	85	9.2%	5.7%	15.4%	5	13.5%	236	10.0%	16.5%	3	17.6%	10.4%	121	13.5%	6.1%	2	10.0%	11.1%	115	7.8%	7.7%
	Middle	3	33.3%	39.3%	90	9.8%	37.8%	46.2%	8	21.6%	503	21.2%	47.1%	4	23.5%	43.3%	150	16.8%	36.8%	4	20.0%	39.4%	353	23.9%	31.9%
	Upper	4	44.4%	51.1%	747	81.0%	56.4%	37.7%	24	64.9%	1,631	68.8%	34.9%	10	58.8%	45.7%	624	69.7%	56.4%	14	70.0%	48.5%	1,007	68.3%	59.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.1%
	Total	*9*	*100%*	*100%*	*922*	*100%*	*100%*	*100%*	*37*	*100%*	*2,370*	*100%*	*100%*	*17*	*100%*	*100%*	*895*	*100%*	*100%*	*20*	*100%*	*100%*	*1,475*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: AR Fayetteville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.8%	0	0.0%	0.5%	0.7%	0	0.0%	0	0.0%	1.3%	0	0.0%	1.4%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	0.3%
	Moderate	0	0.0%	15.5%	0	0.0%	11.9%	15.4%	2	11.8%	55	4.7%	16.5%	2	28.6%	10.1%	55	10.5%	7.8%	0	0.0%	9.7%	0	0.0%	8.3%
	Middle	0	0.0%	39.2%	0	0.0%	37.1%	46.2%	5	29.4%	183	15.5%	47.1%	1	14.3%	51.2%	40	7.7%	43.1%	4	40.0%	48.0%	143	21.8%	42.1%
	Upper	4	100.0%	44.5%	534	100.0%	50.5%	37.7%	10	58.8%	941	79.8%	34.9%	4	57.1%	36.7%	427	81.8%	45.8%	6	60.0%	41.6%	514	78.2%	47.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	2.6%	0	0.0%	0.2%	0	0.0%	1.8%
	Total	*4*	*100%*	*100%*	*534*	*100%*	*100%*	*100%*	*17*	*100%*	*1,179*	*100%*	*100%*	*7*	*100%*	*100%*	*522*	*100%*	*100%*	*10*	*100%*	*100%*	*657*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.6%	0	0.0%	0.3%	0.7%	0	0.0%	0	0.0%	1.3%	0	0.0%	1.9%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	19.6%	0	0.0%	16.5%	15.4%	0	0.0%	0	0.0%	16.5%	0	0.0%	18.9%	0	0.0%	3.9%	0	0.0%	27.3%	0	0.0%	20.6%
	Middle	0	0.0%	46.0%	0	0.0%	44.2%	46.2%	0	0.0%	0	0.0%	47.1%	0	0.0%	56.6%	0	0.0%	11.5%	0	0.0%	54.5%	0	0.0%	55.5%
	Upper	0	0.0%	33.7%	0	0.0%	38.9%	37.7%	0	0.0%	0	0.0%	34.9%	0	0.0%	22.6%	0	0.0%	84.5%	0	0.0%	18.2%	0	0.0%	23.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	3	0.9%	0.5%	422	0.5%	1.1%	0.7%	5	1.1%	992	0.8%	1.3%	5	1.9%	1.4%	992	1.3%	1.9%	0	0.0%	1.1%	0	0.0%	1.1%
	Moderate	38	11.5%	10.7%	6,679	7.7%	8.4%	15.4%	57	13.1%	12,485	10.4%	16.5%	37	14.2%	12.8%	8,019	10.4%	9.6%	20	11.4%	13.0%	4,466	10.2%	10.7%
	Middle	120	36.4%	41.6%	28,940	33.2%	37.9%	46.2%	205	47.0%	57,890	48.0%	47.1%	110	42.3%	46.1%	32,841	42.7%	43.1%	95	54.0%	45.1%	25,049	57.4%	39.5%
	Upper	169	51.2%	47.2%	51,173	58.7%	52.6%	37.7%	169	38.8%	49,140	40.8%	34.9%	108	41.5%	39.4%	35,001	45.5%	45.0%	61	34.7%	40.6%	14,139	32.4%	48.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.3%
	Total	*330*	*100%*	*100%*	*87,214*	*100%*	*100%*	*100%*	*436*	*100%*	*120,507*	*100%*	*100%*	*260*	*100%*	*100%*	*76,853*	*100%*	*100%*	*176*	*100%*	*100%*	*43,654*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Fayetteville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	11	6.8%	4.6%	1,587	3.0%	2.6%	19.9%	15	5.6%	2,380	2.5%	20.4%	11	6.8%	3.9%	1,802	3.0%	1.9%	4	3.7%	3.2%	578	1.6%	1.5%
	Moderate	38	23.6%	14.4%	7,144	13.4%	10.5%	18.5%	56	20.9%	12,085	12.6%	18.2%	33	20.5%	13.3%	7,046	11.6%	9.3%	23	21.5%	13.4%	5,039	14.3%	9.1%
	Middle	30	18.6%	18.5%	6,863	12.9%	16.0%	20.3%	57	21.3%	15,359	16.0%	20.3%	35	21.7%	20.8%	9,359	15.4%	17.9%	22	20.6%	19.9%	6,000	17.0%	16.8%
	Upper	82	50.9%	40.5%	37,760	70.8%	48.9%	41.2%	140	52.2%	66,146	68.9%	41.1%	82	50.9%	41.5%	42,496	70.0%	50.8%	58	54.2%	40.9%	23,650	67.1%	50.3%
	Unknown	0	0.0%	22.0%	0	0.0%	22.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.5%	0	0.0%	20.1%	0	0.0%	22.6%	0	0.0%	22.3%
	Total	*161*	*100%*	*100%*	*53,354*	*100%*	*100%*	*100%*	*268*	*100%*	*95,970*	*100%*	*100%*	*161*	*100%*	*100%*	*60,703*	*100%*	*100%*	*107*	*100%*	*100%*	*35,267*	*100%*	*100%*
REFINANCE	Low	9	6.7%	5.9%	1,094	3.5%	3.1%	19.9%	7	11.3%	671	3.9%	20.4%	5	11.9%	9.7%	567	4.5%	4.9%	2	10.0%	9.0%	104	2.1%	2.8%
	Moderate	23	17.2%	12.7%	3,063	9.9%	8.5%	18.5%	14	22.6%	1,865	10.7%	18.2%	10	23.8%	17.7%	1,190	9.5%	12.2%	4	20.0%	16.2%	675	13.6%	6.3%
	Middle	26	19.4%	17.4%	4,570	14.8%	14.1%	20.3%	8	12.9%	1,045	6.0%	20.3%	7	16.7%	20.6%	1,020	8.2%	17.5%	1	5.0%	21.4%	25	0.5%	9.8%
	Upper	76	56.7%	42.7%	22,216	71.8%	51.6%	41.2%	33	53.2%	13,827	79.4%	41.1%	20	47.6%	37.0%	9,685	77.7%	48.4%	13	65.0%	35.6%	4,142	83.7%	26.3%
	Unknown	0	0.0%	21.3%	0	0.0%	22.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.0%	0	0.0%	17.0%	0	0.0%	17.8%	0	0.0%	54.9%
	Total	*134*	*100%*	*100%*	*30,943*	*100%*	*100%*	*100%*	*62*	*100%*	*17,408*	*100%*	*100%*	*42*	*100%*	*100%*	*12,462*	*100%*	*100%*	*20*	*100%*	*100%*	*4,946*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	9.1%	4.2%	88	6.0%	2.5%	19.9%	4	7.7%	85	2.4%	20.4%	3	9.1%	5.8%	75	3.3%	2.7%	1	5.3%	7.5%	10	0.8%	3.5%
	Moderate	2	9.1%	10.1%	60	4.1%	5.8%	18.5%	8	15.4%	377	10.5%	18.2%	6	18.2%	11.3%	325	14.3%	7.2%	2	10.5%	13.4%	52	4.0%	8.7%
	Middle	4	18.2%	17.5%	220	15.1%	12.1%	20.3%	17	32.7%	919	25.7%	20.3%	10	30.3%	18.1%	544	24.0%	14.3%	7	36.8%	19.4%	375	28.6%	13.0%
	Upper	14	63.6%	55.0%	1,093	74.8%	62.5%	41.2%	23	44.2%	2,199	61.4%	41.1%	14	42.4%	52.4%	1,327	58.4%	61.1%	9	47.4%	47.6%	872	66.6%	56.6%
	Unknown	0	0.0%	13.3%	0	0.0%	17.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.4%	0	0.0%	14.7%	0	0.0%	12.0%	0	0.0%	18.2%
	Total	*22*	*100%*	*100%*	*1,461*	*100%*	*100%*	*100%*	*52*	*100%*	*3,580*	*100%*	*100%*	*33*	*100%*	*100%*	*2,271*	*100%*	*100%*	*19*	*100%*	*100%*	*1,309*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.4%	0	0.0%	0.0%	19.9%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	0.1%
	Moderate	0	0.0%	0.4%	0	0.0%	0.0%	18.5%	0	0.0%	0	0.0%	18.2%	0	0.0%	2.3%	0	0.0%	0.4%	0	0.0%	1.1%	0	0.0%	0.3%
	Middle	0	0.0%	0.9%	0	0.0%	0.1%	20.3%	0	0.0%	0	0.0%	20.3%	0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	4.9%	0	0.0%	0.7%	41.2%	0	0.0%	0	0.0%	41.1%	0	0.0%	1.5%	0	0.0%	0.4%	0	0.0%	2.2%	0	0.0%	0.1%
	Unknown	0	0.0%	93.4%	0	0.0%	99.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.5%	0	0.0%	99.1%	0	0.0%	94.4%	0	0.0%	99.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	4.1%	0	0.0%	1.8%	19.9%	7	18.9%	323	13.6%	20.4%	3	17.6%	5.1%	136	15.2%	2.1%	4	20.0%	7.0%	187	12.7%	5.1%
	Moderate	3	33.3%	10.5%	93	10.1%	5.8%	18.5%	8	21.6%	409	17.3%	18.2%	4	23.5%	10.7%	205	22.9%	5.9%	4	20.0%	14.7%	204	13.8%	8.4%
	Middle	2	22.2%	14.8%	60	6.5%	8.6%	20.3%	2	5.4%	45	1.9%	20.3%	0	0.0%	20.4%	0	0.0%	14.4%	2	10.0%	23.9%	45	3.1%	16.7%
	Upper	4	44.4%	56.6%	769	83.4%	59.1%	41.2%	20	54.1%	1,593	67.2%	41.1%	10	58.8%	50.9%	554	61.9%	62.0%	10	50.0%	44.0%	1,039	70.4%	58.0%
	Unknown	0	0.0%	14.1%	0	0.0%	24.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.8%	0	0.0%	15.6%	0	0.0%	10.4%	0	0.0%	11.8%
	Total	*9*	*100%*	*100%*	*922*	*100%*	*100%*	*100%*	*37*	*100%*	*2,370*	*100%*	*100%*	*17*	*100%*	*100%*	*895*	*100%*	*100%*	*20*	*100%*	*100%*	*1,475*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Fayetteville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	10.2%	0	0.0%	7.2%	19.9%	0	0.0%	0	0.0%	20.4%	0	0.0%	8.1%	0	0.0%	7.1%	0	0.0%	9.5%	0	0.0%	4.8%
	Moderate	0	0.0%	12.2%	0	0.0%	8.6%	18.5%	4	23.5%	301	25.5%	18.2%	3	42.9%	17.3%	221	42.3%	11.3%	1	10.0%	14.6%	80	12.2%	8.9%
	Middle	1	25.0%	16.8%	215	40.3%	12.2%	20.3%	6	35.3%	195	16.5%	20.3%	1	14.3%	21.8%	35	6.7%	13.6%	5	50.0%	23.5%	160	24.4%	15.7%
	Upper	3	75.0%	51.9%	319	59.7%	63.2%	41.2%	7	41.2%	683	57.9%	41.1%	3	42.9%	47.6%	266	51.0%	59.5%	4	40.0%	46.6%	417	63.5%	62.0%
	Unknown	0	0.0%	8.9%	0	0.0%	8.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.2%	0	0.0%	8.4%	0	0.0%	5.8%	0	0.0%	8.6%
	Total	*4*	*100%*	*100%*	*534*	*100%*	*100%*	*100%*	*17*	*100%*	*1,179*	*100%*	*100%*	*7*	*100%*	*100%*	*522*	*100%*	*100%*	*10*	*100%*	*100%*	*657*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.2%	0	0.0%	0.9%	19.9%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.6%	0	0.0%	0.0%	18.5%	0	0.0%	0	0.0%	18.2%	0	0.0%	5.7%	0	0.0%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.2%	0	0.0%	1.4%	20.3%	0	0.0%	0	0.0%	20.3%	0	0.0%	1.9%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.2%	0	0.0%	2.9%	41.2%	0	0.0%	0	0.0%	41.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.7%	0	0.0%	94.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	92.5%	0	0.0%	96.3%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	22	6.7%	5.2%	2,769	3.2%	2.5%	19.9%	33	7.6%	3,459	2.9%	20.4%	22	8.5%	5.7%	2,580	3.4%	2.5%	11	6.3%	4.8%	879	2.0%	1.7%
	Moderate	66	20.0%	13.2%	10,360	11.9%	8.4%	18.5%	90	20.6%	15,037	12.5%	18.2%	56	21.5%	14.3%	8,987	11.7%	9.1%	34	19.3%	13.8%	6,050	13.9%	7.7%
	Middle	63	19.1%	17.7%	11,928	13.7%	13.3%	20.3%	90	20.6%	17,563	14.6%	20.3%	53	20.4%	20.4%	10,958	14.3%	16.2%	37	21.0%	20.2%	6,605	15.1%	13.7%
	Upper	179	54.2%	41.8%	62,157	71.3%	44.7%	41.2%	223	51.1%	84,448	70.1%	41.1%	129	49.6%	41.1%	54,328	70.7%	46.6%	94	53.4%	40.7%	30,120	69.0%	41.3%
	Unknown	0	0.0%	22.0%	0	0.0%	31.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.5%	0	0.0%	25.5%	0	0.0%	20.5%	0	0.0%	35.5%
	Total	*330*	*100%*	*100%*	*87,214*	*100%*	*100%*	*100%*	*436*	*100%*	*120,507*	*100%*	*100%*	*260*	*100%*	*100%*	*76,853*	*100%*	*100%*	*176*	*100%*	*100%*	*43,654*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AR Fayetteville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	5	6.0%	1.5%	1,570	14.3%	2.0%	1.9%	0	0.0%	0	0.0%	3.5%	0	0.0%	2.8%	0	0.0%	4.2%	0	0.0%	2.4%	0	0.0%	2.9%
	Moderate	9	10.8%	15.2%	747	6.8%	14.6%	16.7%	5	11.6%	2,359	23.4%	19.7%	2	14.3%	17.1%	1,004	25.8%	18.0%	3	10.3%	17.0%	1,355	21.9%	20.7%
	Middle	35	42.2%	44.4%	3,981	36.2%	42.8%	45.7%	17	39.5%	4,610	45.8%	40.9%	8	57.1%	42.1%	2,274	58.4%	42.5%	9	31.0%	41.6%	2,336	37.8%	42.1%
	Upper	34	41.0%	38.1%	4,701	42.7%	40.5%	35.7%	21	48.8%	3,105	30.8%	33.1%	4	28.6%	35.0%	617	15.8%	32.2%	17	58.6%	36.5%	2,488	40.3%	30.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.8%	0	0.0%	2.5%	0	0.0%	2.8%	0	0.0%	2.1%	0	0.0%	3.6%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*83*	*100%*	*100%*	*10,999*	*100%*	*100%*	*100%*	*43*	*100%*	*10,074*	*100%*	*100%*	*14*	*100%*	*100%*	*3,895*	*100%*	*100%*	*29*	*100%*	*100%*	*6,179*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	2.8%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.0%
	Moderate	0	0.0%	7.2%	0	0.0%	6.0%	10.1%	0	0.0%	0	0.0%	22.3%	0	0.0%	38.2%	0	0.0%	37.3%	0	0.0%	37.5%	0	0.0%	37.8%
	Middle	0	0.0%	77.0%	0	0.0%	74.8%	60.4%	0	0.0%	0	0.0%	53.9%	0	0.0%	50.3%	0	0.0%	51.2%	0	0.0%	49.9%	0	0.0%	47.0%
	Upper	0	0.0%	15.5%	0	0.0%	19.1%	29.0%	1	100.0%	160	100.0%	21.1%	0	0.0%	10.9%	0	0.0%	11.3%	1	100.0%	12.2%	160	100.0%	15.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.2%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*160*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*160*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Fayetteville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	51	61.4%	40.3%	1,907	17.3%	36.5%	91.8%	18	41.9%	1,387	13.8%	91.7%	7	50.0%	51.5%	977	25.1%	41.3%	11	37.9%	54.3%	410	6.6%	41.1%
		Over $1 Million	25	30.1%		8,654	78.7%		7.1%	19	44.2%	5,452	54.1%	7.2%	5	35.7%		2,443	62.7%		14	48.3%		3,009	48.7%	
		Total Rev. available	76	91.6%		10,561	96.0%		98.9%	37	86.0%	6,839	67.9%	98.8%	12	85.7%		3,420	87.8%		25	86.2%		3,419	55.3%	
		Rev. Not Known	7	8.4%		438	4.0%		1.1%	6	14.0%	3,235	32.1%	1.2%	2	14.3%		475	12.2%		4	13.8%		2,760	44.7%	
		Total	*83*	*100%*		*10,999*	*100%*		*100.0%*	*43*	*100%*	*10,074*	*100%*	*100%*	*14*	*100%*		*3,895*	*100%*		*29*	*100%*		*6,179*	*100%*	
	Loan Size	$100,000 or Less	59	71.1%	87.6%	1,189	10.8%	29.6%		25	58.1%	779	7.7%		7	50.0%	90.3%	156	4.0%	33.9%	18	62.1%	91.3%	623	10.1%	35.5%
		$100,001 - $250,000	9	10.8%	6.7%	1,549	14.1%	20.0%		5	11.6%	1,111	11.0%		3	21.4%	5.1%	725	18.6%	18.0%	2	6.9%	4.6%	386	6.2%	17.6%
		$250,001 - $1 Million	15	18.1%	5.7%	8,261	75.1%	50.5%		13	30.2%	8,184	81.2%		4	28.6%	4.6%	3,014	77.4%	48.1%	9	31.0%	4.0%	5,170	83.7%	46.9%
		Total	*83*	*100%*	*100.0%*	*10,999*	*100%*	*100.0%*		*43*	*100%*	*10,074*	*100%*		*14*	*100%*	*100%*	*3,895*	*100%*	*100%*	*29*	*100%*	*100%*	*6,179*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	48	94.1%		842	44.2%			17	94.4%	491	35.4%		6	85.7%		81	8.3%		11	100.0%		410	100.0%	
		$100,001 - $250,000	1	2.0%		200	10.5%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	2	3.9%		865	45.4%			1	5.6%	896	64.6%		1	14.3%		896	91.7%		0	0.0%		0	0.0%	
		Total	*51*	*100%*		*1,907*	*100%*			*18*	*100%*	*1,387*	*100%*		*7*	*100%*		*977*	*100%*		*11*	*100%*		*410*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	49.1%	0	0.0%	72.3%	97.6%	1	100.0%	160	100.0%	97.8%	0	0.0%	77.1%	0	0.0%	78.8%	1	100%	73.3%	160	100%	79.2%
		Over $1 Million	0	0.0%		0	0.0%		2.4%	0	0.0%	0	0.0%	2.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	1	100.0%	160	100.0%	100.0%	0	0.0%		0	0.0%		1	100.0%		160	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*1*	*100%*	*160*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*160*	*100%*	
	Loan Size	$100,000 or Less	0	0.0%	89.1%	0	0.0%	45.6%		0	0.0%	0	0.0%		0	0.0%	82.1%	0	0.0%	39.5%	0	0.0%	85.1%	0	0.0%	42.6%
		$100,001 - $250,000	0	0.0%	7.9%	0	0.0%	29.7%		1	100.0%	160	100.0%		0	0.0%	13.1%	0	0.0%	32.9%	1	100.0%	10.1%	160	100.0%	28.1%
		$250,001 - $500,000	0	0.0%	3.0%	0	0.0%	24.7%		0	0.0%	0	0.0%		0	0.0%	4.8%	0	0.0%	27.6%	0	0.0%	4.8%	0	0.0%	29.3%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*1*	*100%*	*160*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*160*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	100.0%	160	100.0%		0	0.0%		0	0.0%		1	100.0%		160	100.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*1*	*100%*	*160*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*160*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Ft. Smith

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	12	24.5%	18.9%	1,344	16.3%	11.5%	21.7%	14	32.6%	1,700	23.5%	20.9%	6	25.0%	20.8%	718	17.0%	13.4%	8	42.1%	20.8%	982	32.5%	12.9%
	Middle	16	32.7%	31.3%	2,830	34.2%	31.6%	29.8%	14	32.6%	2,886	39.8%	34.3%	9	37.5%	36.6%	2,109	50.0%	40.0%	5	26.3%	38.0%	777	25.7%	41.2%
	Upper	21	42.9%	49.8%	4,089	49.5%	56.9%	48.5%	15	34.9%	2,662	36.7%	44.8%	9	37.5%	42.6%	1,395	33.0%	46.6%	6	31.6%	41.2%	1,267	41.9%	45.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*49*	*100%*	*100%*	*8,263*	*100%*	*100%*	*100%*	*43*	*100%*	*7,248*	*100%*	*100%*	*24*	*100%*	*100%*	*4,222*	*100%*	*100%*	*19*	*100%*	*100%*	*3,026*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	6	14.3%	10.6%	407	8.3%	6.3%	21.7%	3	9.4%	268	8.0%	20.9%	3	14.3%	15.6%	268	10.8%	8.1%	0	0.0%	20.0%	0	0.0%	14.5%
	Middle	11	26.2%	31.7%	1,413	28.7%	32.5%	29.8%	6	18.8%	805	24.1%	34.3%	4	19.0%	36.3%	635	25.7%	37.7%	2	18.2%	33.7%	170	19.6%	37.3%
	Upper	25	59.5%	57.6%	3,104	63.0%	61.1%	48.5%	23	71.9%	2,268	67.9%	44.8%	14	66.7%	48.0%	1,572	63.5%	54.2%	9	81.8%	46.3%	696	80.4%	48.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*42*	*100%*	*100%*	*4,924*	*100%*	*100%*	*100%*	*32*	*100%*	*3,341*	*100%*	*100%*	*21*	*100%*	*100%*	*2,475*	*100%*	*100%*	*11*	*100%*	*100%*	*866*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	7.7%	24.2%	22	5.7%	17.6%	21.7%	4	22.2%	103	10.4%	20.9%	1	12.5%	20.3%	50	8.8%	16.3%	3	30.0%	22.7%	53	12.6%	15.9%
	Middle	6	46.2%	26.7%	138	35.8%	24.1%	29.8%	4	22.2%	76	7.7%	34.3%	0	0.0%	28.4%	0	0.0%	24.2%	4	40.0%	33.5%	76	18.0%	32.5%
	Upper	6	46.2%	49.1%	225	58.4%	58.3%	48.5%	10	55.6%	809	81.9%	44.8%	7	87.5%	51.3%	516	91.2%	59.6%	3	30.0%	43.8%	293	69.4%	51.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*13*	*100%*	*100%*	*385*	*100%*	*100%*	*100%*	*18*	*100%*	*988*	*100%*	*100%*	*8*	*100%*	*100%*	*566*	*100%*	*100%*	*10*	*100%*	*100%*	*422*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	51.3%	0	0.0%	20.1%	39.5%	0	0.0%	0	0.0%	41.8%	0	0.0%	58.0%	0	0.0%	31.9%	0	0.0%	71.4%	0	0.0%	58.9%
	Middle	0	0.0%	23.8%	0	0.0%	30.0%	25.3%	0	0.0%	0	0.0%	23.8%	0	0.0%	22.2%	0	0.0%	39.3%	0	0.0%	10.7%	0	0.0%	4.9%
	Upper	0	0.0%	25.0%	0	0.0%	49.9%	35.2%	0	0.0%	0	0.0%	34.3%	0	0.0%	19.8%	0	0.0%	28.8%	0	0.0%	17.9%	0	0.0%	36.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	75.0%	26.7%	60	54.5%	12.7%	21.7%	3	17.6%	303	24.4%	20.9%	1	20.0%	14.0%	22	8.8%	8.1%	2	16.7%	11.8%	281	28.3%	12.1%
	Middle	0	0.0%	26.7%	0	0.0%	19.2%	29.8%	3	17.6%	300	24.1%	34.3%	0	0.0%	30.0%	0	0.0%	26.1%	3	25.0%	29.1%	300	30.2%	27.9%
	Upper	1	25.0%	46.7%	50	45.5%	68.1%	48.5%	11	64.7%	640	51.5%	44.8%	4	80.0%	56.0%	227	91.2%	65.9%	7	58.3%	59.1%	413	41.5%	60.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*110*	*100%*	*100%*	*100%*	*17*	*100%*	*1,243*	*100%*	*100%*	*5*	*100%*	*100%*	*249*	*100%*	*100%*	*12*	*100%*	*100%*	*994*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Ft. Smith

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	14.3%	0	0.0%	8.7%	21.7%	1	14.3%	33	7.4%	20.9%	1	25.0%	13.9%	33	12.3%	8.2%	0	0.0%	13.2%	0	0.0%	13.7%
	Middle	0	0.0%	28.6%	0	0.0%	22.5%	29.8%	1	14.3%	96	21.6%	34.3%	1	25.0%	40.6%	96	35.8%	40.0%	0	0.0%	39.5%	0	0.0%	44.3%
	Upper	2	100.0%	57.1%	308	100.0%	68.8%	48.5%	5	71.4%	316	71.0%	44.8%	2	50.0%	45.5%	139	51.9%	51.8%	3	100.0%	47.3%	177	100.0%	42.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*308*	*100%*	*100%*	*100%*	*7*	*100%*	*445*	*100%*	*100%*	*4*	*100%*	*100%*	*268*	*100%*	*100%*	*3*	*100%*	*100%*	*177*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	33.0%	0	0.0%	23.9%	21.7%	0	0.0%	0	0.0%	20.9%	0	0.0%	40.0%	0	0.0%	32.5%	0	0.0%	64.3%	0	0.0%	53.8%
	Middle	0	0.0%	34.1%	0	0.0%	36.1%	29.8%	0	0.0%	0	0.0%	34.3%	0	0.0%	26.7%	0	0.0%	30.7%	0	0.0%	14.3%	0	0.0%	17.2%
	Upper	0	0.0%	33.0%	0	0.0%	40.0%	48.5%	0	0.0%	0	0.0%	44.8%	0	0.0%	33.3%	0	0.0%	36.8%	0	0.0%	21.4%	0	0.0%	29.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	22	20.0%	16.4%	1,833	13.1%	10.7%	21.7%	25	21.4%	2,407	18.1%	20.9%	12	19.4%	20.2%	1,091	14.0%	16.2%	13	23.6%	20.8%	1,316	24.0%	16.2%
	Middle	33	30.0%	31.2%	4,381	31.3%	31.6%	29.8%	28	23.9%	4,163	31.4%	34.3%	14	22.6%	35.6%	2,840	36.5%	38.9%	14	25.5%	36.3%	1,323	24.1%	38.0%
	Upper	55	50.0%	52.4%	7,776	55.6%	57.6%	48.5%	64	54.7%	6,695	50.5%	44.8%	36	58.1%	44.2%	3,849	49.5%	44.8%	28	50.9%	42.9%	2,846	51.9%	45.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*110*	*100%*	*100%*	*13,990*	*100%*	*100%*	*100%*	*117*	*100%*	*13,265*	*100%*	*100%*	*62*	*100%*	*100%*	*7,780*	*100%*	*100%*	*55*	*100%*	*100%*	*5,485*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Ft. Smith

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022							2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	8	16.3%	4.8%	828	10.0%	2.5%	22.2%	5	11.6%	506	7.0%	18.3%	2	8.3%	4.7%	178	4.2%	2.4%	3	15.8%	2.7%	328	10.8%	1.2%
	Moderate	16	32.7%	15.2%	2,017	24.4%	9.9%	17.2%	11	25.6%	1,441	19.9%	18.3%	3	12.5%	14.8%	280	6.6%	9.4%	8	42.1%	15.4%	1,161	38.4%	9.4%
	Middle	10	20.4%	18.2%	1,771	21.4%	15.3%	16.8%	12	27.9%	2,076	28.6%	20.7%	8	33.3%	20.7%	1,297	30.7%	17.7%	4	21.1%	18.9%	779	25.7%	15.8%
	Upper	15	30.6%	40.1%	3,647	44.1%	51.4%	43.8%	15	34.9%	3,225	44.5%	42.7%	11	45.8%	37.0%	2,467	58.4%	49.0%	4	21.1%	36.5%	758	25.0%	47.1%
	Unknown	0	0.0%	21.8%	0	0.0%	21.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.7%	0	0.0%	21.5%	0	0.0%	26.6%	0	0.0%	26.4%
	Total	*49*	*100%*	*100%*	*8,263*	*100%*	*100%*	*100%*	*43*	*100%*	*7,248*	*100%*	*100%*	*24*	*100%*	*100%*	*4,222*	*100%*	*100%*	*19*	*100%*	*100%*	*3,026*	*100%*	*100%*
REFINANCE	Low	3	7.1%	4.5%	213	4.3%	2.0%	22.2%	1	3.1%	86	2.6%	18.3%	1	4.8%	7.4%	86	3.5%	3.2%	0	0.0%	6.3%	0	0.0%	2.9%
	Moderate	5	11.9%	9.9%	351	7.1%	6.5%	17.2%	8	25.0%	742	22.2%	18.3%	4	19.0%	14.2%	274	11.1%	9.1%	4	36.4%	13.7%	468	54.0%	9.6%
	Middle	10	23.8%	16.2%	881	17.9%	12.6%	16.8%	8	25.0%	840	25.1%	20.7%	7	33.3%	21.6%	790	31.9%	17.7%	1	9.1%	17.2%	50	5.8%	14.5%
	Upper	24	57.1%	43.0%	3,479	70.7%	50.9%	43.8%	15	46.9%	1,673	50.1%	42.7%	9	42.9%	40.9%	1,325	53.5%	53.2%	6	54.5%	36.7%	348	40.2%	46.8%
	Unknown	0	0.0%	26.4%	0	0.0%	28.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.9%	0	0.0%	16.9%	0	0.0%	26.0%	0	0.0%	26.2%
	Total	*42*	*100%*	*100%*	*4,924*	*100%*	*100%*	*100%*	*32*	*100%*	*3,341*	*100%*	*100%*	*21*	*100%*	*100%*	*2,475*	*100%*	*100%*	*11*	*100%*	*100%*	*866*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	15.4%	7.3%	40	10.4%	2.5%	22.2%	2	11.1%	70	7.1%	18.3%	2	25.0%	7.6%	70	12.4%	4.2%	0	0.0%	4.0%	0	0.0%	2.6%
	Moderate	7	53.8%	21.2%	188	48.8%	13.7%	17.2%	4	22.2%	68	6.9%	18.3%	0	0.0%	13.2%	0	0.0%	8.9%	4	40.0%	17.6%	68	16.1%	10.6%
	Middle	2	15.4%	15.8%	57	14.8%	10.9%	16.8%	3	16.7%	152	15.4%	20.7%	2	25.0%	16.2%	141	24.9%	11.5%	1	10.0%	17.6%	11	2.6%	14.1%
	Upper	2	15.4%	44.2%	100	26.0%	54.3%	43.8%	9	50.0%	698	70.6%	42.7%	4	50.0%	52.3%	355	62.7%	61.3%	5	50.0%	53.4%	343	81.3%	67.5%
	Unknown	0	0.0%	11.5%	0	0.0%	18.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.7%	0	0.0%	14.1%	0	0.0%	7.4%	0	0.0%	5.3%
	Total	*13*	*100%*	*100%*	*385*	*100%*	*100%*	*100%*	*18*	*100%*	*988*	*100%*	*100%*	*8*	*100%*	*100%*	*566*	*100%*	*100%*	*10*	*100%*	*100%*	*422*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.2%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.2%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.3%	0	0.0%	0.5%	16.8%	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	5.0%	0	0.0%	2.8%	43.8%	0	0.0%	0	0.0%	42.7%	0	0.0%	4.9%	0	0.0%	2.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.8%	0	0.0%	96.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.1%	0	0.0%	97.8%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.2%	0	0.0%	1.4%	22.2%	0	0.0%	0	0.0%	18.3%	0	0.0%	5.0%	0	0.0%	2.3%	0	0.0%	0.9%	0	0.0%	0.4%
	Moderate	1	25.0%	15.6%	25	22.7%	9.1%	17.2%	4	23.5%	206	16.6%	18.3%	2	40.0%	11.0%	161	64.7%	8.2%	2	16.7%	11.8%	45	4.5%	8.6%
	Middle	1	25.0%	26.7%	25	22.7%	14.3%	16.8%	4	23.5%	127	10.2%	20.7%	0	0.0%	21.0%	0	0.0%	11.9%	4	33.3%	26.4%	127	12.8%	19.3%
	Upper	2	50.0%	53.3%	60	54.5%	74.1%	43.8%	9	52.9%	910	73.2%	42.7%	3	60.0%	57.0%	88	35.3%	66.4%	6	50.0%	55.5%	822	82.7%	68.1%
	Unknown	0	0.0%	2.2%	0	0.0%	1.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.0%	0	0.0%	11.2%	0	0.0%	5.5%	0	0.0%	3.6%
	Total	*4*	*100%*	*100%*	*110*	*100%*	*100%*	*100%*	*17*	*100%*	*1,243*	*100%*	*100%*	*5*	*100%*	*100%*	*249*	*100%*	*100%*	*12*	*100%*	*100%*	*994*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Ft. Smith

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022							2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	7.1%	0	0.0%	2.9%	22.2%	0	0.0%	0	0.0%	18.3%	0	0.0%	5.9%	0	0.0%	2.4%	0	0.0%	10.1%	0	0.0%	8.1%
	Moderate	0	0.0%	16.1%	0	0.0%	13.0%	17.2%	0	0.0%	0	0.0%	18.3%	0	0.0%	12.9%	0	0.0%	10.5%	0	0.0%	16.3%	0	0.0%	11.4%
	Middle	0	0.0%	21.4%	0	0.0%	13.8%	16.8%	1	14.3%	33	7.4%	20.7%	1	25.0%	25.7%	33	12.3%	17.4%	0	0.0%	22.5%	0	0.0%	28.1%
	Upper	2	100.0%	50.0%	308	100.0%	66.3%	43.8%	6	85.7%	412	92.6%	42.7%	3	75.0%	52.5%	235	87.7%	66.7%	3	100.0%	47.3%	177	100.0%	43.1%
	Unknown	0	0.0%	5.4%	0	0.0%	3.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.0%	0	0.0%	3.0%	0	0.0%	3.9%	0	0.0%	9.2%
	Total	*2*	*100%*	*100%*	*308*	*100%*	*100%*	*100%*	*7*	*100%*	*445*	*100%*	*100%*	*4*	*100%*	*100%*	*268*	*100%*	*100%*	*3*	*100%*	*100%*	*177*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.3%	0	0.0%	1.5%	22.2%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.4%	0	0.0%	3.4%	17.2%	0	0.0%	0	0.0%	18.3%	0	0.0%	2.2%	0	0.0%	2.1%	0	0.0%	7.1%	0	0.0%	9.4%
	Middle	0	0.0%	2.3%	0	0.0%	2.8%	16.8%	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.1%	0	0.0%	1.5%	43.8%	0	0.0%	0	0.0%	42.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	13.5%
	Unknown	0	0.0%	90.9%	0	0.0%	90.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.8%	0	0.0%	97.9%	0	0.0%	85.7%	0	0.0%	77.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	13	11.8%	4.6%	1,081	7.7%	2.0%	22.2%	8	6.8%	662	5.0%	18.3%	5	8.1%	5.4%	334	4.3%	2.1%	3	5.5%	3.6%	328	6.0%	1.5%
	Moderate	29	26.4%	12.8%	2,581	18.4%	7.6%	17.2%	27	23.1%	2,457	18.5%	18.3%	9	14.5%	13.9%	715	9.2%	7.4%	18	32.7%	15.0%	1,742	31.8%	8.9%
	Middle	23	20.9%	16.9%	2,734	19.5%	12.6%	16.8%	28	23.9%	3,228	24.3%	20.7%	18	29.0%	20.1%	2,261	29.1%	13.8%	10	18.2%	18.7%	967	17.6%	14.8%
	Upper	45	40.9%	40.4%	7,594	54.3%	45.9%	43.8%	54	46.2%	6,918	52.2%	42.7%	30	48.4%	38.6%	4,470	57.5%	40.6%	24	43.6%	38.5%	2,448	44.6%	44.7%
	Unknown	0	0.0%	25.2%	0	0.0%	31.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.0%	0	0.0%	36.2%	0	0.0%	24.3%	0	0.0%	30.1%
	Total	*110*	*100%*	*100%*	*13,990*	*100%*	*100%*	*100%*	*117*	*100%*	*13,265*	*100%*	*100%*	*62*	*100%*	*100%*	*7,780*	*100%*	*100%*	*55*	*100%*	*100%*	*5,485*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AR Ft. Smith

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	11	32.4%	26.5%	1,360	54.1%	23.4%	30.9%	6	24.0%	863	23.5%	31.2%	3	30.0%	26.3%	426	21.1%	24.4%	3	20.0%	27.9%	437	26.4%	28.6%
	Middle	15	44.1%	32.8%	975	38.8%	41.6%	29.2%	7	28.0%	883	24.1%	28.7%	3	30.0%	29.9%	218	10.8%	35.7%	4	26.7%	31.1%	665	40.2%	36.3%
	Upper	8	23.5%	39.7%	180	7.2%	34.9%	39.8%	12	48.0%	1,923	52.4%	40.2%	4	40.0%	42.9%	1,372	68.1%	39.7%	8	53.3%	40.4%	551	33.3%	35.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.0%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*34*	*100%*	*100%*	*2,515*	*100%*	*100%*	*100%*	*25*	*100%*	*3,669*	*100%*	*100%*	*10*	*100%*	*100%*	*2,016*	*100%*	*100%*	*15*	*100%*	*100%*	*1,653*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	9.8%	0	0.0%	0	0.0%	7.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	4.4%
	Middle	0	0.0%	31.6%	0	0.0%	51.8%	21.6%	0	0.0%	0	0.0%	41.9%	0	0.0%	41.2%	0	0.0%	50.3%	0	0.0%	50.0%	0	0.0%	62.0%
	Upper	2	100.0%	68.4%	9	100.0%	48.2%	68.6%	0	0.0%	0	0.0%	51.2%	0	0.0%	58.8%	0	0.0%	49.7%	0	0.0%	40.0%	0	0.0%	33.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*9*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Ft. Smith

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	23	67.6%	37.0%	793	31.5%	32.4%	87.6%	8	32.0%	337	9.2%	87.8%	3	30.0%	43.4%	28	1.4%	28.3%	5	33.3%	48.2%	309	18.7%	30.0%
		Over $1 Million	8	23.5%		1,652	65.7%		11.4%	14	56.0%	1,852	50.5%	11.4%	4	40.0%		508	25.2%		10	66.7%		1,344	81.3%	
		Total Rev. available	31	91.2%		2,445	97.2%		99.0%	22	88.0%	2,189	59.7%	99.1%	7	70.0%		536	26.6%		15	100.0%		1,653	100.0%	
		Rev. Not Known	3	8.8%		70	2.8%		1.0%	3	12.0%	1,480	40.3%	0.9%	3	30.0%		1,480	73.4%		0	0.0%		0	0.0%	
		Total	*34*	*100%*		*2,515*	*100%*		*100.0%*	*25*	*100%*	*3,669*	*100%*	*100%*	*10*	*100%*		*2,016*	*100%*		*15*	*100%*		*1,653*	*100%*	
	Loan Size	$100,000 or Less	28	82.4%	85.7%	764	30.4%	27.0%		15	60.0%	488	13.3%		6	60.0%	86.2%	136	6.7%	25.2%	9	60.0%	87.8%	352	21.3%	28.3%
		$100,001 - $250,000	4	11.8%	7.4%	759	30.2%	20.1%		5	20.0%	722	19.7%		1	10.0%	7.1%	160	7.9%	19.4%	4	26.7%	6.3%	562	34.0%	19.6%
		$250,001 - $1 Million	2	5.9%	6.9%	992	39.4%	52.9%		5	20.0%	2,459	67.0%		3	30.0%	6.6%	1,720	85.3%	55.4%	2	13.3%	5.9%	739	44.7%	52.2%
		Total	*34*	*100%*	*100.0%*	*2,515*	*100%*	*100.0%*		*25*	*100%*	*3,669*	*100%*		*10*	*100%*	*100%*	*2,016*	*100%*	*100%*	*15*	*100%*	*100%*	*1,653*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	21	91.3%		433	54.6%			6	75.0%	49	14.5%		3	100.0%		28	100.0%		3	60.0%		21	6.8%	
		$100,001 - $250,000	2	8.7%		360	45.4%			2	25.0%	288	85.5%		0	0.0%		0	0.0%		2	40.0%		288	93.2%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*23*	*100%*		*793*	*100%*			*8*	*100%*	*337*	*100%*		*3*	*100%*		*28*	*100%*		*5*	*100%*		*309*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	2	100.0%	55.3%	9	100.0%	90.4%	98.0%	0	0.0%	0	0.0%	97.7%	0	0.0%	55.9%	0	0.0%	85.8%	0	0.0%	50.0%	0	0.0%	57.8%
		Over $1 Million	0	0.0%		0	0.0%		2.0%	0	0.0%	0	0.0%	2.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	2	100.0%		9	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*9*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	2	100.0%	78.9%	9	100.0%	41.5%		0	0.0%	0	0.0%		0	0.0%	85.3%	0	0.0%	28.0%	0	0.0%	90.0%	0	0.0%	61.0%
		$100,001 - $250,000	0	0.0%	15.8%	0	0.0%	31.4%		0	0.0%	0	0.0%		0	0.0%	5.9%	0	0.0%	12.5%	0	0.0%	10.0%	0	0.0%	39.0%
		$250,001 - $500,000	0	0.0%	5.3%	0	0.0%	27.2%		0	0.0%	0	0.0%		0	0.0%	8.8%	0	0.0%	59.5%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*2*	*100%*	*100%*	*9*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%		9	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*9*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Hot Springs

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	3	6.0%	3.4%	266	2.4%	1.7%	3.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	4.0%	8.7%	278	2.5%	6.7%	11.8%	18	23.7%	1,946	12.9%	24.0%	11	28.2%	25.6%	1,307	19.1%	23.6%	7	18.9%	24.4%	639	7.8%	19.3%
	Middle	31	62.0%	47.4%	6,584	58.2%	42.1%	49.1%	40	52.6%	8,455	56.2%	54.3%	18	46.2%	49.8%	3,134	45.9%	51.7%	22	59.5%	49.1%	5,321	64.8%	52.9%
	Upper	14	28.0%	40.5%	4,176	36.9%	49.5%	35.6%	18	23.7%	4,635	30.8%	21.0%	10	25.6%	24.4%	2,385	34.9%	24.5%	8	21.6%	26.0%	2,250	27.4%	27.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.3%
	Total	*50*	*100%*	*100%*	*11,304*	*100%*	*100%*	*100%*	*76*	*100%*	*15,036*	*100%*	*100%*	*39*	*100%*	*100%*	*6,826*	*100%*	*100%*	*37*	*100%*	*100%*	*8,210*	*100%*	*100%*
REFINANCE	Low	3	5.1%	1.9%	377	4.0%	0.9%	3.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	7	11.9%	6.6%	1,327	14.2%	5.4%	11.8%	12	21.8%	1,089	15.7%	24.0%	3	10.7%	22.7%	271	7.3%	20.7%	9	33.3%	23.6%	818	25.3%	21.1%
	Middle	23	39.0%	44.2%	2,909	31.2%	38.8%	49.1%	28	50.9%	3,853	55.4%	54.3%	19	67.9%	54.5%	2,982	80.1%	58.0%	9	33.3%	48.6%	871	26.9%	50.5%
	Upper	26	44.1%	47.3%	4,722	50.6%	54.9%	35.6%	15	27.3%	2,016	29.0%	21.0%	6	21.4%	22.3%	471	12.6%	21.2%	9	33.3%	27.9%	1,545	47.8%	28.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*59*	*100%*	*100%*	*9,335*	*100%*	*100%*	*100%*	*55*	*100%*	*6,958*	*100%*	*100%*	*28*	*100%*	*100%*	*3,724*	*100%*	*100%*	*27*	*100%*	*100%*	*3,234*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	2.5%	3.6%	45	1.7%	1.9%	3.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	2.5%	5.5%	26	1.0%	3.9%	11.8%	12	14.8%	608	10.5%	24.0%	6	12.0%	20.0%	350	11.0%	16.0%	6	19.4%	21.3%	258	9.8%	16.7%
	Middle	26	65.0%	52.1%	1,782	66.3%	43.1%	49.1%	47	58.0%	3,348	57.8%	54.3%	30	60.0%	54.6%	2,079	65.6%	56.7%	17	54.8%	55.5%	1,269	48.3%	56.4%
	Upper	12	30.0%	38.8%	833	31.0%	51.0%	35.6%	22	27.2%	1,840	31.7%	21.0%	14	28.0%	24.9%	739	23.3%	27.1%	8	25.8%	22.0%	1,101	41.9%	26.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	1.2%	0	0.0%	0.9%
	Total	*40*	*100%*	*100%*	*2,686*	*100%*	*100%*	*100%*	*81*	*100%*	*5,796*	*100%*	*100%*	*50*	*100%*	*100%*	*3,168*	*100%*	*100%*	*31*	*100%*	*100%*	*2,628*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	25.0%	0	0.0%	6.3%	8.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	12.5%	0	0.0%	4.6%	25.4%	0	0.0%	0	0.0%	38.1%	0	0.0%	55.0%	0	0.0%	28.9%	0	0.0%	40.0%	0	0.0%	18.9%
	Middle	0	0.0%	34.4%	0	0.0%	13.1%	49.1%	0	0.0%	0	0.0%	48.2%	0	0.0%	35.0%	0	0.0%	63.6%	0	0.0%	60.0%	0	0.0%	81.1%
	Upper	0	0.0%	28.1%	0	0.0%	76.0%	17.5%	0	0.0%	0	0.0%	7.9%	0	0.0%	7.5%	0	0.0%	4.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.9%	0	0.0%	2.5%	0	0.0%	2.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	3.7%	0	0.0%	1.4%	3.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	7.4%	0	0.0%	2.5%	11.8%	4	33.3%	148	34.6%	24.0%	1	20.0%	14.7%	50	38.5%	12.8%	3	42.9%	15.9%	98	32.9%	7.7%
	Middle	6	75.0%	44.4%	243	53.1%	32.8%	49.1%	6	50.0%	205	47.9%	54.3%	4	80.0%	68.0%	80	61.5%	70.1%	2	28.6%	53.4%	125	41.9%	64.2%
	Upper	2	25.0%	44.4%	215	46.9%	63.3%	35.6%	2	16.7%	75	17.5%	21.0%	0	0.0%	17.3%	0	0.0%	17.1%	2	28.6%	30.7%	75	25.2%	28.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*100%*	*458*	*100%*	*100%*	*100%*	*12*	*100%*	*428*	*100%*	*100%*	*5*	*100%*	*100%*	*130*	*100%*	*100%*	*7*	*100%*	*100%*	*298*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Hot Springs

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	6.4%	0	0.0%	3.1%	3.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	20.0%	6.4%	15	5.9%	5.5%	11.8%	4	18.2%	144	6.4%	24.0%	1	8.3%	13.9%	15	1.1%	10.1%	3	30.0%	26.1%	129	14.5%	16.0%
	Middle	4	80.0%	53.2%	241	94.1%	54.0%	49.1%	14	63.6%	1,845	82.3%	54.3%	8	66.7%	56.9%	1,163	86.0%	66.7%	6	60.0%	46.6%	682	76.6%	47.8%
	Upper	0	0.0%	34.0%	0	0.0%	37.4%	35.6%	4	18.2%	253	11.3%	21.0%	3	25.0%	29.2%	174	12.9%	23.2%	1	10.0%	27.3%	79	8.9%	36.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*256*	*100%*	*100%*	*100%*	*22*	*100%*	*2,242*	*100%*	*100%*	*12*	*100%*	*100%*	*1,352*	*100%*	*100%*	*10*	*100%*	*100%*	*890*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	7.3%	0	0.0%	3.5%	11.8%	0	0.0%	0	0.0%	24.0%	0	0.0%	26.3%	0	0.0%	16.7%	0	0.0%	80.0%	0	0.0%	88.3%
	Middle	0	0.0%	43.9%	0	0.0%	40.0%	49.1%	0	0.0%	0	0.0%	54.3%	0	0.0%	57.9%	0	0.0%	67.9%	0	0.0%	20.0%	0	0.0%	11.7%
	Upper	0	0.0%	48.8%	0	0.0%	56.5%	35.6%	0	0.0%	0	0.0%	21.0%	0	0.0%	15.8%	0	0.0%	15.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	7	4.3%	2.9%	688	2.9%	1.6%	3.4%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	11	6.8%	7.6%	1,646	6.8%	6.0%	11.8%	50	20.3%	3,935	12.9%	24.0%	22	16.4%	24.3%	1,993	13.1%	22.9%	28	25.0%	24.0%	1,942	12.7%	19.3%
	Middle	90	55.6%	46.1%	11,759	48.9%	39.6%	49.1%	135	54.9%	17,706	58.1%	54.3%	79	59.0%	51.9%	9,438	62.1%	54.8%	56	50.0%	49.5%	8,268	54.2%	53.3%
	Upper	54	33.3%	43.4%	9,946	41.4%	52.9%	35.6%	61	24.8%	8,819	29.0%	21.0%	33	24.6%	23.5%	3,769	24.8%	22.0%	28	25.0%	26.1%	5,050	33.1%	27.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.2%
	Total	*162*	*100%*	*100%*	*24,039*	*100%*	*100%*	*100%*	*246*	*100%*	*30,460*	*100%*	*100%*	*134*	*100%*	*100%*	*15,200*	*100%*	*100%*	*112*	*100%*	*100%*	*15,260*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Hot Springs

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022							2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	8.0%	5.1%	346	3.1%	2.4%	23.2%	5	6.6%	450	3.0%	20.6%	2	5.1%	3.3%	253	3.7%	1.6%	3	8.1%	5.6%	197	2.4%	2.6%
	Moderate	14	28.0%	15.6%	1,794	15.9%	10.0%	16.7%	18	23.7%	2,393	15.9%	17.9%	8	20.5%	12.8%	922	13.5%	7.6%	10	27.0%	14.4%	1,471	17.9%	8.8%
	Middle	9	18.0%	17.5%	1,588	14.0%	14.2%	19.6%	14	18.4%	1,917	12.7%	23.3%	8	20.5%	16.7%	958	14.0%	12.5%	6	16.2%	18.3%	959	11.7%	14.7%
	Upper	23	46.0%	41.0%	7,576	67.0%	50.9%	40.4%	39	51.3%	10,276	68.3%	38.1%	21	53.8%	46.6%	4,693	68.8%	58.1%	18	48.6%	41.0%	5,583	68.0%	54.1%
	Unknown	0	0.0%	20.8%	0	0.0%	22.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.5%	0	0.0%	20.3%	0	0.0%	20.7%	0	0.0%	19.9%
	Total	*50*	*100%*	*100%*	*11,304*	*100%*	*100%*	*100%*	*76*	*100%*	*15,036*	*100%*	*100%*	*39*	*100%*	*100%*	*6,826*	*100%*	*100%*	*37*	*100%*	*100%*	*8,210*	*100%*	*100%*
REFINANCE	Low	3	5.1%	5.9%	190	2.0%	2.7%	23.2%	3	5.5%	120	1.7%	20.6%	1	3.6%	6.6%	25	0.7%	3.0%	2	7.4%	9.0%	95	2.9%	4.7%
	Moderate	16	27.1%	15.2%	1,305	14.0%	9.3%	16.7%	16	29.1%	1,110	16.0%	17.9%	6	21.4%	14.9%	450	12.1%	8.8%	10	37.0%	16.4%	660	20.4%	10.5%
	Middle	19	32.2%	17.0%	2,483	26.6%	13.3%	19.6%	13	23.6%	1,380	19.8%	23.3%	11	39.3%	21.9%	1,180	31.7%	17.3%	2	7.4%	20.2%	200	6.2%	18.7%
	Upper	21	35.6%	39.2%	5,357	57.4%	50.8%	40.4%	23	41.8%	4,348	62.5%	38.1%	10	35.7%	41.6%	2,069	55.6%	54.0%	13	48.1%	35.0%	2,279	70.5%	43.5%
	Unknown	0	0.0%	22.8%	0	0.0%	23.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.0%	0	0.0%	16.9%	0	0.0%	19.3%	0	0.0%	22.6%
	Total	*59*	*100%*	*100%*	*9,335*	*100%*	*100%*	*100%*	*55*	*100%*	*6,958*	*100%*	*100%*	*28*	*100%*	*100%*	*3,724*	*100%*	*100%*	*27*	*100%*	*100%*	*3,234*	*100%*	*100%*
HOME IMPROVEMENT	Low	6	15.0%	7.9%	189	7.0%	3.3%	23.2%	11	13.6%	574	9.9%	20.6%	4	8.0%	4.9%	418	13.2%	4.3%	7	22.6%	12.2%	156	5.9%	5.4%
	Moderate	6	15.0%	11.5%	337	12.5%	6.3%	16.7%	16	19.8%	506	8.7%	17.9%	10	20.0%	13.2%	297	9.4%	9.0%	6	19.4%	14.6%	209	8.0%	7.9%
	Middle	11	27.5%	22.4%	463	17.2%	15.5%	19.6%	24	29.6%	1,116	19.3%	23.3%	15	30.0%	16.6%	638	20.1%	12.0%	9	29.0%	16.5%	478	18.2%	12.3%
	Upper	17	42.5%	49.7%	1,697	63.2%	63.0%	40.4%	30	37.0%	3,600	62.1%	38.1%	21	42.0%	56.6%	1,815	57.3%	61.8%	9	29.0%	45.1%	1,785	67.9%	59.0%
	Unknown	0	0.0%	8.5%	0	0.0%	11.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.8%	0	0.0%	13.0%	0	0.0%	11.6%	0	0.0%	15.4%
	Total	*40*	*100%*	*100%*	*2,686*	*100%*	*100%*	*100%*	*81*	*100%*	*5,796*	*100%*	*100%*	*50*	*100%*	*100%*	*3,168*	*100%*	*100%*	*31*	*100%*	*100%*	*2,628*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.2%	0	0.0%	0	0.0%	20.6%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.7%	0	0.0%	0	0.0%	17.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	6.3%	0	0.0%	0.7%	19.6%	0	0.0%	0	0.0%	23.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	9.4%	0	0.0%	11.2%	40.4%	0	0.0%	0	0.0%	38.1%	0	0.0%	7.5%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	84.4%	0	0.0%	88.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	90.0%	0	0.0%	98.9%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	12.5%	5.6%	52	11.4%	2.8%	23.2%	3	25.0%	93	21.7%	20.6%	1	20.0%	9.3%	10	7.7%	8.0%	2	28.6%	14.8%	83	27.9%	7.9%
	Moderate	2	25.0%	11.1%	65	14.2%	5.5%	16.7%	2	16.7%	75	17.5%	17.9%	1	20.0%	5.3%	50	38.5%	3.2%	1	14.3%	14.8%	25	8.4%	9.4%
	Middle	1	12.5%	20.4%	17	3.7%	16.9%	19.6%	5	41.7%	185	43.2%	23.3%	3	60.0%	20.0%	70	53.8%	8.9%	2	28.6%	14.8%	115	38.6%	10.7%
	Upper	4	50.0%	55.6%	324	70.7%	62.7%	40.4%	2	16.7%	75	17.5%	38.1%	0	0.0%	54.7%	0	0.0%	68.6%	2	28.6%	50.0%	75	25.2%	60.8%
	Unknown	0	0.0%	7.4%	0	0.0%	12.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.7%	0	0.0%	11.4%	0	0.0%	5.7%	0	0.0%	11.3%
	Total	*8*	*100%*	*100%*	*458*	*100%*	*100%*	*100%*	*12*	*100%*	*428*	*100%*	*100%*	*5*	*100%*	*100%*	*130*	*100%*	*100%*	*7*	*100%*	*100%*	*298*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Hot Springs

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022							2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	20.0%	8.5%	15	5.9%	4.7%	23.2%	7	31.8%	285	12.7%	20.6%	4	33.3%	12.5%	153	11.3%	8.2%	3	30.0%	12.5%	132	14.8%	7.2%
	Moderate	3	60.0%	29.8%	166	64.8%	21.7%	16.7%	3	13.6%	90	4.0%	17.9%	1	8.3%	13.9%	40	3.0%	11.0%	2	20.0%	17.0%	50	5.6%	10.6%
	Middle	0	0.0%	8.5%	0	0.0%	7.5%	19.6%	5	22.7%	559	24.9%	23.3%	3	25.0%	15.3%	230	17.0%	9.5%	2	20.0%	21.6%	329	37.0%	18.3%
	Upper	1	20.0%	51.1%	75	29.3%	63.8%	40.4%	7	31.8%	1,308	58.3%	38.1%	4	33.3%	51.4%	929	68.7%	51.3%	3	30.0%	43.2%	379	42.6%	60.7%
	Unknown	0	0.0%	2.1%	0	0.0%	2.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.9%	0	0.0%	19.9%	0	0.0%	5.7%	0	0.0%	3.1%
	Total	*5*	*100%*	*100%*	*256*	*100%*	*100%*	*100%*	*22*	*100%*	*2,242*	*100%*	*100%*	*12*	*100%*	*100%*	*1,352*	*100%*	*100%*	*10*	*100%*	*100%*	*890*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.4%	0	0.0%	1.2%	23.2%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.7%	0	0.0%	0	0.0%	17.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	23.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	31.2%
	Upper	0	0.0%	4.9%	0	0.0%	3.0%	40.4%	0	0.0%	0	0.0%	38.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	92.7%	0	0.0%	95.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	80.0%	0	0.0%	68.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	15	9.3%	5.5%	792	3.3%	2.5%	23.2%	29	11.8%	1,522	5.0%	20.6%	12	9.0%	4.7%	859	5.7%	2.0%	17	15.2%	7.3%	663	4.3%	3.2%
	Moderate	41	25.3%	15.1%	3,667	15.3%	9.3%	16.7%	55	22.4%	4,174	13.7%	17.9%	26	19.4%	13.0%	1,759	11.6%	7.3%	29	25.9%	14.8%	2,415	15.8%	8.9%
	Middle	40	24.7%	17.2%	4,551	18.9%	13.2%	19.6%	61	24.8%	5,157	16.9%	23.3%	40	29.9%	17.9%	3,076	20.2%	12.6%	21	18.8%	18.4%	2,081	13.6%	15.0%
	Upper	66	40.7%	40.3%	15,029	62.5%	49.3%	40.4%	101	41.1%	19,607	64.4%	38.1%	56	41.8%	45.4%	9,506	62.5%	52.4%	45	40.2%	40.4%	10,101	66.2%	51.3%
	Unknown	0	0.0%	21.9%	0	0.0%	25.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.0%	0	0.0%	25.6%	0	0.0%	19.1%	0	0.0%	21.6%
	Total	*162*	*100%*	*100%*	*24,039*	*100%*	*100%*	*100%*	*246*	*100%*	*30,460*	*100%*	*100%*	*134*	*100%*	*100%*	*15,200*	*100%*	*100%*	*112*	*100%*	*100%*	*15,260*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AR Hot Springs

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	9	9.8%	4.8%	215	3.5%	3.3%	6.9%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	26	28.3%	19.9%	2,473	40.2%	23.8%	19.0%	10	34.5%	586	13.6%	31.6%	3	25.0%	29.1%	110	6.8%	29.2%	7	41.2%	28.9%	476	17.8%	28.5%
	Middle	44	47.8%	43.6%	2,983	48.4%	45.7%	44.0%	12	41.4%	2,012	46.8%	49.6%	6	50.0%	50.7%	638	39.3%	52.5%	6	35.3%	50.0%	1,374	51.4%	51.8%
	Upper	13	14.1%	31.1%	487	7.9%	27.0%	30.1%	2	6.9%	197	4.6%	17.2%	1	8.3%	17.9%	127	7.8%	14.5%	1	5.9%	18.6%	70	2.6%	17.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	5	17.2%	1,505	35.0%	1.6%	2	16.7%	1.8%	750	46.2%	3.5%	3	17.6%	2.0%	755	28.2%	2.4%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*92*	*100%*	*100%*	*6,158*	*100%*	*100%*	*100%*	*29*	*100%*	*4,300*	*100%*	*100%*	*12*	*100%*	*100%*	*1,625*	*100%*	*100%*	*17*	*100%*	*100%*	*2,675*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	4.3%	0	0.0%	2.8%	8.5%	3	100.0%	217	100.0%	20.0%	0	0.0%	24.2%	0	0.0%	36.0%	3	100.0%	37.8%	217	100.0%	52.6%
	Middle	1	100.0%	34.8%	7	100.0%	19.3%	42.6%	0	0.0%	0	0.0%	58.0%	0	0.0%	48.5%	0	0.0%	55.1%	0	0.0%	40.5%	0	0.0%	32.0%
	Upper	0	0.0%	60.9%	0	0.0%	77.9%	46.8%	0	0.0%	0	0.0%	22.0%	0	0.0%	27.3%	0	0.0%	8.9%	0	0.0%	21.6%	0	0.0%	15.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*7*	*100%*	*100%*	*100%*	*3*	*100%*	*217*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*217*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Hot Springs

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	61	66.3%	41.6%	1,168	19.0%	40.7%	92.8%	18	62.1%	1,025	23.8%	92.9%	9	75.0%	51.3%	275	16.9%	50.2%	9	52.9%	52.3%	750	28.0%	48.2%
		Over $1 Million	25	27.2%		4,879	79.2%		6.4%	10	34.5%	3,205	74.5%	6.1%	3	25.0%		1,350	83.1%		7	41.2%		1,855	69.3%	
		Total Rev. available	86	93.5%		6,047	98.2%		99.1%	28	96.6%	4,230	98.4%	99.0%	12	100.0%		1,625	100.0%		16	94.1%		2,605	97.4%	
		Rev. Not Known	6	6.5%		111	1.8%		0.9%	1	3.4%	70	1.6%	1.0%	0	0.0%		0	0.0%		1	5.9%		70	2.6%	
		Total	*92*	*100%*		*6,158*	*100%*		*100.0%*	*29*	*100%*	*4,300*	*100%*	*100%*	*12*	*100%*		*1,625*	*100%*		*17*	*100%*		*2,675*	*100%*	
	Loan Size	$100,000 or Less	72	78.3%	89.0%	1,500	24.4%	30.4%		17	58.6%	405	9.4%		8	66.7%	91.7%	148	9.1%	33.1%	9	52.9%	92.6%	257	9.6%	35.5%
		$100,001 - $250,000	16	17.4%	7.0%	2,928	47.5%	25.5%		7	24.1%	1,277	29.7%		2	16.7%	4.6%	377	23.2%	19.3%	5	29.4%	3.7%	900	33.6%	15.8%
		$250,001 - $1 Million	4	4.3%	4.0%	1,730	28.1%	44.0%		5	17.2%	2,618	60.9%		2	16.7%	3.8%	1,100	67.7%	47.5%	3	17.6%	3.7%	1,518	56.7%	48.7%
		Total	*92*	*100%*	*100.0%*	*6,158*	*100%*	*100.0%*		*29*	*100%*	*4,300*	*100%*		*12*	*100%*	*100%*	*1,625*	*100%*	*100%*	*17*	*100%*	*100%*	*2,675*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	60	98.4%		1,062	90.9%			15	83.3%	330	32.2%		8	88.9%		148	53.8%		7	77.8%		182	24.3%	
		$100,001 - $250,000	1	1.6%		106	9.1%			2	11.1%	277	27.0%		1	11.1%		127	46.2%		1	11.1%		150	20.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	5.6%	418	40.8%		0	0.0%		0	0.0%		1	11.1%		418	55.7%	
		Total	*61*	*100%*		*1,168*	*100%*			*18*	*100%*	*1,025*	*100%*		*9*	*100%*		*275*	*100%*		*9*	*100%*		*750*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	1	100.0%	47.8%	7	100.0%	65.7%	97.9%	2	66.7%	117	53.9%	98.0%	0	0.0%	57.6%	0	0.0%	62.8%	2	67%	62.2%	117	54%	64.0%
		Over $1 Million	0	0.0%		0	0.0%		2.1%	1	33.3%	100	46.1%	2.0%	0	0.0%		0	0.0%		1	33.3%		100	46.1%	
		Total Rev. available	1	100.0%		7	100.0%		100.0%	3	100.0%	217	100.0%	100.0%	0	0.0%		0	0.0%		3	100.0%		217	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*7*	*100%*		*100%*	*3*	*100%*	*217*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*3*	*100%*		*217*	*100%*	
	Loan Size	$100,000 or Less	1	100.0%	87.0%	7	100.0%	41.3%		3	100.0%	217	100.0%		0	0.0%	81.8%	0	0.0%	34.7%	3	100.0%	94.6%	217	100.0%	80.1%
		$100,001 - $250,000	0	0.0%	6.5%	0	0.0%	18.6%		0	0.0%	0	0.0%		0	0.0%	15.2%	0	0.0%	45.0%	0	0.0%	5.4%	0	0.0%	19.9%
		$250,001 - $500,000	0	0.0%	6.5%	0	0.0%	40.1%		0	0.0%	0	0.0%		0	0.0%	3.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*1*	*100%*	*100%*	*7*	*100%*	*100%*		*3*	*100%*	*217*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*217*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		7	100.0%			2	100.0%	117	100.0%		0	0.0%		0	0.0%		2	100.0%		117	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*7*	*100%*			*2*	*100%*	*117*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*2*	*100%*		*117*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Jonesboro

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	4.2%	2.7%	68	1.6%	1.9%	3.0%	1	2.3%	90	1.1%	0.5%	1	3.7%	0.7%	90	1.8%	0.4%	0	0.0%	0.6%	0	0.0%	0.4%
	Moderate	3	12.5%	8.4%	250	5.8%	6.7%	9.9%	10	23.3%	1,650	20.0%	16.7%	6	22.2%	16.8%	982	19.2%	13.2%	4	25.0%	18.5%	668	21.2%	14.5%
	Middle	10	41.7%	54.0%	1,959	45.8%	48.4%	58.5%	12	27.9%	1,869	22.6%	39.2%	9	33.3%	37.3%	1,454	28.5%	32.7%	3	18.8%	38.9%	415	13.2%	34.7%
	Upper	10	41.7%	34.9%	2,004	46.8%	43.0%	28.6%	20	46.5%	4,653	56.3%	43.6%	11	40.7%	45.2%	2,584	50.6%	53.8%	9	56.3%	42.0%	2,069	65.6%	50.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*24*	*100%*	*100%*	*4,281*	*100%*	*100%*	*100%*	*43*	*100%*	*8,262*	*100%*	*100%*	*27*	*100%*	*100%*	*5,110*	*100%*	*100%*	*16*	*100%*	*100%*	*3,152*	*100%*	*100%*
REFINANCE	Low	0	0.0%	2.2%	0	0.0%	1.9%	3.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	0.5%	0	0.0%	0.1%
	Moderate	5	10.9%	7.5%	399	6.9%	7.0%	9.9%	5	23.8%	321	18.7%	16.7%	2	13.3%	17.7%	145	10.5%	13.0%	3	50.0%	19.6%	176	53.2%	18.3%
	Middle	29	63.0%	52.9%	3,552	61.6%	47.5%	58.5%	6	28.6%	312	18.2%	39.2%	4	26.7%	29.9%	202	14.6%	26.8%	2	33.3%	36.6%	110	33.2%	29.6%
	Upper	12	26.1%	37.4%	1,817	31.5%	43.6%	28.6%	10	47.6%	1,081	63.1%	43.6%	9	60.0%	52.0%	1,036	74.9%	59.7%	1	16.7%	43.3%	45	13.6%	51.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*46*	*100%*	*100%*	*5,768*	*100%*	*100%*	*100%*	*21*	*100%*	*1,714*	*100%*	*100%*	*15*	*100%*	*100%*	*1,383*	*100%*	*100%*	*6*	*100%*	*100%*	*331*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	4.9%	0	0.0%	7.8%	3.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	1.7%
	Moderate	2	12.5%	8.2%	82	13.6%	6.7%	9.9%	4	12.5%	129	8.3%	16.7%	1	6.3%	15.3%	12	2.1%	14.5%	3	18.8%	23.6%	117	11.8%	18.2%
	Middle	10	62.5%	60.7%	311	51.4%	53.9%	58.5%	16	50.0%	659	42.2%	39.2%	9	56.3%	34.0%	358	62.6%	20.9%	7	43.8%	29.1%	301	30.4%	29.3%
	Upper	4	25.0%	26.2%	212	35.0%	31.6%	28.6%	12	37.5%	774	49.6%	43.6%	6	37.5%	50.7%	202	35.3%	64.5%	6	37.5%	45.5%	572	57.8%	50.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*16*	*100%*	*100%*	*605*	*100%*	*100%*	*100%*	*32*	*100%*	*1,562*	*100%*	*100%*	*16*	*100%*	*100%*	*572*	*100%*	*100%*	*16*	*100%*	*100%*	*990*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	11.5%	0	0.0%	9.2%	28.5%	0	0.0%	0	0.0%	18.4%	0	0.0%	22.6%	0	0.0%	12.6%	0	0.0%	9.7%	0	0.0%	6.4%
	Moderate	0	0.0%	25.6%	0	0.0%	45.2%	38.6%	0	0.0%	0	0.0%	36.7%	0	0.0%	35.5%	0	0.0%	58.5%	0	0.0%	41.9%	0	0.0%	41.0%
	Middle	0	0.0%	48.7%	0	0.0%	28.2%	24.7%	0	0.0%	0	0.0%	35.8%	0	0.0%	27.4%	0	0.0%	17.6%	0	0.0%	41.9%	0	0.0%	52.0%
	Upper	0	0.0%	14.1%	0	0.0%	17.4%	8.3%	0	0.0%	0	0.0%	9.2%	0	0.0%	14.5%	0	0.0%	11.3%	0	0.0%	6.5%	0	0.0%	0.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.8%	0	0.0%	2.2%	3.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.8%	0	0.0%	0.9%	9.9%	1	16.7%	35	16.7%	16.7%	1	20.0%	9.7%	35	17.9%	12.8%	0	0.0%	12.5%	0	0.0%	6.1%
	Middle	1	50.0%	38.9%	15	53.6%	18.0%	58.5%	2	33.3%	40	19.1%	39.2%	2	40.0%	37.1%	40	20.5%	27.1%	0	0.0%	35.7%	0	0.0%	23.5%
	Upper	1	50.0%	55.6%	13	46.4%	78.8%	28.6%	3	50.0%	134	64.1%	43.6%	2	40.0%	53.2%	120	61.5%	60.1%	1	100.0%	51.8%	14	100.0%	70.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*28*	*100%*	*100%*	*100%*	*6*	*100%*	*209*	*100%*	*100%*	*5*	*100%*	*100%*	*195*	*100%*	*100%*	*1*	*100%*	*100%*	*14*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Jonesboro

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	4.0%	0	0.0%	4.4%	3.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	100.0%	6.0%	100	100.0%	5.5%	9.9%	1	25.0%	38	19.4%	16.7%	0	0.0%	10.8%	0	0.0%	6.6%	1	33.3%	16.2%	38	22.4%	10.8%
	Middle	0	0.0%	64.0%	0	0.0%	56.1%	58.5%	0	0.0%	0	0.0%	39.2%	0	0.0%	41.5%	0	0.0%	47.9%	0	0.0%	36.5%	0	0.0%	28.1%
	Upper	0	0.0%	26.0%	0	0.0%	33.9%	28.6%	3	75.0%	158	80.6%	43.6%	1	100.0%	47.7%	26	100.0%	45.5%	2	66.7%	47.3%	132	77.6%	61.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*100*	*100%*	*100%*	*100%*	*4*	*100%*	*196*	*100%*	*100%*	*1*	*100%*	*100%*	*26*	*100%*	*100%*	*3*	*100%*	*100%*	*170*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.9%	0	0.0%	1.1%	3.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	17.3%	0	0.0%	10.3%	9.9%	0	0.0%	0	0.0%	16.7%	0	0.0%	30.4%	0	0.0%	31.7%	0	0.0%	50.0%	0	0.0%	32.2%
	Middle	0	0.0%	55.8%	0	0.0%	54.7%	58.5%	0	0.0%	0	0.0%	39.2%	0	0.0%	34.8%	0	0.0%	37.7%	0	0.0%	25.0%	0	0.0%	20.8%
	Upper	0	0.0%	25.0%	0	0.0%	33.9%	28.6%	0	0.0%	0	0.0%	43.6%	0	0.0%	34.8%	0	0.0%	30.5%	0	0.0%	25.0%	0	0.0%	47.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	1.1%	2.7%	68	0.6%	2.8%	3.0%	1	0.9%	90	0.8%	0.5%	1	1.6%	0.9%	90	1.2%	2.2%	0	0.0%	0.7%	0	0.0%	0.6%
	Moderate	11	12.4%	8.3%	831	7.7%	11.4%	9.9%	21	19.8%	2,173	18.2%	16.7%	10	15.6%	17.1%	1,174	16.1%	20.1%	11	26.2%	19.2%	999	21.5%	16.3%
	Middle	50	56.2%	53.6%	5,837	54.1%	45.7%	58.5%	36	34.0%	2,880	24.1%	39.2%	24	37.5%	35.3%	2,054	28.2%	29.1%	12	28.6%	37.8%	826	17.7%	34.3%
	Upper	27	30.3%	35.4%	4,046	37.5%	40.1%	28.6%	48	45.3%	6,800	56.9%	43.6%	29	45.3%	46.6%	3,968	54.5%	48.6%	19	45.2%	42.3%	2,832	60.8%	48.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*89*	*100%*	*100%*	*10,782*	*100%*	*100%*	*100%*	*106*	*100%*	*11,943*	*100%*	*100%*	*64*	*100%*	*100%*	*7,286*	*100%*	*100%*	*42*	*100%*	*100%*	*4,657*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Jonesboro

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022							2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	12.5%	3.0%	240	5.6%	1.5%	19.9%	2	4.7%	140	1.7%	20.7%	1	3.7%	4.7%	10	0.2%	2.5%	1	6.3%	3.7%	130	4.1%	1.7%
	Moderate	4	16.7%	12.5%	486	11.4%	8.7%	16.9%	10	23.3%	1,247	15.1%	15.9%	6	22.2%	15.8%	829	16.2%	11.6%	4	25.0%	12.3%	418	13.3%	8.8%
	Middle	6	25.0%	18.1%	990	23.1%	16.1%	19.4%	12	27.9%	1,940	23.5%	19.5%	9	33.3%	18.7%	1,468	28.7%	16.4%	3	18.8%	19.6%	472	15.0%	16.9%
	Upper	11	45.8%	38.5%	2,565	59.9%	48.5%	43.9%	19	44.2%	4,935	59.7%	43.8%	11	40.7%	33.2%	2,803	54.9%	44.7%	8	50.0%	32.3%	2,132	67.6%	42.2%
	Unknown	0	0.0%	27.9%	0	0.0%	25.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	27.6%	0	0.0%	24.8%	0	0.0%	32.0%	0	0.0%	30.3%
	Total	*24*	*100%*	*100%*	*4,281*	*100%*	*100%*	*100%*	*43*	*100%*	*8,262*	*100%*	*100%*	*27*	*100%*	*100%*	*5,110*	*100%*	*100%*	*16*	*100%*	*100%*	*3,152*	*100%*	*100%*
REFINANCE	Low	2	4.3%	2.8%	159	2.8%	1.3%	19.9%	5	23.8%	263	15.3%	20.7%	4	26.7%	8.2%	201	14.5%	4.1%	1	16.7%	7.2%	62	18.7%	2.6%
	Moderate	10	21.7%	9.3%	780	13.5%	5.9%	16.9%	7	33.3%	508	29.6%	15.9%	6	40.0%	13.8%	449	32.5%	8.7%	1	16.7%	12.6%	59	17.8%	7.6%
	Middle	11	23.9%	15.0%	921	16.0%	11.6%	19.4%	3	14.3%	274	16.0%	19.5%	2	13.3%	20.1%	219	15.8%	15.5%	1	16.7%	15.8%	55	16.6%	11.4%
	Upper	23	50.0%	42.9%	3,908	67.8%	51.5%	43.9%	6	28.6%	669	39.0%	43.8%	3	20.0%	38.8%	514	37.2%	52.4%	3	50.0%	42.4%	155	46.8%	52.7%
	Unknown	0	0.0%	30.0%	0	0.0%	29.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.1%	0	0.0%	19.2%	0	0.0%	21.9%	0	0.0%	25.7%
	Total	*46*	*100%*	*100%*	*5,768*	*100%*	*100%*	*100%*	*21*	*100%*	*1,714*	*100%*	*100%*	*15*	*100%*	*100%*	*1,383*	*100%*	*100%*	*6*	*100%*	*100%*	*331*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	6.3%	3.3%	15	2.5%	1.9%	19.9%	1	3.1%	60	3.8%	20.7%	1	6.3%	6.3%	60	10.5%	2.7%	0	0.0%	7.3%	0	0.0%	6.3%
	Moderate	2	12.5%	7.4%	106	17.5%	7.6%	16.9%	6	18.8%	184	11.8%	15.9%	4	25.0%	7.6%	72	12.6%	5.3%	2	12.5%	8.5%	112	11.3%	7.8%
	Middle	6	37.5%	13.1%	228	37.7%	8.9%	19.4%	10	31.3%	415	26.6%	19.5%	5	31.3%	18.1%	235	41.1%	12.6%	5	31.3%	15.2%	180	18.2%	9.4%
	Upper	7	43.8%	62.3%	256	42.3%	59.0%	43.9%	15	46.9%	903	57.8%	43.8%	6	37.5%	55.6%	205	35.8%	68.0%	9	56.3%	53.3%	698	70.5%	60.0%
	Unknown	0	0.0%	13.9%	0	0.0%	22.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	11.3%	0	0.0%	15.8%	0	0.0%	16.5%
	Total	*16*	*100%*	*100%*	*605*	*100%*	*100%*	*100%*	*32*	*100%*	*1,562*	*100%*	*100%*	*16*	*100%*	*100%*	*572*	*100%*	*100%*	*16*	*100%*	*100%*	*990*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.9%	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.2%	0	0.0%	0.7%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.9%	0	0.0%	0	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.4%	0	0.0%	0	0.0%	19.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.2%	0	0.0%	2.5%
	Upper	0	0.0%	9.0%	0	0.0%	1.7%	43.9%	0	0.0%	0	0.0%	43.8%	0	0.0%	1.6%	0	0.0%	0.4%	0	0.0%	3.2%	0	0.0%	2.6%
	Unknown	0	0.0%	91.0%	0	0.0%	98.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	98.4%	0	0.0%	99.6%	0	0.0%	90.3%	0	0.0%	94.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	13.9%	0	0.0%	8.5%	19.9%	0	0.0%	0	0.0%	20.7%	0	0.0%	3.2%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.8%	0	0.0%	0.9%	16.9%	1	16.7%	15	7.2%	15.9%	1	20.0%	14.5%	15	7.7%	10.9%	0	0.0%	17.9%	0	0.0%	9.4%
	Middle	1	50.0%	13.9%	15	53.6%	7.8%	19.4%	3	50.0%	74	35.4%	19.5%	2	40.0%	24.2%	60	30.8%	15.6%	1	100.0%	17.9%	14	100.0%	11.3%
	Upper	1	50.0%	63.9%	13	46.4%	80.6%	43.9%	2	33.3%	120	57.4%	43.8%	2	40.0%	50.0%	120	61.5%	67.1%	0	0.0%	58.9%	0	0.0%	76.5%
	Unknown	0	0.0%	5.6%	0	0.0%	2.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.1%	0	0.0%	5.4%	0	0.0%	5.4%	0	0.0%	2.8%
	Total	*2*	*100%*	*100%*	*28*	*100%*	*100%*	*100%*	*6*	*100%*	*209*	*100%*	*100%*	*5*	*100%*	*100%*	*195*	*100%*	*100%*	*1*	*100%*	*100%*	*14*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Jonesboro

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022							2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	8.0%	0	0.0%	3.1%	19.9%	0	0.0%	0	0.0%	20.7%	0	0.0%	4.6%	0	0.0%	2.3%	0	0.0%	9.5%	0	0.0%	8.0%
	Moderate	0	0.0%	10.0%	0	0.0%	9.2%	16.9%	2	50.0%	93	47.4%	15.9%	1	100.0%	18.5%	26	100.0%	12.3%	1	33.3%	20.3%	67	39.4%	18.4%
	Middle	0	0.0%	14.0%	0	0.0%	11.8%	19.4%	1	25.0%	38	19.4%	19.5%	0	0.0%	24.6%	0	0.0%	18.1%	1	33.3%	14.9%	38	22.4%	14.4%
	Upper	1	100.0%	68.0%	100	100.0%	75.9%	43.9%	1	25.0%	65	33.2%	43.8%	0	0.0%	47.7%	0	0.0%	62.4%	1	33.3%	48.6%	65	38.2%	52.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.6%	0	0.0%	4.8%	0	0.0%	6.8%	0	0.0%	6.9%
	Total	*1*	*100%*	*100%*	*100*	*100%*	*100%*	*100%*	*4*	*100%*	*196*	*100%*	*100%*	*1*	*100%*	*100%*	*26*	*100%*	*100%*	*3*	*100%*	*100%*	*170*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.9%	0	0.0%	1.6%	19.9%	0	0.0%	0	0.0%	20.7%	0	0.0%	8.7%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.9%	0	0.0%	1.4%	16.9%	0	0.0%	0	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.4%	0	0.0%	0	0.0%	19.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.9%	0	0.0%	4.4%	43.9%	0	0.0%	0	0.0%	43.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	94.2%	0	0.0%	92.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	91.3%	0	0.0%	98.1%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	6	6.7%	3.0%	414	3.8%	1.3%	19.9%	8	7.5%	463	3.9%	20.7%	6	9.4%	5.5%	271	3.7%	2.5%	2	4.8%	4.6%	192	4.1%	2.0%
	Moderate	16	18.0%	10.7%	1,372	12.7%	6.6%	16.9%	26	24.5%	2,047	17.1%	15.9%	18	28.1%	14.6%	1,391	19.1%	9.1%	8	19.0%	12.3%	656	14.1%	8.3%
	Middle	24	27.0%	16.2%	2,154	20.0%	12.4%	19.4%	29	27.4%	2,741	23.0%	19.5%	18	28.1%	18.8%	1,982	27.2%	13.6%	11	26.2%	18.2%	759	16.3%	15.1%
	Upper	43	48.3%	40.5%	6,842	63.5%	44.0%	43.9%	43	40.6%	6,692	56.0%	43.8%	22	34.4%	35.2%	3,642	50.0%	39.9%	21	50.0%	35.8%	3,050	65.5%	42.9%
	Unknown	0	0.0%	29.5%	0	0.0%	35.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	25.8%	0	0.0%	34.8%	0	0.0%	29.1%	0	0.0%	31.7%
	Total	*89*	*100%*	*100%*	*10,782*	*100%*	*100%*	*100%*	*106*	*100%*	*11,943*	*100%*	*100%*	*64*	*100%*	*100%*	*7,286*	*100%*	*100%*	*42*	*100%*	*100%*	*4,657*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AR Jonesboro

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	2	4.7%	8.1%	32	3.0%	9.2%	10.0%	0	0.0%	0	0.0%	2.4%	0	0.0%	1.4%	0	0.0%	2.0%	0	0.0%	0.8%	0	0.0%	0.3%
	Moderate	10	23.3%	13.8%	224	20.9%	17.3%	17.7%	4	40.0%	2,040	74.6%	27.1%	1	50.0%	25.1%	1,000	98.2%	28.2%	3	37.5%	24.7%	1,040	60.6%	24.8%
	Middle	24	55.8%	54.1%	733	68.3%	51.8%	51.2%	3	30.0%	529	19.3%	38.5%	0	0.0%	38.4%	0	0.0%	42.4%	3	37.5%	39.0%	529	30.8%	38.0%
	Upper	7	16.3%	23.5%	84	7.8%	21.6%	21.2%	3	30.0%	166	6.1%	32.0%	1	50.0%	34.2%	18	1.8%	27.0%	2	25.0%	35.0%	148	8.6%	36.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*43*	*100%*	*100%*	*1,073*	*100%*	*100%*	*100%*	*10*	*100%*	*2,735*	*100%*	*100%*	*2*	*100%*	*100%*	*1,018*	*100%*	*100%*	*8*	*100%*	*100%*	*1,717*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.9%	0	0.0%	1.7%	1.1%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.4%	0	0.0%	0.7%	6.1%	6	54.5%	1,622	76.9%	19.9%	3	37.5%	17.5%	850	63.6%	21.5%	3	100.0%	18.8%	772	100.0%	32.0%
	Middle	11	91.7%	67.6%	1,882	83.4%	62.8%	59.6%	5	45.5%	487	23.1%	43.0%	5	62.5%	40.2%	487	36.4%	40.4%	0	0.0%	37.5%	0	0.0%	31.6%
	Upper	1	8.3%	30.0%	375	16.6%	34.8%	33.2%	0	0.0%	0	0.0%	36.8%	0	0.0%	42.3%	0	0.0%	38.0%	0	0.0%	43.2%	0	0.0%	36.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*2,257*	*100%*	*100%*	*100%*	*11*	*100%*	*2,109*	*100%*	*100%*	*8*	*100%*	*100%*	*1,337*	*100%*	*100%*	*3*	*100%*	*100%*	*772*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Jonesboro

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	37	86.0%	52.4%	548	51.1%	49.3%	89.4%	5	50.0%	206	7.5%	89.5%	1	50.0%	54.3%	18	1.8%	51.9%	4	50.0%	59.0%	188	10.9%	52.4%
		Over $1 Million	4	9.3%		500	46.6%		9.3%	5	50.0%	2,529	92.5%	9.2%	1	50.0%		1,000	98.2%		4	50.0%		1,529	89.1%	
		Total Rev. available	41	95.3%		1,048	97.7%		98.7%	10	100.0%	2,735	100.0%	98.8%	2	100.0%		1,018	100.0%		8	100.0%		1,717	100.0%	
		Rev. Not Known	2	4.7%		25	2.3%		1.3%	0	0.0%	0	0.0%	1.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*43*	*100%*		*1,073*	*100%*		*100.0%*	*10*	*100%*	*2,735*	*100%*	*100%*	*2*	*100%*		*1,018*	*100%*		*8*	*100%*		*1,717*	*100%*	
	Loan Size	$100,000 or Less	41	95.3%	85.5%	698	65.1%	28.4%		4	40.0%	63	2.3%		1	50.0%	88.3%	18	1.8%	33.2%	3	37.5%	89.3%	45	2.6%	36.0%
		$100,001 - $250,000	2	4.7%	7.8%	375	34.9%	19.6%		4	40.0%	672	24.6%		0	0.0%	6.8%	0	0.0%	21.0%	4	50.0%	6.2%	672	39.1%	19.9%
		$250,001 - $1 Million	0	0.0%	6.7%	0	0.0%	52.0%		2	20.0%	2,000	73.1%		1	50.0%	4.9%	1,000	98.2%	45.8%	1	12.5%	4.5%	1,000	58.2%	44.1%
		Total	*43*	*100%*	*100.0%*	*1,073*	*100%*	*100.0%*		*10*	*100%*	*2,735*	*100%*		*2*	*100%*	*100%*	*1,018*	*100%*	*100%*	*8*	*100%*	*100%*	*1,717*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	37	100.0%		548	100.0%			4	80.0%	63	30.6%		1	100.0%		18	100.0%		3	75.0%		45	23.9%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	20.0%	143	69.4%		0	0.0%		0	0.0%		1	25.0%		143	76.1%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*37*	*100%*		*548*	*100%*			*5*	*100%*	*206*	*100%*		*1*	*100%*		*18*	*100%*		*4*	*100%*		*188*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	5	41.7%	50.6%	1,626	72.0%	71.6%	96.8%	5	45.5%	857	40.6%	96.8%	5	63%	51.6%	857	64%	66.7%	0	0%	49.1%	0	0%	60.0%
		Over $1 Million	4	33.3%		480	21.3%		3.2%	2	18.2%	625	29.6%	3.2%	1	12.5%		125	9.3%		1	33.3%		500	64.8%	
		Total Rev. available	9	75.0%		2,106	93.3%		100.0%	7	63.6%	1,482	70.3%	100.0%	6	75.0%		982	73.4%		1	33.3%		500	64.8%	
		Not Known	3	25.0%		151	6.7%		0.0%	4	36.4%	627	29.7%	0.0%	2	25.0%		355	26.6%		2	66.7%		272	35.2%	
		Total	*12*	*100%*		*2,257*	*100%*		*100%*	*11*	*100%*	*2,109*	*100%*	*100%*	*8*	*100%*		*1,337*	*100%*		*3*	*100%*		*772*	*100%*	
	Loan Size	$100,000 or Less	5	41.7%	67.8%	257	11.4%	18.1%		3	27.3%	174	8.3%		2	25.0%	67.8%	102	7.6%	20.5%	1	33.3%	69.3%	72	9.3%	19.0%
		$100,001 - $250,000	3	25.0%	15.8%	395	17.5%	25.7%		6	54.5%	935	44.3%		5	62.5%	18.9%	735	55.0%	31.2%	1	33.3%	17.0%	200	25.9%	30.9%
		$250,001 - $500,000	4	33.3%	16.3%	1,605	71.1%	56.2%		2	18.2%	1,000	47.4%		1	12.5%	13.4%	500	37.4%	48.3%	1	33.3%	13.6%	500	64.8%	50.1%
		Total	*12*	*100%*	*100%*	*2,257*	*100%*	*100%*		*11*	*100%*	*2,109*	*100%*		*8*	*100%*	*100%*	*1,337*	*100%*	*100%*	*3*	*100%*	*100%*	*772*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	20.0%		21	1.3%			2	40.0%	102	11.9%		2	40.0%		102	11.9%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			2	40.0%	255	29.8%		2	40.0%		255	29.8%		0	0.0%		0	0.0%	
		$250,001 - $500,000	4	80.0%		1,605	98.7%			1	20.0%	500	58.3%		1	20.0%		500	58.3%		0	0.0%		0	0.0%	
		Total	*5*	*100%*		*1,626*	*100%*			*5*	*100%*	*857*	*100%*		*5*	*100%*		*857*	*100%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Northeast AR

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.8%	153	0.8%	0.9%	1	1.5%	0.2%	153	1.4%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%
	Moderate	11	15.3%	7.9%	1,158	11.0%	5.7%	12.6%	16	13.4%	1,705	8.4%	14.2%	10	15.2%	10.6%	1,244	11.2%	7.9%	6	11.3%	11.6%	461	5.0%	9.3%
	Middle	30	41.7%	43.8%	3,745	35.7%	37.8%	52.8%	57	47.9%	9,367	46.3%	56.3%	31	47.0%	52.3%	4,649	42.0%	49.0%	26	49.1%	52.6%	4,718	51.5%	48.3%
	Upper	31	43.1%	48.3%	5,590	53.3%	56.5%	34.6%	45	37.8%	9,003	44.5%	28.7%	24	36.4%	36.9%	5,019	45.4%	42.9%	21	39.6%	35.6%	3,984	43.5%	42.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*72*	*100%*	*100%*	*10,493*	*100%*	*100%*	*100%*	*119*	*100%*	*20,228*	*100%*	*100%*	*66*	*100%*	*100%*	*11,065*	*100%*	*100%*	*53*	*100%*	*100%*	*9,163*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.6%	0	0.0%	0.3%
	Moderate	9	9.3%	5.7%	806	6.8%	4.0%	12.6%	3	6.0%	307	6.6%	14.2%	3	9.7%	9.3%	307	10.2%	7.0%	0	0.0%	10.0%	0	0.0%	6.5%
	Middle	43	44.3%	39.5%	4,452	37.8%	34.3%	52.8%	36	72.0%	3,361	71.8%	56.3%	21	67.7%	50.5%	1,844	61.2%	46.9%	15	78.9%	57.4%	1,517	90.7%	58.8%
	Upper	45	46.4%	54.8%	6,533	55.4%	61.6%	34.6%	11	22.0%	1,016	21.7%	28.7%	7	22.6%	39.7%	860	28.6%	45.8%	4	21.1%	32.1%	156	9.3%	34.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*97*	*100%*	*100%*	*11,791*	*100%*	*100%*	*100%*	*50*	*100%*	*4,684*	*100%*	*100%*	*31*	*100%*	*100%*	*3,011*	*100%*	*100%*	*19*	*100%*	*100%*	*1,673*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.6%	0	0.0%	0.9%	0	0.0%	0.9%
	Moderate	4	12.5%	9.2%	199	11.0%	7.6%	12.6%	7	13.2%	163	6.0%	14.2%	5	15.2%	13.9%	131	7.4%	11.0%	2	10.0%	14.2%	32	3.5%	11.7%
	Middle	16	50.0%	44.6%	771	42.4%	39.6%	52.8%	28	52.8%	1,321	48.9%	56.3%	18	54.5%	53.7%	810	45.5%	56.1%	10	50.0%	49.3%	511	55.3%	48.8%
	Upper	12	37.5%	46.2%	847	46.6%	52.8%	34.6%	18	34.0%	1,220	45.1%	28.7%	10	30.3%	32.0%	839	47.1%	32.3%	8	40.0%	35.6%	381	41.2%	38.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*32*	*100%*	*100%*	*1,817*	*100%*	*100%*	*100%*	*53*	*100%*	*2,704*	*100%*	*100%*	*33*	*100%*	*100%*	*1,780*	*100%*	*100%*	*20*	*100%*	*100%*	*924*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	18.2%	0	0.0%	14.1%	16.1%	0	0.0%	0	0.0%	30.6%	0	0.0%	23.3%	0	0.0%	53.9%	0	0.0%	21.6%	0	0.0%	22.8%
	Middle	0	0.0%	47.0%	0	0.0%	48.3%	58.3%	0	0.0%	0	0.0%	42.5%	0	0.0%	43.3%	0	0.0%	23.5%	0	0.0%	51.4%	0	0.0%	47.3%
	Upper	0	0.0%	34.8%	0	0.0%	37.7%	25.6%	0	0.0%	0	0.0%	26.9%	0	0.0%	31.7%	0	0.0%	22.5%	0	0.0%	27.0%	0	0.0%	29.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	22.2%	15.8%	28	12.4%	13.6%	12.6%	3	14.3%	180	23.7%	14.2%	3	20.0%	7.1%	180	34.6%	6.0%	0	0.0%	4.8%	0	0.0%	4.4%
	Middle	3	33.3%	31.6%	70	31.1%	29.2%	52.8%	12	57.1%	457	60.3%	56.3%	8	53.3%	57.1%	265	51.0%	48.7%	4	66.7%	55.8%	192	80.7%	59.1%
	Upper	4	44.4%	52.6%	127	56.4%	57.2%	34.6%	6	28.6%	121	16.0%	28.7%	4	26.7%	35.7%	75	14.4%	45.3%	2	33.3%	39.4%	46	19.3%	36.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*9*	*100%*	*100%*	*225*	*100%*	*100%*	*100%*	*21*	*100%*	*758*	*100%*	*100%*	*15*	*100%*	*100%*	*520*	*100%*	*100%*	*6*	*100%*	*100%*	*238*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Northeast AR

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	8.2%	0	0.0%	6.5%	12.6%	0	0.0%	0	0.0%	14.2%	0	0.0%	8.8%	0	0.0%	7.1%	0	0.0%	9.9%	0	0.0%	5.7%
	Middle	6	75.0%	45.9%	224	89.2%	43.9%	52.8%	7	58.3%	462	54.6%	56.3%	4	66.7%	60.0%	362	56.0%	55.2%	3	50.0%	57.3%	100	50.3%	63.8%
	Upper	2	25.0%	45.9%	27	10.8%	49.6%	34.6%	5	41.7%	384	45.4%	28.7%	2	33.3%	31.3%	285	44.0%	37.7%	3	50.0%	32.7%	99	49.7%	30.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*100%*	*251*	*100%*	*100%*	*100%*	*12*	*100%*	*846*	*100%*	*100%*	*6*	*100%*	*100%*	*647*	*100%*	*100%*	*6*	*100%*	*100%*	*199*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	15.5%	0	0.0%	9.6%	12.6%	0	0.0%	0	0.0%	14.2%	0	0.0%	12.1%	0	0.0%	10.7%	0	0.0%	24.1%	0	0.0%	10.5%
	Middle	0	0.0%	48.2%	0	0.0%	44.1%	52.8%	0	0.0%	0	0.0%	56.3%	0	0.0%	51.7%	0	0.0%	42.7%	0	0.0%	58.6%	0	0.0%	63.2%
	Upper	0	0.0%	36.4%	0	0.0%	46.3%	34.6%	0	0.0%	0	0.0%	28.7%	0	0.0%	36.2%	0	0.0%	46.7%	0	0.0%	17.2%	0	0.0%	26.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.4%	153	0.5%	0.9%	1	0.7%	0.3%	153	0.9%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Moderate	26	11.9%	7.3%	2,191	8.9%	5.6%	12.6%	29	11.4%	2,355	8.1%	14.2%	21	13.9%	10.5%	1,862	10.9%	13.3%	8	7.7%	11.4%	493	4.0%	9.4%
	Middle	98	45.0%	42.2%	9,262	37.7%	37.1%	52.8%	140	54.9%	14,968	51.2%	56.3%	82	54.3%	52.1%	7,930	46.6%	45.6%	58	55.8%	53.5%	7,038	57.7%	50.4%
	Upper	94	43.1%	50.5%	13,124	53.4%	57.3%	34.6%	85	33.3%	11,744	40.2%	28.7%	47	31.1%	37.2%	7,078	41.6%	40.9%	38	36.5%	34.8%	4,666	38.3%	40.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*218*	*100%*	*100%*	*24,577*	*100%*	*100%*	*100%*	*255*	*100%*	*29,220*	*100%*	*100%*	*151*	*100%*	*100%*	*17,023*	*100%*	*100%*	*104*	*100%*	*100%*	*12,197*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Northeast AR

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022							2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	11	15.3%	4.4%	824	7.9%	2.3%	21.3%	12	10.1%	958	4.7%	21.0%	7	10.6%	4.6%	600	5.4%	2.4%	5	9.4%	2.8%	358	3.9%	1.3%
	Moderate	15	20.8%	14.6%	1,325	12.6%	10.6%	16.2%	25	21.0%	2,786	13.8%	18.6%	15	22.7%	15.4%	1,713	15.5%	11.1%	10	18.9%	13.7%	1,073	11.7%	9.1%
	Middle	20	27.8%	20.0%	2,548	24.3%	18.2%	18.8%	33	27.7%	5,249	25.9%	19.7%	21	31.8%	20.3%	3,344	30.2%	18.5%	12	22.6%	20.4%	1,905	20.8%	18.0%
	Upper	26	36.1%	33.7%	5,796	55.2%	41.7%	43.7%	49	41.2%	11,235	55.5%	40.7%	23	34.8%	31.2%	5,408	48.9%	40.7%	26	49.1%	32.4%	5,827	63.6%	41.2%
	Unknown	0	0.0%	27.3%	0	0.0%	27.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	28.4%	0	0.0%	27.4%	0	0.0%	30.7%	0	0.0%	30.4%
	Total	*72*	*100%*	*100%*	*10,493*	*100%*	*100%*	*100%*	*119*	*100%*	*20,228*	*100%*	*100%*	*66*	*100%*	*100%*	*11,065*	*100%*	*100%*	*53*	*100%*	*100%*	*9,163*	*100%*	*100%*
REFINANCE	Low	4	4.1%	3.4%	208	1.8%	1.5%	21.3%	4	8.0%	183	3.9%	21.0%	2	6.5%	6.1%	120	4.0%	3.2%	2	10.5%	5.8%	63	3.8%	2.6%
	Moderate	17	17.5%	10.1%	1,300	11.0%	6.3%	16.2%	9	18.0%	496	10.6%	18.6%	6	19.4%	16.6%	316	10.5%	10.8%	3	15.8%	13.3%	180	10.8%	8.5%
	Middle	26	26.8%	16.8%	2,589	22.0%	12.9%	18.8%	17	34.0%	1,353	28.9%	19.7%	12	38.7%	19.7%	999	33.2%	17.0%	5	26.3%	21.4%	354	21.2%	16.1%
	Upper	50	51.5%	45.7%	7,694	65.3%	53.7%	43.7%	20	40.0%	2,652	56.6%	40.7%	11	35.5%	41.7%	1,576	52.3%	51.4%	9	47.4%	41.4%	1,076	64.3%	49.5%
	Unknown	0	0.0%	24.0%	0	0.0%	25.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.9%	0	0.0%	17.7%	0	0.0%	18.1%	0	0.0%	23.3%
	Total	*97*	*100%*	*100%*	*11,791*	*100%*	*100%*	*100%*	*50*	*100%*	*4,684*	*100%*	*100%*	*31*	*100%*	*100%*	*3,011*	*100%*	*100%*	*19*	*100%*	*100%*	*1,673*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	12.5%	8.7%	100	5.5%	4.8%	21.3%	3	5.7%	73	2.7%	21.0%	2	6.1%	6.5%	51	2.9%	3.6%	1	5.0%	6.4%	22	2.4%	4.5%
	Moderate	4	12.5%	10.3%	264	14.5%	7.1%	16.2%	12	22.6%	386	14.3%	18.6%	12	36.4%	15.2%	386	21.7%	8.5%	0	0.0%	8.7%	0	0.0%	5.3%
	Middle	2	6.3%	13.6%	120	6.6%	15.5%	18.8%	8	15.1%	188	7.0%	19.7%	3	9.1%	21.6%	77	4.3%	17.5%	5	25.0%	25.1%	111	12.0%	19.5%
	Upper	22	68.8%	57.6%	1,333	73.4%	58.8%	43.7%	30	56.6%	2,057	76.1%	40.7%	16	48.5%	45.5%	1,266	71.1%	51.7%	14	70.0%	49.8%	791	85.6%	60.3%
	Unknown	0	0.0%	9.8%	0	0.0%	13.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.3%	0	0.0%	18.6%	0	0.0%	10.0%	0	0.0%	10.4%
	Total	*32*	*100%*	*100%*	*1,817*	*100%*	*100%*	*100%*	*53*	*100%*	*2,704*	*100%*	*100%*	*33*	*100%*	*100%*	*1,780*	*100%*	*100%*	*20*	*100%*	*100%*	*924*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.3%	0	0.0%	0	0.0%	21.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	3.0%	0	0.0%	0.5%	18.8%	0	0.0%	0	0.0%	19.7%	0	0.0%	1.7%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	15.2%	0	0.0%	7.5%	43.7%	0	0.0%	0	0.0%	40.7%	0	0.0%	15.0%	0	0.0%	2.8%	0	0.0%	8.1%	0	0.0%	12.6%
	Unknown	0	0.0%	81.8%	0	0.0%	92.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	83.3%	0	0.0%	97.0%	0	0.0%	91.9%	0	0.0%	87.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	4	44.4%	15.8%	85	37.8%	7.9%	21.3%	4	19.0%	141	18.6%	21.0%	3	20.0%	8.0%	125	24.0%	5.8%	1	16.7%	3.8%	16	6.7%	1.8%
	Moderate	2	22.2%	15.8%	42	18.7%	6.4%	16.2%	7	33.3%	180	23.7%	18.6%	7	46.7%	16.1%	180	34.6%	7.6%	0	0.0%	11.5%	0	0.0%	8.4%
	Middle	1	11.1%	15.8%	25	11.1%	20.9%	18.8%	4	19.0%	135	17.8%	19.7%	3	20.0%	22.3%	85	16.3%	19.0%	1	16.7%	19.2%	50	21.0%	16.7%
	Upper	2	22.2%	42.1%	73	32.4%	46.3%	43.7%	6	28.6%	302	39.8%	40.7%	2	13.3%	50.0%	130	25.0%	66.0%	4	66.7%	62.5%	172	72.3%	68.6%
	Unknown	0	0.0%	10.5%	0	0.0%	18.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	1.6%	0	0.0%	2.9%	0	0.0%	4.5%
	Total	*9*	*100%*	*100%*	*225*	*100%*	*100%*	*100%*	*21*	*100%*	*758*	*100%*	*100%*	*15*	*100%*	*100%*	*520*	*100%*	*100%*	*6*	*100%*	*100%*	*238*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Northeast AR

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022							2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	14.1%	0	0.0%	9.1%	21.3%	1	8.3%	20	2.4%	21.0%	0	0.0%	5.0%	0	0.0%	3.2%	1	16.7%	10.5%	20	10.1%	6.9%
	Moderate	3	37.5%	11.8%	126	50.2%	10.6%	16.2%	3	25.0%	290	34.3%	18.6%	3	50.0%	15.0%	290	44.8%	14.3%	0	0.0%	13.5%	0	0.0%	9.1%
	Middle	1	12.5%	16.5%	30	12.0%	14.2%	18.8%	3	25.0%	163	19.3%	19.7%	1	16.7%	13.8%	83	12.8%	9.4%	2	33.3%	22.8%	80	40.2%	19.5%
	Upper	4	50.0%	55.3%	95	37.8%	64.0%	43.7%	5	41.7%	373	44.1%	40.7%	2	33.3%	63.8%	274	42.3%	72.0%	3	50.0%	48.0%	99	49.7%	54.7%
	Unknown	0	0.0%	2.4%	0	0.0%	2.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	1.1%	0	0.0%	5.3%	0	0.0%	9.8%
	Total	*8*	*100%*	*100%*	*251*	*100%*	*100%*	*100%*	*12*	*100%*	*846*	*100%*	*100%*	*6*	*100%*	*100%*	*647*	*100%*	*100%*	*6*	*100%*	*100%*	*199*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.3%	0	0.0%	0	0.0%	21.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.4%	0	0.0%	3.5%
	Moderate	0	0.0%	0.9%	0	0.0%	0.9%	16.2%	0	0.0%	0	0.0%	18.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.8%	0	0.0%	2.1%	18.8%	0	0.0%	0	0.0%	19.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.8%	0	0.0%	2.8%	43.7%	0	0.0%	0	0.0%	40.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.5%	0	0.0%	94.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	96.6%	0	0.0%	96.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	23	10.6%	4.2%	1,217	5.0%	1.9%	21.3%	24	9.4%	1,375	4.7%	21.0%	14	9.3%	5.0%	896	5.3%	2.3%	10	9.6%	3.8%	479	3.9%	1.7%
	Moderate	41	18.8%	12.5%	3,057	12.4%	8.3%	16.2%	56	22.0%	4,138	14.2%	18.6%	43	28.5%	15.3%	2,885	16.9%	9.6%	13	12.5%	13.1%	1,253	10.3%	8.5%
	Middle	50	22.9%	18.1%	5,312	21.6%	15.1%	18.8%	65	25.5%	7,088	24.3%	19.7%	40	26.5%	19.8%	4,588	27.0%	15.9%	25	24.0%	20.6%	2,500	20.5%	16.8%
	Upper	104	47.7%	38.5%	14,991	61.0%	44.4%	43.7%	110	43.1%	16,619	56.9%	40.7%	54	35.8%	34.5%	8,654	50.8%	38.6%	56	53.8%	35.7%	7,965	65.3%	41.9%
	Unknown	0	0.0%	26.7%	0	0.0%	30.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	25.4%	0	0.0%	33.6%	0	0.0%	26.8%	0	0.0%	31.1%
	Total	*218*	*100%*	*100%*	*24,577*	*100%*	*100%*	*100%*	*255*	*100%*	*29,220*	*100%*	*100%*	*151*	*100%*	*100%*	*17,023*	*100%*	*100%*	*104*	*100%*	*100%*	*12,197*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AR Northeast AR

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.0%	0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.5%
	Moderate	16	19.8%	9.7%	749	17.9%	7.4%	13.8%	8	36.4%	761	42.3%	23.8%	3	33.3%	18.2%	408	63.6%	23.1%	5	38.5%	17.3%	353	30.5%	19.9%
	Middle	49	60.5%	48.9%	2,210	52.7%	52.7%	53.2%	10	45.5%	937	52.1%	49.1%	4	44.4%	51.2%	204	31.8%	51.2%	6	46.2%	53.3%	733	63.4%	52.8%
	Upper	16	19.8%	40.5%	1,231	29.4%	39.7%	33.0%	4	18.2%	101	5.6%	26.0%	2	22.2%	27.6%	30	4.7%	24.8%	2	15.4%	27.8%	71	6.1%	26.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.9%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	2.1%	0	0.0%	0.6%	0	0.0%	0.9%	0	0.0%	0.2%
	Total	*81*	*100%*	*100%*	*4,190*	*100%*	*100%*	*100%*	*22*	*100%*	*1,799*	*100%*	*100%*	*9*	*100%*	*100%*	*642*	*100%*	*100%*	*13*	*100%*	*100%*	*1,157*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	13.6%	8.7%	251	10.3%	6.8%	15.1%	0	0.0%	0	0.0%	13.1%	0	0.0%	9.7%	0	0.0%	6.5%	0	0.0%	11.9%	0	0.0%	15.8%
	Middle	16	72.7%	52.7%	2,032	83.2%	46.3%	59.8%	25	96.2%	4,320	97.7%	68.0%	13	92.9%	69.2%	2,303	95.8%	72.5%	12	100.0%	69.4%	2,017	100.0%	67.9%
	Upper	3	13.6%	37.9%	159	6.5%	46.8%	25.2%	1	3.8%	100	2.3%	18.8%	1	7.1%	19.7%	100	4.2%	20.8%	0	0.0%	18.4%	0	0.0%	16.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.0%
	Total	*22*	*100%*	*100%*	*2,442*	*100%*	*100%*	*100%*	*26*	*100%*	*4,420*	*100%*	*100%*	*14*	*100%*	*100%*	*2,403*	*100%*	*100%*	*12*	*100%*	*100%*	*2,017*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Northeast AR

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	62	76.5%	49.3%	1,670	39.9%	44.8%	89.9%	9	40.9%	262	14.6%	90.1%	2	22.2%	56.5%	136	21.2%	47.3%	7	53.8%	59.4%	126	10.9%	49.9%
		Over $1 Million	9	11.1%		1,463	34.9%		7.8%	12	54.5%	1,061	59.0%	7.8%	7	77.8%		506	78.8%		5	38.5%		555	48.0%	
		Total Rev. available	71	87.7%		3,133	74.8%		97.7%	21	95.5%	1,323	73.5%	97.8%	9	100.0%		642	100.0%		12	92.3%		681	58.9%	
		Rev. Not Known	10	12.3%		1,057	25.2%		2.3%	1	4.5%	476	26.5%	2.2%	0	0.0%		0	0.0%		1	7.7%		476	41.1%	
		Total	*81*	*100%*		*4,190*	*100%*		*100.0%*	*22*	*100%*	*1,799*	*100%*	*100%*	*9*	*100%*		*642*	*100%*		*13*	*100%*		*1,157*	*100%*	
	Loan Size	$100,000 or Less	71	87.7%	90.2%	1,415	33.8%	36.1%		17	77.3%	575	32.0%		7	77.8%	91.1%	320	49.8%	35.5%	10	76.9%	90.4%	255	22.0%	36.3%
		$100,001 - $250,000	7	8.6%	5.7%	1,167	27.9%	20.8%		3	13.6%	472	26.2%		2	22.2%	4.7%	322	50.2%	18.3%	1	7.7%	5.7%	150	13.0%	21.8%
		$250,001 - $1 Million	3	3.7%	4.1%	1,608	38.4%	43.1%		2	9.1%	752	41.8%		0	0.0%	4.2%	0	0.0%	46.2%	2	15.4%	3.9%	752	65.0%	41.9%
		Total	*81*	*100%*	*100.0%*	*4,190*	*100%*	*100.0%*		*22*	*100%*	*1,799*	*100%*		*9*	*100%*	*100%*	*642*	*100%*	*100%*	*13*	*100%*	*100%*	*1,157*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	59	95.2%		1,060	63.5%			9	100.0%	262	100.0%		2	100.0%		136	100.0%		7	100.0%		126	100.0%	
		$100,001 - $250,000	2	3.2%		271	16.2%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	1	1.6%		339	20.3%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*62*	*100%*		*1,670*	*100%*			*9*	*100%*	*262*	*100%*		*2*	*100%*		*136*	*100%*		*7*	*100%*		*126*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	17	77.3%	50.0%	2,222	91.0%	70.7%	95.7%	18	69.2%	3,637	82.3%	95.6%	9	64%	51.0%	1,954	81%	63.8%	9	75%	45.8%	1,683	83%	48.7%
		Over $1 Million	2	9.1%		46	1.9%		4.2%	5	19.2%	590	13.3%	4.3%	4	28.6%		382	15.9%		1	8.3%		208	10.3%	
		Total Rev. available	19	86.4%		2,268	92.9%		99.9%	23	88.5%	4,227	95.6%	99.9%	13	92.9%		2,336	97.2%		10	83.3%		1,891	93.8%	
		Not Known	3	13.6%		174	7.1%		0.1%	3	11.5%	193	4.4%	0.1%	1	7.1%		67	2.8%		2	16.7%		126	6.2%	
		Total	*22*	*100%*		*2,442*	*100%*		*100%*	*26*	*100%*	*4,420*	*100%*	*100%*	*14*	*100%*		*2,403*	*100%*		*12*	*100%*		*2,017*	*100%*	
	Loan Size	$100,000 or Less	14	63.6%	77.1%	622	25.5%	26.2%		11	42.3%	701	15.9%		6	42.9%	73.3%	459	19.1%	23.8%	5	41.7%	73.4%	242	12.0%	24.3%
		$100,001 - $250,000	6	27.3%	13.2%	1,065	43.6%	28.8%		11	42.3%	2,119	47.9%		6	42.9%	15.3%	1,189	49.5%	28.7%	5	41.7%	17.4%	930	46.1%	34.4%
		$250,001 - $500,000	2	9.1%	9.7%	755	30.9%	45.0%		4	15.4%	1,600	36.2%		2	14.3%	11.5%	755	31.4%	47.5%	2	16.7%	9.2%	845	41.9%	41.3%
		Total	*22*	*100%*	*100%*	*2,442*	*100%*	*100%*		*26*	*100%*	*4,420*	*100%*		*14*	*100%*	*100%*	*2,403*	*100%*	*100%*	*12*	*100%*	*100%*	*2,017*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	9	52.9%		402	18.1%			5	27.8%	276	7.6%		2	22.2%		160	8.2%		3	33.3%		116	6.9%	
		$100,001 - $250,000	6	35.3%		1,065	47.9%			9	50.0%	1,761	48.4%		5	55.6%		1,039	53.2%		4	44.4%		722	42.9%	
		$250,001 - $500,000	2	11.8%		755	34.0%			4	22.2%	1,600	44.0%		2	22.2%		755	38.6%		2	22.2%		845	50.2%	
		Total	*17*	*100%*		*2,222*	*100%*			*18*	*100%*	*3,637*	*100%*		*9*	*100%*		*1,954*	*100%*		*9*	*100%*		*1,683*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Northwest AR

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	5.7%	5.1%	483	4.9%	4.7%	4.7%	11	14.1%	1,778	13.8%	7.3%	6	14.3%	10.3%	1,022	14.3%	9.3%	5	13.9%	8.8%	756	13.3%	7.2%
	Middle	48	68.6%	70.1%	6,363	65.2%	66.1%	71.8%	52	66.7%	8,213	64.0%	67.5%	29	69.0%	61.2%	4,431	62.0%	58.9%	23	63.9%	64.0%	3,782	66.4%	62.3%
	Upper	18	25.7%	24.7%	2,912	29.8%	29.2%	23.5%	15	19.2%	2,850	22.2%	25.3%	7	16.7%	28.4%	1,696	23.7%	31.7%	8	22.2%	27.0%	1,154	20.3%	30.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	*70*	*100%*	*100%*	*9,758*	*100%*	*100%*	*100%*	*78*	*100%*	*12,841*	*100%*	*100%*	*42*	*100%*	*100%*	*7,149*	*100%*	*100%*	*36*	*100%*	*100%*	*5,692*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	7	5.9%	3.9%	661	5.7%	4.0%	4.7%	14	16.5%	1,336	18.0%	7.3%	10	16.7%	7.8%	1,074	19.6%	6.9%	4	16.0%	6.0%	262	13.4%	4.4%
	Middle	77	65.3%	66.6%	6,849	58.7%	62.1%	71.8%	53	62.4%	4,147	55.9%	67.5%	38	63.3%	65.4%	3,033	55.4%	62.7%	15	60.0%	65.9%	1,114	57.1%	64.2%
	Upper	34	28.8%	29.5%	4,158	35.6%	33.8%	23.5%	18	21.2%	1,937	26.1%	25.3%	12	20.0%	26.7%	1,363	24.9%	30.3%	6	24.0%	28.1%	574	29.4%	31.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*118*	*100%*	*100%*	*11,668*	*100%*	*100%*	*100%*	*85*	*100%*	*7,420*	*100%*	*100%*	*60*	*100%*	*100%*	*5,470*	*100%*	*100%*	*25*	*100%*	*100%*	*1,950*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	3.7%	3.1%	20	1.7%	1.2%	4.7%	7	9.1%	217	5.8%	7.3%	3	7.0%	7.0%	107	4.3%	4.5%	4	11.8%	8.8%	110	9.0%	6.5%
	Middle	19	70.4%	67.9%	789	66.5%	69.1%	71.8%	43	55.8%	1,734	46.5%	67.5%	22	51.2%	60.2%	1,010	40.3%	64.2%	21	61.8%	59.6%	724	59.0%	57.9%
	Upper	7	25.9%	28.3%	377	31.8%	28.5%	23.5%	27	35.1%	1,780	47.7%	25.3%	18	41.9%	32.8%	1,387	55.4%	31.3%	9	26.5%	31.5%	393	32.0%	35.6%
	Unknown	0	0.0%	0.6%	0	0.0%	1.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*27*	*100%*	*100%*	*1,186*	*100%*	*100%*	*100%*	*77*	*100%*	*3,731*	*100%*	*100%*	*43*	*100%*	*100%*	*2,504*	*100%*	*100%*	*34*	*100%*	*100%*	*1,227*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	13.3%	0	0.0%	8.2%	13.1%	0	0.0%	0	0.0%	26.1%	0	0.0%	27.9%	0	0.0%	36.1%	0	0.0%	26.7%	0	0.0%	38.6%
	Middle	0	0.0%	68.9%	0	0.0%	75.0%	84.0%	0	0.0%	0	0.0%	45.5%	0	0.0%	67.4%	0	0.0%	62.6%	0	0.0%	53.3%	0	0.0%	53.1%
	Upper	0	0.0%	17.8%	0	0.0%	16.8%	2.9%	0	0.0%	0	0.0%	28.3%	0	0.0%	4.7%	0	0.0%	1.3%	0	0.0%	20.0%	0	0.0%	8.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	23.1%	11.1%	255	46.3%	16.5%	4.7%	2	5.3%	50	3.5%	7.3%	1	4.8%	5.2%	14	1.6%	4.1%	1	5.9%	3.8%	36	6.5%	2.7%
	Middle	8	61.5%	62.2%	241	43.7%	65.8%	71.8%	30	78.9%	1,259	87.2%	67.5%	16	76.2%	71.3%	794	89.2%	72.5%	14	82.4%	74.4%	465	84.1%	72.2%
	Upper	2	15.4%	26.7%	55	10.0%	17.7%	23.5%	6	15.8%	134	9.3%	25.3%	4	19.0%	23.5%	82	9.2%	23.4%	2	11.8%	21.8%	52	9.4%	25.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*13*	*100%*	*100%*	*551*	*100%*	*100%*	*100%*	*38*	*100%*	*1,443*	*100%*	*100%*	*21*	*100%*	*100%*	*890*	*100%*	*100%*	*17*	*100%*	*100%*	*553*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Northwest AR

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.2%	0	0.0%	1.0%	4.7%	3	18.8%	181	18.8%	7.3%	1	14.3%	8.0%	38	13.3%	6.3%	2	22.2%	10.5%	143	21.2%	8.9%
	Middle	3	42.9%	66.7%	189	34.0%	66.9%	71.8%	8	50.0%	596	62.0%	67.5%	4	57.1%	59.8%	173	60.7%	58.8%	4	44.4%	62.9%	423	62.6%	65.2%
	Upper	4	57.1%	30.2%	367	66.0%	32.0%	23.5%	5	31.3%	184	19.1%	25.3%	2	28.6%	32.2%	74	26.0%	34.9%	3	33.3%	26.6%	110	16.3%	25.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*556*	*100%*	*100%*	*100%*	*16*	*100%*	*961*	*100%*	*100%*	*7*	*100%*	*100%*	*285*	*100%*	*100%*	*9*	*100%*	*100%*	*676*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	4.8%	0	0.0%	4.2%	4.7%	0	0.0%	0	0.0%	7.3%	0	0.0%	5.9%	0	0.0%	3.4%	0	0.0%	6.7%	0	0.0%	7.4%
	Middle	0	0.0%	74.6%	0	0.0%	73.0%	71.8%	0	0.0%	0	0.0%	67.5%	0	0.0%	70.6%	0	0.0%	66.5%	0	0.0%	86.7%	0	0.0%	82.4%
	Upper	0	0.0%	20.6%	0	0.0%	22.8%	23.5%	0	0.0%	0	0.0%	25.3%	0	0.0%	23.5%	0	0.0%	30.1%	0	0.0%	6.7%	0	0.0%	10.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	15	6.4%	4.6%	1,419	6.0%	4.4%	4.7%	37	12.6%	3,562	13.5%	7.3%	21	12.1%	9.4%	2,255	13.8%	10.1%	16	13.2%	8.2%	1,307	12.9%	7.0%
	Middle	155	66.0%	68.5%	14,431	60.8%	64.7%	71.8%	186	63.3%	15,949	60.4%	67.5%	109	63.0%	62.7%	9,441	57.9%	60.4%	77	63.6%	64.5%	6,508	64.4%	62.7%
	Upper	65	27.7%	26.8%	7,869	33.2%	30.8%	23.5%	71	24.1%	6,885	26.1%	25.3%	43	24.9%	27.9%	4,602	28.2%	29.4%	28	23.1%	27.3%	2,283	22.6%	30.3%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	*235*	*100%*	*100%*	*23,719*	*100%*	*100%*	*100%*	*294*	*100%*	*26,396*	*100%*	*100%*	*173*	*100%*	*100%*	*16,298*	*100%*	*100%*	*121*	*100%*	*100%*	*10,098*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Northwest AR

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	4.3%	4.7%	222	2.3%	2.7%	19.3%	4	5.1%	385	3.0%	18.5%	2	4.8%	5.8%	219	3.1%	3.2%	2	5.6%	3.9%	166	2.9%	1.8%
	Moderate	25	35.7%	17.9%	2,783	28.5%	13.4%	17.7%	25	32.1%	3,330	25.9%	19.0%	11	26.2%	16.8%	1,386	19.4%	12.5%	14	38.9%	16.4%	1,944	34.2%	11.0%
	Middle	19	27.1%	20.4%	2,814	28.8%	18.5%	20.1%	23	29.5%	3,538	27.6%	19.7%	11	26.2%	20.7%	1,693	23.7%	19.2%	12	33.3%	21.1%	1,845	32.4%	19.1%
	Upper	23	32.9%	37.4%	3,939	40.4%	46.2%	43.0%	26	33.3%	5,588	43.5%	42.8%	18	42.9%	36.1%	3,851	53.9%	44.8%	8	22.2%	37.4%	1,737	30.5%	46.7%
	Unknown	0	0.0%	19.7%	0	0.0%	19.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.6%	0	0.0%	20.3%	0	0.0%	21.2%	0	0.0%	21.5%
	Total	*70*	*100%*	*100%*	*9,758*	*100%*	*100%*	*100%*	*78*	*100%*	*12,841*	*100%*	*100%*	*42*	*100%*	*100%*	*7,149*	*100%*	*100%*	*36*	*100%*	*100%*	*5,692*	*100%*	*100%*
REFINANCE	Low	9	7.6%	4.6%	551	4.7%	2.5%	19.3%	15	17.6%	711	9.6%	18.5%	11	18.3%	8.4%	553	10.1%	4.4%	4	16.0%	9.1%	158	8.1%	4.5%
	Moderate	34	28.8%	11.4%	1,912	16.4%	7.0%	17.7%	25	29.4%	1,730	23.3%	19.0%	18	30.0%	17.2%	1,388	25.4%	12.0%	7	28.0%	14.8%	342	17.5%	8.6%
	Middle	28	23.7%	16.8%	2,517	21.6%	13.2%	20.1%	16	18.8%	1,543	20.8%	19.7%	12	20.0%	23.2%	1,098	20.1%	20.2%	4	16.0%	19.2%	445	22.8%	14.8%
	Upper	47	39.8%	45.1%	6,688	57.3%	52.3%	43.0%	29	34.1%	3,436	46.3%	42.8%	19	31.7%	36.9%	2,431	44.4%	46.2%	10	40.0%	41.7%	1,005	51.5%	54.4%
	Unknown	0	0.0%	22.1%	0	0.0%	25.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	17.3%	0	0.0%	15.3%	0	0.0%	17.8%
	Total	*118*	*100%*	*100%*	*11,668*	*100%*	*100%*	*100%*	*85*	*100%*	*7,420*	*100%*	*100%*	*60*	*100%*	*100%*	*5,470*	*100%*	*100%*	*25*	*100%*	*100%*	*1,950*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	7.4%	10.1%	50	4.2%	3.8%	19.3%	4	5.2%	151	4.0%	18.5%	3	7.0%	7.4%	116	4.6%	5.8%	1	2.9%	3.8%	35	2.9%	3.4%
	Moderate	6	22.2%	13.2%	353	29.8%	12.8%	17.7%	20	26.0%	499	13.4%	19.0%	10	23.3%	14.1%	289	11.5%	10.6%	10	29.4%	18.5%	210	17.1%	13.4%
	Middle	7	25.9%	17.0%	302	25.5%	14.9%	20.1%	19	24.7%	1,053	28.2%	19.7%	10	23.3%	19.1%	609	24.3%	13.3%	9	26.5%	21.5%	444	36.2%	18.3%
	Upper	12	44.4%	50.3%	481	40.6%	51.7%	43.0%	34	44.2%	2,028	54.4%	42.8%	20	46.5%	45.7%	1,490	59.5%	56.4%	14	41.2%	46.5%	538	43.8%	51.6%
	Unknown	0	0.0%	9.4%	0	0.0%	16.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.7%	0	0.0%	13.8%	0	0.0%	9.6%	0	0.0%	13.3%
	Total	*27*	*100%*	*100%*	*1,186*	*100%*	*100%*	*100%*	*77*	*100%*	*3,731*	*100%*	*100%*	*43*	*100%*	*100%*	*2,504*	*100%*	*100%*	*34*	*100%*	*100%*	*1,227*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.3%	0	0.0%	0	0.0%	18.5%	0	0.0%	2.3%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0	0.0%	19.0%	0	0.0%	4.7%	0	0.0%	0.6%	0	0.0%	6.7%	0	0.0%	1.4%
	Middle	0	0.0%	2.2%	0	0.0%	1.9%	20.1%	0	0.0%	0	0.0%	19.7%	0	0.0%	2.3%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	17.8%	0	0.0%	5.6%	43.0%	0	0.0%	0	0.0%	42.8%	0	0.0%	16.3%	0	0.0%	6.2%	0	0.0%	6.7%	0	0.0%	1.4%
	Unknown	0	0.0%	80.0%	0	0.0%	92.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	74.4%	0	0.0%	92.0%	0	0.0%	86.7%	0	0.0%	97.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	3	23.1%	8.9%	75	13.6%	4.6%	19.3%	6	15.8%	161	11.2%	18.5%	5	23.8%	10.4%	141	15.8%	7.1%	1	5.9%	5.3%	20	3.6%	1.7%
	Moderate	1	7.7%	8.9%	10	1.8%	7.2%	17.7%	7	18.4%	149	10.3%	19.0%	2	9.5%	13.0%	39	4.4%	10.0%	5	29.4%	15.8%	110	19.9%	12.3%
	Middle	5	38.5%	26.7%	156	28.3%	24.9%	20.1%	9	23.7%	335	23.2%	19.7%	4	19.0%	27.0%	99	11.1%	20.2%	5	29.4%	22.6%	236	42.7%	17.6%
	Upper	4	30.8%	44.4%	310	56.3%	49.8%	43.0%	16	42.1%	798	55.3%	42.8%	10	47.6%	47.0%	611	68.7%	58.9%	6	35.3%	53.4%	187	33.8%	64.8%
	Unknown	0	0.0%	11.1%	0	0.0%	13.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	3.7%	0	0.0%	3.0%	0	0.0%	3.6%
	Total	*13*	*100%*	*100%*	*551*	*100%*	*100%*	*100%*	*38*	*100%*	*1,443*	*100%*	*100%*	*21*	*100%*	*100%*	*890*	*100%*	*100%*	*17*	*100%*	*100%*	*553*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Northwest AR

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	14.3%	4.8%	75	13.5%	2.4%	19.3%	2	12.5%	124	12.9%	18.5%	1	14.3%	18.4%	38	13.3%	14.3%	1	11.1%	9.7%	86	12.7%	8.8%
	Moderate	0	0.0%	17.5%	0	0.0%	12.0%	17.7%	2	12.5%	163	17.0%	19.0%	1	14.3%	18.4%	71	24.9%	16.4%	1	11.1%	22.6%	92	13.6%	20.9%
	Middle	3	42.9%	23.8%	185	33.3%	19.4%	20.1%	5	31.3%	177	18.4%	19.7%	3	42.9%	23.0%	102	35.8%	24.3%	2	22.2%	25.0%	75	11.1%	20.4%
	Upper	3	42.9%	49.2%	296	53.2%	55.0%	43.0%	7	43.8%	497	51.7%	42.8%	2	28.6%	35.6%	74	26.0%	37.8%	5	55.6%	37.9%	423	62.6%	45.4%
	Unknown	0	0.0%	4.8%	0	0.0%	11.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.6%	0	0.0%	7.2%	0	0.0%	4.8%	0	0.0%	4.5%
	Total	*7*	*100%*	*100%*	*556*	*100%*	*100%*	*100%*	*16*	*100%*	*961*	*100%*	*100%*	*7*	*100%*	*100%*	*285*	*100%*	*100%*	*9*	*100%*	*100%*	*676*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.3%	0	0.0%	0	0.0%	18.5%	0	0.0%	2.9%	0	0.0%	3.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	4.8%	0	0.0%	5.1%	17.7%	0	0.0%	0	0.0%	19.0%	0	0.0%	2.9%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.1%	0	0.0%	0	0.0%	19.7%	0	0.0%	2.9%	0	0.0%	3.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.6%	0	0.0%	2.1%	43.0%	0	0.0%	0	0.0%	42.8%	0	0.0%	2.9%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.7%	0	0.0%	92.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	88.2%	0	0.0%	90.7%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	18	7.7%	4.8%	973	4.1%	2.5%	19.3%	31	10.5%	1,532	5.8%	18.5%	22	12.7%	6.9%	1,067	6.5%	3.5%	9	7.4%	5.1%	465	4.6%	2.5%
	Moderate	66	28.1%	14.7%	5,058	21.3%	10.3%	17.7%	79	26.9%	5,871	22.2%	19.0%	42	24.3%	16.5%	3,173	19.5%	11.5%	37	30.6%	16.3%	2,698	26.7%	10.6%
	Middle	62	26.4%	18.5%	5,974	25.2%	15.7%	20.1%	72	24.5%	6,646	25.2%	19.7%	40	23.1%	21.2%	3,601	22.1%	18.2%	32	26.4%	20.8%	3,045	30.2%	17.9%
	Upper	89	37.9%	40.7%	11,714	49.4%	47.5%	43.0%	112	38.1%	12,347	46.8%	42.8%	69	39.9%	36.7%	8,457	51.9%	42.9%	43	35.5%	39.3%	3,890	38.5%	47.9%
	Unknown	0	0.0%	21.4%	0	0.0%	24.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.7%	0	0.0%	23.8%	0	0.0%	18.5%	0	0.0%	21.2%
	Total	*235*	*100%*	*100%*	*23,719*	*100%*	*100%*	*100%*	*294*	*100%*	*26,396*	*100%*	*100%*	*173*	*100%*	*100%*	*16,298*	*100%*	*100%*	*121*	*100%*	*100%*	*10,098*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AR Northwest AR

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	7	11.1%	7.5%	330	4.5%	7.1%	11.6%	7	25.0%	1,002	25.7%	20.5%	4	26.7%	14.5%	630	25.1%	16.5%	3	23.1%	13.5%	372	26.7%	20.6%
	Middle	47	74.6%	70.5%	6,374	87.2%	73.1%	70.7%	12	42.9%	2,115	54.1%	50.4%	6	40.0%	58.2%	1,313	52.2%	56.0%	6	46.2%	58.7%	802	57.6%	52.8%
	Upper	9	14.3%	21.4%	604	8.3%	19.7%	17.7%	9	32.1%	789	20.2%	29.0%	5	33.3%	26.5%	571	22.7%	27.4%	4	30.8%	27.0%	218	15.7%	26.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	0.8%	0	0.0%	0.1%
	Total	*63*	*100%*	*100%*	*7,308*	*100%*	*100%*	*100%*	*28*	*100%*	*3,906*	*100%*	*100%*	*15*	*100%*	*100%*	*2,514*	*100%*	*100%*	*13*	*100%*	*100%*	*1,392*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.2%	0	0.0%	3.7%	1.4%	0	0.0%	0	0.0%	4.0%	0	0.0%	3.1%	0	0.0%	2.7%	0	0.0%	5.0%	0	0.0%	4.1%
	Middle	11	78.6%	74.9%	280	89.2%	75.0%	76.0%	5	83.3%	887	96.7%	74.5%	2	66.7%	79.4%	352	92.1%	81.3%	3	100.0%	75.3%	535	100.0%	76.0%
	Upper	3	21.4%	21.6%	34	10.8%	21.2%	22.6%	1	16.7%	30	3.3%	21.5%	1	33.3%	17.2%	30	7.9%	16.0%	0	0.0%	19.5%	0	0.0%	19.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.0%
	Total	*14*	*100%*	*100%*	*314*	*100%*	*100%*	*100%*	*6*	*100%*	*917*	*100%*	*100%*	*3*	*100%*	*100%*	*382*	*100%*	*100%*	*3*	*100%*	*100%*	*535*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Northwest AR

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	37	58.7%	51.8%	1,290	17.7%	44.6%	91.2%	13	46.4%	754	19.3%	91.1%	7	46.7%	56.4%	677	26.9%	45.2%	6	46.2%	59.5%	77	5.5%	38.7%
		Over $1 Million	23	36.5%		5,687	77.8%		7.0%	12	42.9%	2,677	68.5%	6.9%	7	46.7%		1,677	66.7%		5	38.5%		1,000	71.8%	
		Total Rev. available	60	95.2%		6,977	95.5%		98.1%	25	89.3%	3,431	87.8%	98.0%	14	93.3%		2,354	93.6%		11	84.6%		1,077	77.4%	
		Rev. Not Known	3	4.8%		331	4.5%		1.9%	3	10.7%	475	12.2%	2.0%	1	6.7%		160	6.4%		2	15.4%		315	22.6%	
		Total	*63*	*100%*		*7,308*	*100%*		*100.0%*	*28*	*100%*	*3,906*	*100%*	*100%*	*15*	*100%*		*2,514*	*100%*		*13*	*100%*		*1,392*	*100%*	
	Loan Size	$100,000 or Less	42	66.7%	89.5%	1,072	14.7%	33.4%		16	57.1%	494	12.6%		8	53.3%	90.5%	242	9.6%	33.0%	8	61.5%	90.5%	252	18.1%	33.8%
		$100,001 - $250,000	15	23.8%	6.4%	2,764	37.8%	22.6%		7	25.0%	1,350	34.6%		3	20.0%	5.1%	560	22.3%	19.8%	4	30.8%	5.7%	790	56.8%	22.0%
		$250,001 - $1 Million	6	9.5%	4.2%	3,472	47.5%	44.0%		5	17.9%	2,062	52.8%		4	26.7%	4.4%	1,712	68.1%	47.2%	1	7.7%	3.8%	350	25.1%	44.3%
		Total	*63*	*100%*	*100.0%*	*7,308*	*100%*	*100.0%*		*28*	*100%*	*3,906*	*100%*		*15*	*100%*	*100%*	*2,514*	*100%*	*100%*	*13*	*100%*	*100%*	*1,392*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	33	89.2%		535	41.5%			12	92.3%	204	27.1%		6	85.7%		127	18.8%		6	100.0%		77	100.0%	
		$100,001 - $250,000	4	10.8%		755	58.5%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	7.7%	550	72.9%		1	14.3%		550	81.2%		0	0.0%		0	0.0%	
		Total	*37*	*100%*		*1,290*	*100%*			*13*	*100%*	*754*	*100%*		*7*	*100%*		*677*	*100%*		*6*	*100%*		*77*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	13	92.9%	72.6%	114	36.3%	80.7%	97.5%	3	50.0%	142	15.5%	97.5%	2	67%	74.6%	32	8%	81.6%	1	33%	67.6%	110	21%	66.9%
		Over $1 Million	1	7.1%		200	63.7%		1.4%	3	50.0%	775	84.5%	1.5%	1	33.3%		350	91.6%		2	66.7%		425	79.4%	
		Total Rev. available	14	100.0%		314	100.0%		98.9%	6	100.0%	917	100.0%	98.9%	3	100.0%		382	100.0%		3	100.0%		535	100.0%	
		Not Known	0	0.0%		0	0.0%		1.1%	0	0.0%	0	0.0%	1.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*14*	*100%*		*314*	*100%*		*100%*	*6*	*100%*	*917*	*100%*	*100%*	*3*	*100%*		*382*	*100%*		*3*	*100%*		*535*	*100%*	
	Loan Size	$100,000 or Less	13	92.9%	88.4%	114	36.3%	50.7%		3	50.0%	107	11.7%		2	66.7%	79.9%	32	8.4%	35.8%	1	33.3%	80.5%	75	14.0%	35.9%
		$100,001 - $250,000	1	7.1%	9.6%	200	63.7%	34.8%		1	16.7%	110	12.0%		0	0.0%	15.1%	0	0.0%	38.2%	1	33.3%	14.5%	110	20.6%	37.3%
		$250,001 - $500,000	0	0.0%	1.9%	0	0.0%	14.4%		2	33.3%	700	76.3%		1	33.3%	5.0%	350	91.6%	26.0%	1	33.3%	5.0%	350	65.4%	26.8%
		Total	*14*	*100%*	*100%*	*314*	*100%*	*100%*		*6*	*100%*	*917*	*100%*		*3*	*100%*	*100%*	*382*	*100%*	*100%*	*3*	*100%*	*100%*	*535*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	13	100.0%		114	100.0%			2	66.7%	32	22.5%		2	100.0%		32	100.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	33.3%	110	77.5%		0	0.0%		0	0.0%		1	100.0%		110	100.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*13*	*100%*		*114*	*100%*			*3*	*100%*	*142*	*100%*		*2*	*100%*		*32*	*100%*		*1*	*100%*		*110*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Southern AR

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	9.9%	0	0.0%	17.3%	0	0.0%	15.4%	0	0.0%	22.7%	0	0.0%	20.7%
	Middle	2	66.7%	86.2%	258	54.7%	83.9%	90.6%	7	100.0%	1,217	100.0%	73.9%	6	100.0%	68.0%	1,153	100.0%	67.9%	1	100.0%	57.6%	64	100.0%	57.0%
	Upper	1	33.3%	13.4%	214	45.3%	15.6%	9.4%	0	0.0%	0	0.0%	16.2%	0	0.0%	14.7%	0	0.0%	16.7%	0	0.0%	19.4%	0	0.0%	22.0%
	Unknown	0	0.0%	0.4%	0	0.0%	0.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.3%
	Total	*3*	*100%*	*100%*	*472*	*100%*	*100%*	*100%*	*7*	*100%*	*1,217*	*100%*	*100%*	*6*	*100%*	*100%*	*1,153*	*100%*	*100%*	*1*	*100%*	*100%*	*64*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	30.0%	227	27.4%	9.9%	3	42.9%	13.3%	227	36.1%	11.0%	0	0.0%	17.6%	0	0.0%	20.5%
	Middle	8	66.7%	85.4%	739	72.4%	84.2%	90.6%	4	40.0%	221	26.7%	73.9%	3	42.9%	71.8%	202	32.1%	70.9%	1	33.3%	62.4%	19	9.5%	61.7%
	Upper	4	33.3%	14.0%	282	27.6%	15.5%	9.4%	3	30.0%	380	45.9%	16.2%	1	14.3%	14.9%	200	31.8%	18.2%	2	66.7%	20.0%	180	90.5%	17.8%
	Unknown	0	0.0%	0.5%	0	0.0%	0.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*1,021*	*100%*	*100%*	*100%*	*10*	*100%*	*828*	*100%*	*100%*	*7*	*100%*	*100%*	*629*	*100%*	*100%*	*3*	*100%*	*100%*	*199*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	9.9%	0	0.0%	15.8%	0	0.0%	16.4%	0	0.0%	4.3%	0	0.0%	9.0%
	Middle	2	66.7%	83.3%	50	37.0%	81.6%	90.6%	3	60.0%	98	49.5%	73.9%	2	50.0%	68.4%	35	25.9%	71.5%	1	100.0%	73.9%	63	100.0%	63.3%
	Upper	1	33.3%	16.7%	85	63.0%	18.4%	9.4%	2	40.0%	100	50.5%	16.2%	2	50.0%	15.8%	100	74.1%	12.1%	0	0.0%	21.7%	0	0.0%	27.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*135*	*100%*	*100%*	*100%*	*5*	*100%*	*198*	*100%*	*100%*	*4*	*100%*	*100%*	*135*	*100%*	*100%*	*1*	*100%*	*100%*	*63*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	10.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	38.9%
	Middle	0	0.0%	91.7%	0	0.0%	97.1%	82.6%	0	0.0%	0	0.0%	67.6%	0	0.0%	25.0%	0	0.0%	63.7%	0	0.0%	33.3%	0	0.0%	11.1%
	Upper	0	0.0%	8.3%	0	0.0%	2.9%	17.4%	0	0.0%	0	0.0%	21.8%	0	0.0%	75.0%	0	0.0%	36.3%	0	0.0%	33.3%	0	0.0%	50.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	9.9%	0	0.0%	33.3%	0	0.0%	36.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	90.6%	2	100.0%	96	100.0%	73.9%	2	100.0%	66.7%	96	100.0%	63.4%	0	0.0%	55.6%	0	0.0%	53.5%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	9.4%	0	0.0%	0	0.0%	16.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	44.4%	0	0.0%	46.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*96*	*100%*	*100%*	*2*	*100%*	*100%*	*96*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Southern AR

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	100.0%	55	100.0%	9.9%	1	100.0%	25.0%	25	100.0%	8.8%	1	100.0%	17.6%	30	100.0%	18.3%
	Middle	1	100.0%	100.0%	25	100.0%	100.0%	90.6%	0	0.0%	0	0.0%	73.9%	0	0.0%	41.7%	0	0.0%	41.5%	0	0.0%	76.5%	0	0.0%	73.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	9.4%	0	0.0%	0	0.0%	16.2%	0	0.0%	33.3%	0	0.0%	49.7%	0	0.0%	5.9%	0	0.0%	8.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*100%*	*2*	*100%*	*55*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*1*	*100%*	*100%*	*30*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	9.9%	0	0.0%	20.0%	0	0.0%	15.1%	0	0.0%	25.0%	0	0.0%	24.4%
	Middle	0	0.0%	90.0%	0	0.0%	91.8%	90.6%	0	0.0%	0	0.0%	73.9%	0	0.0%	60.0%	0	0.0%	32.8%	0	0.0%	50.0%	0	0.0%	55.6%
	Upper	0	0.0%	10.0%	0	0.0%	8.2%	9.4%	0	0.0%	0	0.0%	16.2%	0	0.0%	20.0%	0	0.0%	52.0%	0	0.0%	25.0%	0	0.0%	20.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	5	19.2%	282	11.8%	9.9%	4	20.0%	16.4%	252	12.4%	12.6%	1	16.7%	20.7%	30	8.4%	21.3%
	Middle	13	68.4%	86.0%	1,072	64.9%	85.1%	90.6%	16	61.5%	1,632	68.2%	73.9%	13	65.0%	68.2%	1,486	72.9%	67.7%	3	50.0%	59.2%	146	41.0%	55.8%
	Upper	6	31.6%	13.5%	581	35.1%	14.5%	9.4%	5	19.2%	480	20.1%	16.2%	3	15.0%	15.4%	300	14.7%	19.7%	2	33.3%	19.9%	180	50.6%	22.7%
	Unknown	0	0.0%	0.5%	0	0.0%	0.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.2%
	Total	*19*	*100%*	*100%*	*1,653*	*100%*	*100%*	*100%*	*26*	*100%*	*2,394*	*100%*	*100%*	*20*	*100%*	*100%*	*2,038*	*100%*	*100%*	*6*	*100%*	*100%*	*356*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Southern AR

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	3.3%	0	0.0%	1.8%	20.8%	2	28.6%	180	14.8%	22.7%	2	33.3%	3.9%	180	15.6%	2.3%	0	0.0%	4.7%	0	0.0%	2.4%
	Moderate	2	66.7%	14.5%	258	54.7%	11.7%	17.8%	1	14.3%	64	5.3%	18.2%	0	0.0%	16.9%	0	0.0%	11.7%	1	100.0%	16.6%	64	100.0%	11.8%
	Middle	1	33.3%	23.0%	214	45.3%	21.2%	17.5%	0	0.0%	0	0.0%	18.0%	0	0.0%	21.9%	0	0.0%	19.2%	0	0.0%	24.7%	0	0.0%	23.9%
	Upper	0	0.0%	36.0%	0	0.0%	41.6%	44.0%	4	57.1%	973	80.0%	41.1%	4	66.7%	35.2%	973	84.4%	43.3%	0	0.0%	32.4%	0	0.0%	39.0%
	Unknown	0	0.0%	23.2%	0	0.0%	23.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.2%	0	0.0%	23.5%	0	0.0%	21.6%	0	0.0%	22.8%
	Total	*3*	*100%*	*100%*	*472*	*100%*	*100%*	*100%*	*7*	*100%*	*1,217*	*100%*	*100%*	*6*	*100%*	*100%*	*1,153*	*100%*	*100%*	*1*	*100%*	*100%*	*64*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.5%	0	0.0%	0.1%	20.8%	0	0.0%	0	0.0%	22.7%	0	0.0%	5.5%	0	0.0%	2.5%	0	0.0%	2.4%	0	0.0%	0.6%
	Moderate	4	33.3%	8.6%	204	20.0%	4.8%	17.8%	4	40.0%	144	17.4%	18.2%	2	28.6%	15.5%	95	15.1%	10.5%	2	66.7%	16.5%	49	24.6%	8.8%
	Middle	3	25.0%	18.6%	301	29.5%	16.5%	17.5%	3	30.0%	264	31.9%	18.0%	3	42.9%	23.8%	264	42.0%	20.7%	0	0.0%	22.4%	0	0.0%	17.4%
	Upper	5	41.7%	44.5%	516	50.5%	47.6%	44.0%	3	30.0%	420	50.7%	41.1%	2	28.6%	43.1%	270	42.9%	52.1%	1	33.3%	42.4%	150	75.4%	53.1%
	Unknown	0	0.0%	27.8%	0	0.0%	30.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.2%	0	0.0%	14.2%	0	0.0%	16.5%	0	0.0%	20.1%
	Total	*12*	*100%*	*100%*	*1,021*	*100%*	*100%*	*100%*	*10*	*100%*	*828*	*100%*	*100%*	*7*	*100%*	*100%*	*629*	*100%*	*100%*	*3*	*100%*	*100%*	*199*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	5.6%	0	0.0%	2.1%	20.8%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	13.0%	0	0.0%	11.0%
	Moderate	0	0.0%	5.6%	0	0.0%	2.3%	17.8%	0	0.0%	0	0.0%	18.2%	0	0.0%	5.3%	0	0.0%	6.9%	0	0.0%	17.4%	0	0.0%	9.1%
	Middle	1	33.3%	22.2%	20	14.8%	15.3%	17.5%	2	40.0%	73	36.9%	18.0%	1	25.0%	15.8%	10	7.4%	15.4%	1	100.0%	21.7%	63	100.0%	27.7%
	Upper	2	66.7%	66.7%	115	85.2%	80.3%	44.0%	3	60.0%	125	63.1%	41.1%	3	75.0%	73.7%	125	92.6%	67.8%	0	0.0%	47.8%	0	0.0%	52.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	9.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*135*	*100%*	*100%*	*100%*	*5*	*100%*	*198*	*100%*	*100%*	*4*	*100%*	*100%*	*135*	*100%*	*100%*	*1*	*100%*	*100%*	*63*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.5%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	50.0%	0	0.0%	12.7%	44.0%	0	0.0%	0	0.0%	41.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	11.1%	0	0.0%	7.0%
	Unknown	0	0.0%	50.0%	0	0.0%	87.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	88.9%	0	0.0%	93.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	11.1%	0	0.0%	11.4%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	1	50.0%	15	15.6%	18.2%	1	50.0%	50.0%	15	15.6%	21.6%	0	0.0%	11.1%	0	0.0%	11.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.5%	0	0.0%	0	0.0%	18.0%	0	0.0%	16.7%	0	0.0%	10.8%	0	0.0%	22.2%	0	0.0%	27.1%
	Upper	0	0.0%	100.0%	0	0.0%	100.0%	44.0%	1	50.0%	81	84.4%	41.1%	1	50.0%	33.3%	81	84.4%	67.5%	0	0.0%	55.6%	0	0.0%	50.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*96*	*100%*	*100%*	*2*	*100%*	*100%*	*96*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Southern AR

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	11.8%	0	0.0%	8.4%
	Moderate	0	0.0%	33.3%	0	0.0%	14.0%	17.8%	1	50.0%	30	54.5%	18.2%	0	0.0%	33.3%	0	0.0%	28.8%	1	100.0%	29.4%	30	100.0%	23.4%
	Middle	0	0.0%	16.7%	0	0.0%	1.9%	17.5%	1	50.0%	25	45.5%	18.0%	1	100.0%	16.7%	25	100.0%	6.0%	0	0.0%	11.8%	0	0.0%	4.3%
	Upper	1	100.0%	50.0%	25	100.0%	84.1%	44.0%	0	0.0%	0	0.0%	41.1%	0	0.0%	33.3%	0	0.0%	51.4%	0	0.0%	35.3%	0	0.0%	53.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	13.9%	0	0.0%	11.8%	0	0.0%	10.5%
	Total	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*100%*	*2*	*100%*	*55*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*1*	*100%*	*100%*	*30*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.5%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	44.0%	0	0.0%	0	0.0%	41.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	2.1%	0	0.0%	1.0%	20.8%	2	7.7%	180	7.5%	22.7%	2	10.0%	4.0%	180	8.8%	2.0%	0	0.0%	4.9%	0	0.0%	2.3%
	Moderate	6	31.6%	11.6%	462	27.9%	7.9%	17.8%	7	26.9%	253	10.6%	18.2%	3	15.0%	16.5%	110	5.4%	10.1%	4	66.7%	16.4%	143	40.2%	10.7%
	Middle	5	26.3%	20.5%	535	32.4%	17.5%	17.5%	6	23.1%	362	15.1%	18.0%	5	25.0%	21.8%	299	14.7%	17.1%	1	16.7%	22.9%	63	17.7%	21.2%
	Upper	8	42.1%	40.2%	656	39.7%	42.1%	44.0%	11	42.3%	1,599	66.8%	41.1%	10	50.0%	38.0%	1,449	71.1%	40.5%	1	16.7%	34.4%	150	42.1%	40.3%
	Unknown	0	0.0%	25.7%	0	0.0%	31.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.6%	0	0.0%	30.2%	0	0.0%	21.5%	0	0.0%	25.5%
	Total	*19*	*100%*	*100%*	*1,653*	*100%*	*100%*	*100%*	*26*	*100%*	*2,394*	*100%*	*100%*	*20*	*100%*	*100%*	*2,038*	*100%*	*100%*	*6*	*100%*	*100%*	*356*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AR Southern AR

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	18.2%	18	1.7%	17.3%	1	33.3%	17.8%	10	3.2%	17.6%	1	12.5%	12.2%	8	1.1%	9.9%
	Middle	12	85.7%	87.2%	878	88.8%	88.5%	88.2%	8	72.7%	1,015	97.8%	67.3%	1	33.3%	64.6%	300	95.2%	66.3%	7	87.5%	69.9%	715	98.9%	77.4%
	Upper	2	14.3%	12.4%	111	11.2%	11.4%	11.8%	1	9.1%	5	0.5%	15.5%	1	33.3%	17.1%	5	1.6%	16.0%	0	0.0%	17.3%	0	0.0%	12.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*14*	*100%*	*100%*	*989*	*100%*	*100%*	*100%*	*11*	*100%*	*1,038*	*100%*	*100%*	*3*	*100%*	*100%*	*315*	*100%*	*100%*	*8*	*100%*	*100%*	*723*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.7%	0	0.0%	1.7%	0	0.0%	0.1%	0	0.0%	2.6%	0	0.0%	1.1%
	Middle	2	100.0%	93.4%	63	100.0%	91.7%	96.6%	0	0.0%	0	0.0%	83.9%	0	0.0%	87.4%	0	0.0%	94.5%	0	0.0%	85.9%	0	0.0%	85.1%
	Upper	0	0.0%	6.6%	0	0.0%	8.3%	3.4%	0	0.0%	0	0.0%	10.3%	0	0.0%	10.9%	0	0.0%	5.3%	0	0.0%	10.3%	0	0.0%	13.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	0.1%
	Total	*2*	*100%*	*100%*	*63*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Southern AR

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	10	71.4%	42.3%	136	13.8%	40.8%	90.6%	6	54.5%	171	16.5%	90.6%	2	66.7%	55.4%	15	4.8%	44.7%	4	50.0%	58.4%	156	21.6%	47.3%
		Over $1 Million	4	28.6%		853	86.2%		7.0%	5	45.5%	867	83.5%	7.0%	1	33.3%		300	95.2%		4	50.0%		567	78.4%	
		Total Rev. available	14	100.0%		989	100.0%		97.6%	11	100.0%	1,038	100.0%	97.5%	3	100.0%		315	100.0%		8	100.0%		723	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		2.4%	0	0.0%	0	0.0%	2.5%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*14*	*100%*		*989*	*100%*		*100.0%*	*11*	*100%*	*1,038*	*100%*	*100%*	*3*	*100%*		*315*	*100%*		*8*	*100%*		*723*	*100%*	
	Loan Size	$100,000 or Less	11	78.6%	89.3%	141	14.3%	40.7%		7	63.6%	149	14.4%		2	66.7%	90.6%	15	4.8%	38.5%	5	62.5%	87.2%	134	18.5%	32.4%
		$100,001 - $250,000	1	7.1%	8.3%	106	10.7%	34.4%		2	18.2%	289	27.8%		0	0.0%	6.5%	0	0.0%	27.2%	2	25.0%	7.8%	289	40.0%	24.6%
		$250,001 - $1 Million	2	14.3%	2.4%	742	75.0%	24.9%		2	18.2%	600	57.8%		1	33.3%	2.9%	300	95.2%	34.3%	1	12.5%	4.9%	300	41.5%	43.0%
		Total	*14*	*100%*	*100.0%*	*989*	*100%*	*100.0%*		*11*	*100%*	*1,038*	*100%*		*3*	*100%*	*100%*	*315*	*100%*	*100%*	*8*	*100%*	*100%*	*723*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	10	100.0%		136	100.0%			5	83.3%	47	27.5%		2	100.0%		15	100.0%		3	75.0%		32	20.5%	
		$100,001 - $250,000	0	0.0%		0	0.0%			1	16.7%	124	72.5%		0	0.0%		0	0.0%		1	25.0%		124	79.5%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*10*	*100%*		*136*	*100%*			*6*	*100%*	*171*	*100%*		*2*	*100%*		*15*	*100%*		*4*	*100%*		*156*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	2	100.0%	60.3%	63	100.0%	80.6%	96.6%	0	0.0%	0	0.0%	96.6%	0	0.0%	69.7%	0	0.0%	79.6%	0	0.0%	69.2%	0	0.0%	71.1%
		Over $1 Million	0	0.0%		0	0.0%		3.4%	0	0.0%	0	0.0%	3.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	2	100.0%		63	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*63*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	2	100.0%	89.0%	63	100.0%	44.0%		0	0.0%	0	0.0%		0	0.0%	84.9%	0	0.0%	35.2%	0	0.0%	83.3%	0	0.0%	30.3%
		$100,001 - $250,000	0	0.0%	5.9%	0	0.0%	17.9%		0	0.0%	0	0.0%		0	0.0%	7.6%	0	0.0%	18.4%	0	0.0%	6.4%	0	0.0%	14.7%
		$250,001 - $500,000	0	0.0%	5.1%	0	0.0%	38.1%		0	0.0%	0	0.0%		0	0.0%	7.6%	0	0.0%	46.4%	0	0.0%	10.3%	0	0.0%	55.0%
		Total	*2*	*100%*	*100%*	*63*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%		63	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*63*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Union

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	25.0%	11.9%	24	2.7%	10.9%	15.8%	0	0.0%	0	0.0%	9.5%	0	0.0%	7.3%	0	0.0%	3.7%	0	0.0%	8.4%	0	0.0%	4.9%
	Middle	1	25.0%	37.8%	121	13.6%	31.2%	41.2%	0	0.0%	0	0.0%	53.1%	0	0.0%	54.0%	0	0.0%	53.7%	0	0.0%	53.0%	0	0.0%	52.4%
	Upper	2	50.0%	50.2%	747	83.7%	57.9%	43.0%	1	100.0%	85	100.0%	37.4%	1	100.0%	38.7%	85	100.0%	42.6%	0	0.0%	38.6%	0	0.0%	42.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*892*	*100%*	*100%*	*100%*	*1*	*100%*	*85*	*100%*	*100%*	*1*	*100%*	*100%*	*85*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	14.3%	9.3%	50	7.5%	7.2%	15.8%	1	25.0%	20	12.1%	9.5%	1	33.3%	10.5%	20	24.1%	5.0%	0	0.0%	4.5%	0	0.0%	2.0%
	Middle	2	28.6%	34.8%	215	32.1%	31.0%	41.2%	0	0.0%	0	0.0%	53.1%	0	0.0%	39.0%	0	0.0%	38.3%	0	0.0%	47.2%	0	0.0%	53.5%
	Upper	4	57.1%	55.8%	404	60.4%	61.7%	43.0%	3	75.0%	145	87.9%	37.4%	2	66.7%	50.6%	63	75.9%	56.8%	1	100.0%	48.3%	82	100.0%	44.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*669*	*100%*	*100%*	*100%*	*4*	*100%*	*165*	*100%*	*100%*	*3*	*100%*	*100%*	*83*	*100%*	*100%*	*1*	*100%*	*100%*	*82*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	33.3%	0	0.0%	17.7%	15.8%	0	0.0%	0	0.0%	9.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	4.1%
	Middle	0	0.0%	6.7%	0	0.0%	1.3%	41.2%	3	100.0%	71	100.0%	53.1%	3	100.0%	72.2%	71	100.0%	75.6%	0	0.0%	56.3%	0	0.0%	63.5%
	Upper	2	100.0%	60.0%	472	100.0%	80.9%	43.0%	0	0.0%	0	0.0%	37.4%	0	0.0%	27.8%	0	0.0%	24.4%	0	0.0%	31.3%	0	0.0%	32.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*472*	*100%*	*100%*	*100%*	*3*	*100%*	*71*	*100%*	*100%*	*3*	*100%*	*100%*	*71*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	37.6%	1	100.0%	3,250	100.0%	50.3%	0	0.0%	16.7%	0	0.0%	2.9%	1	100.0%	25.0%	3,250	100.0%	59.6%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	42.6%	0	0.0%	0	0.0%	33.2%	0	0.0%	50.0%	0	0.0%	60.9%	0	0.0%	75.0%	0	0.0%	40.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	19.8%	0	0.0%	0	0.0%	16.5%	0	0.0%	33.3%	0	0.0%	36.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*3,250*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*3,250*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.8%	0	0.0%	0	0.0%	9.5%	0	0.0%	7.1%	0	0.0%	4.6%	0	0.0%	11.8%	0	0.0%	8.3%
	Middle	1	100.0%	55.6%	15	100.0%	28.4%	41.2%	1	100.0%	25	100.0%	53.1%	0	0.0%	50.0%	0	0.0%	53.2%	1	100.0%	58.8%	25	100.0%	56.8%
	Upper	0	0.0%	44.4%	0	0.0%	71.6%	43.0%	0	0.0%	0	0.0%	37.4%	0	0.0%	42.9%	0	0.0%	42.2%	0	0.0%	29.4%	0	0.0%	34.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*15*	*100%*	*100%*	*100%*	*1*	*100%*	*25*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Union

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.8%	0	0.0%	0	0.0%	9.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	9.1%
	Middle	0	0.0%	33.3%	0	0.0%	9.3%	41.2%	1	100.0%	31	100.0%	53.1%	0	0.0%	15.4%	0	0.0%	16.7%	1	100.0%	78.6%	31	100.0%	85.6%
	Upper	0	0.0%	66.7%	0	0.0%	90.7%	43.0%	0	0.0%	0	0.0%	37.4%	0	0.0%	84.6%	0	0.0%	83.3%	0	0.0%	7.1%	0	0.0%	5.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*31*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*31*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	9.1%	0	0.0%	1.0%	15.8%	0	0.0%	0	0.0%	9.5%	0	0.0%	5.9%	0	0.0%	3.1%	0	0.0%	14.3%	0	0.0%	10.9%
	Middle	0	0.0%	63.6%	0	0.0%	51.6%	41.2%	0	0.0%	0	0.0%	53.1%	0	0.0%	58.8%	0	0.0%	65.9%	0	0.0%	71.4%	0	0.0%	84.0%
	Upper	0	0.0%	27.3%	0	0.0%	47.3%	43.0%	0	0.0%	0	0.0%	37.4%	0	0.0%	35.3%	0	0.0%	31.0%	0	0.0%	14.3%	0	0.0%	5.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	14.3%	11.0%	74	3.6%	9.3%	15.8%	2	18.2%	3,270	90.2%	9.5%	1	14.3%	7.7%	20	8.4%	3.9%	1	25.0%	8.3%	3,250	95.9%	7.9%
	Middle	4	28.6%	36.7%	351	17.1%	32.5%	41.2%	5	45.5%	127	3.5%	53.1%	3	42.9%	50.4%	71	29.7%	50.9%	2	50.0%	53.4%	56	1.7%	52.5%
	Upper	8	57.1%	52.2%	1,623	79.2%	58.2%	43.0%	4	36.4%	230	6.3%	37.4%	3	42.9%	41.9%	148	61.9%	45.3%	1	25.0%	38.3%	82	2.4%	39.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*14*	*100%*	*100%*	*2,048*	*100%*	*100%*	*100%*	*11*	*100%*	*3,627*	*100%*	*100%*	*7*	*100%*	*100%*	*239*	*100%*	*100%*	*4*	*100%*	*100%*	*3,388*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: AR Union

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022						2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.9%	0	0.0%	1.1%	22.0%	0	0.0%	0	0.0%	20.6%	0	0.0%	4.2%	0	0.0%	2.0%	0	0.0%	5.8%	0	0.0%	2.9%
	Moderate	2	50.0%	12.4%	145	16.3%	7.3%	14.9%	1	100.0%	85	100.0%	16.5%	1	100.0%	15.3%	85	100.0%	9.9%	0	0.0%	10.1%	0	0.0%	6.0%
	Middle	0	0.0%	17.1%	0	0.0%	12.5%	17.6%	0	0.0%	0	0.0%	16.8%	0	0.0%	17.6%	0	0.0%	12.1%	0	0.0%	19.2%	0	0.0%	15.7%
	Upper	2	50.0%	45.4%	747	83.7%	58.1%	45.5%	0	0.0%	0	0.0%	46.1%	0	0.0%	39.8%	0	0.0%	52.8%	0	0.0%	36.2%	0	0.0%	45.6%
	Unknown	0	0.0%	22.2%	0	0.0%	20.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	23.0%	0	0.0%	23.3%	0	0.0%	28.8%	0	0.0%	29.9%
	Total	*4*	*100%*	*100%*	*892*	*100%*	*100%*	*100%*	*1*	*100%*	*85*	*100%*	*100%*	*1*	*100%*	*100%*	*85*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
REFINANCE	Low	1	14.3%	4.5%	44	6.6%	2.1%	22.0%	0	0.0%	0	0.0%	20.6%	0	0.0%	5.8%	0	0.0%	3.2%	0	0.0%	5.6%	0	0.0%	2.0%
	Moderate	0	0.0%	9.6%	0	0.0%	6.0%	14.9%	2	50.0%	45	27.3%	16.5%	2	66.7%	12.8%	45	54.2%	8.5%	0	0.0%	10.1%	0	0.0%	5.6%
	Middle	3	42.9%	13.6%	270	40.4%	9.8%	17.6%	2	50.0%	120	72.7%	16.8%	1	33.3%	20.9%	38	45.8%	17.5%	1	100.0%	22.5%	82	100.0%	15.8%
	Upper	3	42.9%	50.0%	355	53.1%	53.7%	45.5%	0	0.0%	0	0.0%	46.1%	0	0.0%	51.7%	0	0.0%	59.0%	0	0.0%	44.9%	0	0.0%	52.1%
	Unknown	0	0.0%	22.2%	0	0.0%	28.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.7%	0	0.0%	11.8%	0	0.0%	16.9%	0	0.0%	24.6%
	Total	*7*	*100%*	*100%*	*669*	*100%*	*100%*	*100%*	*4*	*100%*	*165*	*100%*	*100%*	*3*	*100%*	*100%*	*83*	*100%*	*100%*	*1*	*100%*	*100%*	*82*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	6.7%	0	0.0%	1.1%	22.0%	0	0.0%	0	0.0%	20.6%	0	0.0%	5.6%	0	0.0%	1.4%	0	0.0%	6.3%	0	0.0%	3.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.9%	0	0.0%	0	0.0%	16.5%	0	0.0%	22.2%	0	0.0%	17.8%	0	0.0%	25.0%	0	0.0%	17.8%
	Middle	0	0.0%	20.0%	0	0.0%	6.3%	17.6%	0	0.0%	0	0.0%	16.8%	0	0.0%	5.6%	0	0.0%	5.5%	0	0.0%	6.3%	0	0.0%	0.5%
	Upper	2	100.0%	73.3%	472	100.0%	92.6%	45.5%	3	100.0%	71	100.0%	46.1%	3	100.0%	55.6%	71	100.0%	64.4%	0	0.0%	56.3%	0	0.0%	70.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.1%	0	0.0%	11.0%	0	0.0%	6.3%	0	0.0%	8.0%
	Total	*2*	*100%*	*100%*	*472*	*100%*	*100%*	*100%*	*3*	*100%*	*71*	*100%*	*100%*	*3*	*100%*	*100%*	*71*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.0%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.9%	0	0.0%	0	0.0%	16.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.6%	0	0.0%	0	0.0%	16.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	45.5%	0	0.0%	0	0.0%	46.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	1	100.0%	3,250	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	1	100.0%	100.0%	3,250	100.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*3,250*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*3,250*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	11.1%	0	0.0%	7.2%	22.0%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	4.3%
	Moderate	1	100.0%	22.2%	15	100.0%	10.1%	14.9%	1	100.0%	25	100.0%	16.5%	0	0.0%	7.1%	0	0.0%	12.1%	1	100.0%	23.5%	25	100.0%	12.2%
	Middle	0	0.0%	11.1%	0	0.0%	24.6%	17.6%	0	0.0%	0	0.0%	16.8%	0	0.0%	35.7%	0	0.0%	42.5%	0	0.0%	11.8%	0	0.0%	9.7%
	Upper	0	0.0%	55.6%	0	0.0%	58.0%	45.5%	0	0.0%	0	0.0%	46.1%	0	0.0%	57.1%	0	0.0%	45.4%	0	0.0%	58.8%	0	0.0%	73.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*15*	*100%*	*100%*	*100%*	*1*	*100%*	*25*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: AR Union

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2021							2022, 2023					2022						2023					
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.0%	0	0.0%	0	0.0%	20.6%	0	0.0%	15.4%	0	0.0%	8.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	16.7%	0	0.0%	2.1%	14.9%	0	0.0%	0	0.0%	16.5%	0	0.0%	7.7%	0	0.0%	1.3%	0	0.0%	14.3%	0	0.0%	10.1%
	Middle	0	0.0%	16.7%	0	0.0%	10.2%	17.6%	0	0.0%	0	0.0%	16.8%	0	0.0%	30.8%	0	0.0%	40.1%	0	0.0%	14.3%	0	0.0%	8.0%
	Upper	0	0.0%	66.7%	0	0.0%	87.7%	45.5%	1	100.0%	31	100.0%	46.1%	0	0.0%	46.2%	0	0.0%	50.3%	1	100.0%	50.0%	31	100.0%	71.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	21.4%	0	0.0%	10.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*31*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*31*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.0%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.9%	0	0.0%	0	0.0%	16.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.6%	0	0.0%	0	0.0%	16.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	45.5%	0	0.0%	0	0.0%	46.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	7.1%	3.6%	44	2.1%	1.5%	22.0%	0	0.0%	0	0.0%	20.6%	0	0.0%	4.6%	0	0.0%	2.2%	0	0.0%	5.5%	0	0.0%	2.5%
	Moderate	3	21.4%	11.1%	160	7.8%	6.6%	14.9%	4	36.4%	155	4.3%	16.5%	3	42.9%	14.2%	130	54.4%	9.1%	1	25.0%	10.8%	25	0.7%	5.8%
	Middle	3	21.4%	15.6%	270	13.2%	11.2%	17.6%	2	18.2%	120	3.3%	16.8%	1	14.3%	18.1%	38	15.9%	13.0%	1	25.0%	18.6%	82	2.4%	14.4%
	Upper	7	50.0%	47.2%	1,574	76.9%	55.4%	45.5%	4	36.4%	102	2.8%	46.1%	3	42.9%	42.1%	71	29.7%	51.4%	1	25.0%	38.5%	31	0.9%	44.3%
	Unknown	0	0.0%	22.5%	0	0.0%	25.3%	0.0%	1	9.1%	3,250	89.6%	0.0%	0	0.0%	21.0%	0	0.0%	24.4%	1	25.0%	26.6%	3,250	95.9%	32.9%
	Total	*14*	*100%*	*100%*	*2,048*	*100%*	*100%*	*100%*	*11*	*100%*	*3,627*	*100%*	*100%*	*7*	*100%*	*100%*	*239*	*100%*	*100%*	*4*	*100%*	*100%*	*3,388*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AR Union

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	8	42.1%	21.5%	124	6.9%	26.5%	15.1%	2	25.0%	2,000	78.2%	15.5%	1	25.0%	15.7%	1,000	75.8%	23.2%	1	25.0%	15.9%	1,000	80.7%	25.9%
	Middle	5	26.3%	35.1%	1,513	84.7%	34.4%	38.4%	5	62.5%	459	17.9%	42.7%	3	75.0%	39.9%	320	24.2%	43.2%	2	50.0%	42.1%	139	11.2%	41.1%
	Upper	6	31.6%	42.7%	149	8.3%	39.0%	46.5%	1	12.5%	100	3.9%	41.8%	0	0.0%	42.9%	0	0.0%	33.2%	1	25.0%	39.9%	100	8.1%	32.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	1.6%	0	0.0%	0.4%	0	0.0%	2.1%	0	0.0%	0.4%
	Total	*19*	*100%*	*100%*	*1,786*	*100%*	*100%*	*100%*	*8*	*100%*	*2,559*	*100%*	*100%*	*4*	*100%*	*100%*	*1,320*	*100%*	*100%*	*4*	*100%*	*100%*	*1,239*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.3%	0	0.0%	4.0%	5.7%	0	0.0%	0	0.0%	8.6%	0	0.0%	10.9%	0	0.0%	4.1%	0	0.0%	8.3%	0	0.0%	5.5%
	Middle	0	0.0%	31.3%	0	0.0%	33.2%	31.4%	0	0.0%	0	0.0%	37.1%	0	0.0%	47.8%	0	0.0%	54.4%	0	0.0%	47.2%	0	0.0%	53.1%
	Upper	0	0.0%	62.5%	0	0.0%	62.8%	62.9%	0	0.0%	0	0.0%	54.3%	0	0.0%	41.3%	0	0.0%	41.5%	0	0.0%	44.4%	0	0.0%	41.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Union

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	14	73.7%	45.6%	305	17.1%	42.7%	87.4%	4	50.0%	324	12.7%	87.9%	3	75.0%	48.0%	320	24.2%	35.1%	1	25.0%	50.7%	4	0.3%	33.3%
		Over $1 Million	3	15.8%		1,468	82.2%		11.1%	3	37.5%	2,135	83.4%	10.7%	1	25.0%		1,000	75.8%		2	50.0%		1,135	91.6%	
		Total Rev. available	17	89.5%		1,773	99.3%		98.5%	7	87.5%	2,459	96.1%	98.6%	4	100.0%		1,320	100.0%		3	75.0%		1,139	91.9%	
		Rev. Not Known	2	10.5%		13	0.7%		1.5%	1	12.5%	100	3.9%	1.4%	0	0.0%		0	0.0%		1	25.0%		100	8.1%	
		Total	*19*	*100%*		*1,786*	*100%*		*100.0%*	*8*	*100%*	*2,559*	*100%*	*100%*	*4*	*100%*		*1,320*	*100%*		*4*	*100%*		*1,239*	*100%*	
	Loan Size	$100,000 or Less	17	89.5%	88.0%	332	18.6%	32.2%		4	50.0%	119	4.7%		2	50.0%	87.3%	15	1.1%	29.2%	2	50.0%	88.7%	104	8.4%	31.9%
		$100,001 - $250,000	0	0.0%	7.4%	0	0.0%	21.9%		1	12.5%	135	5.3%		0	0.0%	7.2%	0	0.0%	22.6%	1	25.0%	7.3%	135	10.9%	25.0%
		$250,001 - $1 Million	2	10.5%	4.6%	1,454	81.4%	45.8%		3	37.5%	2,305	90.1%		2	50.0%	5.4%	1,305	98.9%	48.2%	1	25.0%	4.0%	1,000	80.7%	43.0%
		Total	*19*	*100%*	*100.0%*	*1,786*	*100%*	*100.0%*		*8*	*100%*	*2,559*	*100%*		*4*	*100%*	*100%*	*1,320*	*100%*	*100%*	*4*	*100%*	*100%*	*1,239*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	14	100.0%		305	100.0%			3	75.0%	19	5.9%		2	66.7%		15	4.7%		1	100.0%		4	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	25.0%	305	94.1%		1	33.3%		305	95.3%		0	0.0%		0	0.0%	
		Total	*14*	*100%*		*305*	*100%*			*4*	*100%*	*324*	*100%*		*3*	*100%*		*320*	*100%*		*1*	*100%*		*4*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	87.5%	0	0.0%	97.2%	94.3%	0	0.0%	0	0.0%	91.4%	0	0.0%	63.0%	0	0.0%	58.5%	0	0.0%	83.3%	0	0.0%	88.1%
		Over $1 Million	0	0.0%		0	0.0%		5.7%	0	0.0%	0	0.0%	8.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	84.4%	0	0.0%	50.8%		0	0.0%	0	0.0%		0	0.0%	89.1%	0	0.0%	53.0%	0	0.0%	91.7%	0	0.0%	70.9%
		$100,001 - $250,000	0	0.0%	12.5%	0	0.0%	28.9%		0	0.0%	0	0.0%		0	0.0%	4.3%	0	0.0%	10.5%	0	0.0%	5.6%	0	0.0%	13.1%
		$250,001 - $500,000	0	0.0%	3.1%	0	0.0%	20.3%		0	0.0%	0	0.0%		0	0.0%	6.5%	0	0.0%	36.5%	0	0.0%	2.8%	0	0.0%	16.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

INDIANA

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: IN Bloomington

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021 Count Bank #	%	Agg #%	Dollar Bank $ (000s)	$ %	Agg $%	Owner Occupied Units %	Bank Lending & Demographic Data 2022, 2023 Count Bank #	%	Dollar $ (000s)	$ %	Owner Occupied Units %	Bank & Aggregate Lending 2022 Count Bank #	%	Agg %	Dollar Bank $ (000s)	$ %	Agg $ %	2023 Count Bank #	%	Agg %	Dollar Bank $ (000s)	$ %	Agg $ %
HOME PURCHASE	Low	0	0.0%	2.7%	0	0.0%	1.7%	3.1%	1	4.8%	147	2.7%	2.2%	1	9.1%	2.8%	147	4.4%	2.3%	0	0.0%	3.2%	0	0.0%	2.2%
	Moderate	1	11.1%	10.1%	318	13.4%	8.6%	7.6%	1	4.8%	120	2.2%	14.1%	0	0.0%	12.3%	0	0.0%	10.1%	1	10.0%	12.6%	120	5.5%	10.1%
	Middle	5	55.6%	47.6%	1,175	49.7%	43.2%	44.8%	6	28.6%	1,475	26.6%	38.7%	3	27.3%	37.3%	535	15.9%	35.6%	3	30.0%	39.7%	940	43.1%	39.6%
	Upper	3	33.3%	39.6%	873	36.9%	46.6%	44.4%	13	61.9%	3,797	68.6%	43.1%	7	63.6%	46.1%	2,677	79.7%	50.4%	6	60.0%	42.5%	1,120	51.4%	45.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	1.4%	0	0.0%	1.6%	0	0.0%	1.9%	0	0.0%	2.4%
	Total	*9*	*100%*	*100%*	*2,366*	*100%*	*100%*	*100%*	*21*	*100%*	*5,539*	*100%*	*100%*	*11*	*100%*	*100%*	*3,359*	*100%*	*100%*	*10*	*100%*	*100%*	*2,180*	*100%*	*100%*
REFINANCE	Low	0	0.0%	2.1%	0	0.0%	1.3%	3.1%	0	0.0%	0	0.0%	2.2%	0	0.0%	3.4%	0	0.0%	3.8%	0	0.0%	4.2%	0	0.0%	5.8%
	Moderate	1	4.2%	7.6%	283	7.2%	6.2%	7.6%	4	36.4%	869	44.2%	14.1%	4	40.0%	10.0%	869	44.5%	8.2%	0	0.0%	11.3%	0	0.0%	9.5%
	Middle	11	45.8%	46.0%	1,461	36.9%	40.9%	44.8%	5	45.5%	962	48.9%	38.7%	4	40.0%	42.2%	947	48.5%	39.8%	1	100.0%	36.6%	15	100.0%	33.2%
	Upper	12	50.0%	44.3%	2,210	55.9%	51.6%	44.4%	2	18.2%	137	7.0%	43.1%	2	20.0%	42.6%	137	7.0%	45.3%	0	0.0%	45.7%	0	0.0%	48.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	1.8%	0	0.0%	2.9%	0	0.0%	2.2%	0	0.0%	3.4%
	Total	*24*	*100%*	*100%*	*3,954*	*100%*	*100%*	*100%*	*11*	*100%*	*1,968*	*100%*	*100%*	*10*	*100%*	*100%*	*1,953*	*100%*	*100%*	*1*	*100%*	*100%*	*15*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	2.4%	0	0.0%	1.0%	3.1%	0	0.0%	0	0.0%	2.2%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	2.1%	0	0.0%	2.6%
	Moderate	0	0.0%	6.1%	0	0.0%	4.0%	7.6%	3	17.6%	101	5.6%	14.1%	1	12.5%	13.2%	25	2.2%	10.7%	2	22.2%	13.0%	76	11.3%	14.7%
	Middle	5	71.4%	38.8%	222	73.5%	32.5%	44.8%	6	35.3%	209	11.6%	38.7%	3	37.5%	36.5%	140	12.4%	34.0%	3	33.3%	38.7%	69	10.3%	34.0%
	Upper	2	28.6%	52.7%	80	26.5%	62.5%	44.4%	8	47.1%	1,486	82.7%	43.1%	4	50.0%	48.3%	961	85.3%	53.2%	4	44.4%	44.5%	525	78.4%	46.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	1.0%	0	0.0%	1.4%	0	0.0%	1.7%	0	0.0%	1.9%
	Total	*7*	*100%*	*100%*	*302*	*100%*	*100%*	*100%*	*17*	*100%*	*1,796*	*100%*	*100%*	*8*	*100%*	*100%*	*1,126*	*100%*	*100%*	*9*	*100%*	*100%*	*670*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	6.9%	0	0.0%	1.3%	7.2%	0	0.0%	0	0.0%	16.1%	0	0.0%	9.8%	0	0.0%	7.7%	0	0.0%	13.9%	0	0.0%	2.9%
	Moderate	0	0.0%	39.7%	0	0.0%	74.2%	45.0%	0	0.0%	0	0.0%	18.8%	0	0.0%	17.1%	0	0.0%	9.9%	0	0.0%	22.2%	0	0.0%	30.9%
	Middle	0	0.0%	34.5%	0	0.0%	18.3%	24.1%	0	0.0%	0	0.0%	29.1%	0	0.0%	46.3%	0	0.0%	27.2%	0	0.0%	38.9%	0	0.0%	32.8%
	Upper	0	0.0%	19.0%	0	0.0%	6.1%	23.6%	0	0.0%	0	0.0%	21.1%	0	0.0%	17.1%	0	0.0%	37.2%	0	0.0%	19.4%	0	0.0%	32.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	14.9%	0	0.0%	9.8%	0	0.0%	18.0%	0	0.0%	5.6%	0	0.0%	0.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.3%	0	0.0%	0.4%	3.1%	0	0.0%	0	0.0%	2.2%	0	0.0%	1.5%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.3%
	Moderate	0	0.0%	4.0%	0	0.0%	1.7%	7.6%	1	6.7%	50	5.0%	14.1%	1	16.7%	12.9%	50	21.7%	11.0%	0	0.0%	14.1%	0	0.0%	17.8%
	Middle	0	0.0%	40.3%	0	0.0%	24.8%	44.8%	4	26.7%	162	16.2%	38.7%	2	33.3%	37.1%	52	22.6%	33.1%	2	22.2%	37.8%	110	14.3%	32.0%
	Upper	5	100.0%	54.4%	376	100.0%	73.1%	44.4%	10	66.7%	787	78.8%	43.1%	3	50.0%	47.0%	128	55.7%	53.8%	7	77.8%	47.4%	659	85.7%	49.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	1.5%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*376*	*100%*	*100%*	*100%*	*15*	*100%*	*999*	*100%*	*100%*	*6*	*100%*	*100%*	*230*	*100%*	*100%*	*9*	*100%*	*100%*	*769*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: IN Bloomington

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021 Count Bank #	%	Agg %	Dollar Bank $ (000s)	$ %	Agg $ %	Owner Occupied Units %	Bank Lending & Demographic Data 2022, 2023 Count Bank #	%	Dollar $ (000s)	$ %	Owner Occupied Units %	Bank & Aggregate Lending 2022 Count Bank #	%	Agg %	Dollar Bank $ (000s)	$ %	Agg $ %	2023 Count Bank #	%	Agg %	Dollar Bank $ (000s)	$ %	Agg $ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.1%	0	0.0%	0	0.0%	2.2%	0	0.0%	6.3%	0	0.0%	7.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	8.1%	0	0.0%	4.9%	7.6%	0	0.0%	0	0.0%	14.1%	0	0.0%	9.4%	0	0.0%	4.7%	0	0.0%	11.3%	0	0.0%	11.5%
	Middle	0	0.0%	35.1%	0	0.0%	24.6%	44.8%	1	25.0%	145	45.3%	38.7%	1	50.0%	25.0%	145	74.4%	23.8%	0	0.0%	41.5%	0	0.0%	44.8%
	Upper	0	0.0%	56.8%	0	0.0%	70.5%	44.4%	3	75.0%	175	54.7%	43.1%	1	50.0%	56.3%	50	25.6%	62.5%	2	100.0%	45.3%	125	100.0%	40.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	3.1%	0	0.0%	1.3%	0	0.0%	1.9%	0	0.0%	3.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*4*	*100%*	*320*	*100%*	*100%*	*2*	*100%*	*100%*	*195*	*100%*	*100%*	*2*	*100%*	*100%*	*125*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	3.1%	0	0.0%	0	0.0%	2.2%	0	0.0%	31.8%	0	0.0%	30.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	17.9%	0	0.0%	49.2%	7.6%	0	0.0%	0	0.0%	14.1%	0	0.0%	4.5%	0	0.0%	4.5%	0	0.0%	33.3%	0	0.0%	24.6%
	Middle	0	0.0%	60.7%	0	0.0%	39.7%	44.8%	0	0.0%	0	0.0%	38.7%	0	0.0%	31.8%	0	0.0%	29.4%	0	0.0%	11.1%	0	0.0%	21.3%
	Upper	0	0.0%	21.4%	0	0.0%	11.1%	44.4%	0	0.0%	0	0.0%	43.1%	0	0.0%	31.8%	0	0.0%	35.5%	0	0.0%	55.6%	0	0.0%	54.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	2.4%	0	0.0%	1.4%	3.1%	1	1.5%	147	1.4%	2.2%	1	2.7%	3.1%	147	2.1%	3.9%	0	0.0%	3.3%	0	0.0%	2.8%
	Moderate	2	4.4%	8.8%	601	8.6%	15.9%	7.6%	9	13.2%	1,140	10.7%	14.1%	6	16.2%	11.7%	944	13.8%	9.6%	3	9.7%	12.6%	196	5.2%	16.8%
	Middle	21	46.7%	46.2%	2,858	40.8%	38.6%	44.8%	22	32.4%	2,953	27.8%	38.7%	13	35.1%	38.6%	1,819	26.5%	34.3%	9	29.0%	38.7%	1,134	30.2%	36.4%
	Upper	22	48.9%	42.6%	3,539	50.6%	44.1%	44.4%	36	52.9%	6,382	60.1%	43.1%	17	45.9%	45.0%	3,953	57.6%	46.7%	19	61.3%	43.5%	2,429	64.6%	42.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	1.6%	0	0.0%	5.5%	0	0.0%	1.9%	0	0.0%	1.9%
	Total	*45*	*100%*	*100%*	*6,998*	*100%*	*100%*	*100%*	*68*	*100%*	*10,622*	*100%*	*100%*	*37*	*100%*	*100%*	*6,863*	*100%*	*100%*	*31*	*100%*	*100%*	*3,759*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Bloomington

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income			Count Bank		Agg	Dollar Bank		Agg		Count Bank		Agg	Dollar Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%			#	%	%	$(000s)	$ %	$ %		#	%	%	$(000s)	$ %	$ %	
HOME PURCHASE	Low	0	0.0%	5.8%	0	0.0%	3.0%	22.2%	6	28.6%	909	16.4%	19.1%			4	36.4%	8.3%	624	18.6%	4.4%		2	20.0%	4.9%	285	13.1%	2.7%	
	Moderate	1	11.1%	15.6%	125	5.3%	11.2%	15.8%	4	19.0%	606	10.9%	17.0%			2	18.2%	16.5%	383	11.4%	11.9%		2	20.0%	18.7%	223	10.2%	12.8%	
	Middle	1	11.1%	22.3%	149	6.3%	20.3%	19.5%	2	9.5%	510	9.2%	20.1%			0	0.0%	23.8%	0	0.0%	22.3%		2	20.0%	20.9%	510	23.4%	18.7%	
	Upper	7	77.8%	40.7%	2,092	88.4%	50.3%	42.5%	9	42.9%	3,514	63.4%	43.8%			5	45.5%	32.6%	2,352	70.0%	43.6%		4	40.0%	36.9%	1,162	53.3%	48.1%	
	Unknown	0	0.0%	15.5%	0	0.0%	15.1%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	18.7%	0	0.0%	17.8%		0	0.0%	18.7%	0	0.0%	17.8%	
	Total	*9*	*100%*	*100%*	*2,366*	*100%*	*100%*	*100%*	*21*	*100%*	*5,539*	*100%*	*100%*			*11*	*100%*	*100%*	*3,359*	*100%*	*100%*		*10*	*100%*	*100%*	*2,180*	*100%*	*100%*	
REFINANCE	Low	0	0.0%	6.3%	0	0.0%	3.3%	22.2%	3	27.3%	318	16.2%	19.1%			2	20.0%	15.2%	303	15.5%	8.8%		1	100.0%	13.6%	15	100.0%	6.5%	
	Moderate	8	33.3%	16.9%	776	19.6%	11.3%	15.8%	3	27.3%	367	18.6%	17.0%			3	30.0%	21.2%	367	18.8%	16.1%		0	0.0%	18.8%	0	0.0%	13.6%	
	Middle	6	25.0%	21.3%	1,131	28.6%	18.4%	19.5%	2	18.2%	295	15.0%	20.1%			2	20.0%	20.4%	295	15.1%	18.1%		0	0.0%	21.6%	0	0.0%	16.2%	
	Upper	10	41.7%	40.6%	2,047	51.8%	50.9%	42.5%	3	27.3%	988	50.2%	43.8%			3	30.0%	31.8%	988	50.6%	43.8%		0	0.0%	34.0%	0	0.0%	43.4%	
	Unknown	0	0.0%	15.0%	0	0.0%	16.1%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	11.4%	0	0.0%	13.3%		0	0.0%	12.1%	0	0.0%	20.3%	
	Total	*24*	*100%*	*100%*	*3,954*	*100%*	*100%*	*100%*	*11*	*100%*	*1,968*	*100%*	*100%*			*10*	*100%*	*100%*	*1,953*	*100%*	*100%*		*1*	*100%*	*100%*	*15*	*100%*	*100%*	
HOME IMPROVEMENT	Low	0	0.0%	3.0%	0	0.0%	1.4%	22.2%	2	11.8%	46	2.6%	19.1%			1	12.5%	10.1%	25	2.2%	5.7%		1	11.1%	5.5%	21	3.1%	2.1%	
	Moderate	1	14.3%	10.9%	25	8.3%	4.7%	15.8%	4	23.5%	178	9.9%	17.0%			2	25.0%	18.2%	137	12.2%	12.3%		2	22.2%	19.3%	41	6.1%	9.5%	
	Middle	3	42.9%	20.0%	137	45.4%	13.7%	19.5%	3	17.6%	135	7.5%	20.1%			0	0.0%	18.6%	0	0.0%	13.2%		3	33.3%	28.2%	135	20.1%	20.2%	
	Upper	3	42.9%	60.6%	140	46.4%	72.8%	42.5%	8	47.1%	1,437	80.0%	43.8%			5	62.5%	51.7%	964	85.6%	67.8%		3	33.3%	42.4%	473	70.6%	60.9%	
	Unknown	0	0.0%	5.5%	0	0.0%	7.4%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	1.4%	0	0.0%	1.0%		0	0.0%	4.6%	0	0.0%	7.3%	
	Total	*7*	*100%*	*100%*	*302*	*100%*	*100%*	*100%*	*17*	*100%*	*1,796*	*100%*	*100%*			*8*	*100%*	*100%*	*1,126*	*100%*	*100%*		*9*	*100%*	*100%*	*670*	*100%*	*100%*	
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.2%	0	0.0%	0	0.0%	19.1%			0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.8%	0	0.0%	0	0.0%	17.0%			0	0.0%	2.4%	0	0.0%	0.1%		0	0.0%	0.0%	0	0.0%	0.0%	
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.5%	0	0.0%	0	0.0%	20.1%			0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.5%	0	0.0%	0	0.0%	43.8%			0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	97.6%	0	0.0%	99.9%		0	0.0%	100.0%	0	0.0%	100.0%	
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	
OTHER PURPOSE LOC	Low	1	20.0%	2.7%	11	2.9%	1.1%	22.2%	2	13.3%	75	7.5%	19.1%			1	16.7%	9.1%	25	10.9%	3.3%		1	11.1%	5.2%	50	6.5%	2.6%	
	Moderate	1	20.0%	15.4%	30	8.0%	7.0%	15.8%	3	20.0%	208	20.8%	17.0%			1	16.7%	19.7%	58	25.2%	12.7%		2	22.2%	17.8%	150	19.5%	11.5%	
	Middle	0	0.0%	15.4%	0	0.0%	11.7%	19.5%	4	26.7%	185	18.5%	20.1%			2	33.3%	18.2%	75	32.6%	15.6%		2	22.2%	28.1%	110	14.3%	18.4%	
	Upper	3	60.0%	62.4%	335	89.1%	78.6%	42.5%	6	40.0%	531	53.2%	43.8%			2	33.3%	50.0%	72	31.3%	66.9%		4	44.4%	48.1%	459	59.7%	67.3%	
	Unknown	0	0.0%	4.0%	0	0.0%	1.6%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	3.0%	0	0.0%	1.5%		0	0.0%	0.7%	0	0.0%	0.2%	
	Total	*5*	*100%*	*100%*	*376*	*100%*	*100%*	*100%*	*15*	*100%*	*999*	*100%*	*100%*			*6*	*100%*	*100%*	*230*	*100%*	*100%*		*9*	*100%*	*100%*	*769*	*100%*	*100%*	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Bloomington

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023							Bank & Aggregate Lending 2022							Bank & Aggregate Lending 2023						
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income			Count Bank		Agg	Dollar Bank		Agg		Count Bank		Agg	Dollar Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%			#	%	%	$(000s)	$ %	$ %		#	%	%	$(000s)	$ %	$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	10.8%	0	0.0%	8.3%	22.2%	0	0.0%	0	0.0%	19.1%			0	0.0%	10.9%	0	0.0%	2.7%		0	0.0%	17.0%	0	0.0%	5.5%	
	Moderate	0	0.0%	16.2%	0	0.0%	7.7%	15.8%	1	25.0%	45	14.1%	17.0%			0	0.0%	15.6%	0	0.0%	9.2%		1	50.0%	17.0%	45	36.0%	19.4%	
	Middle	0	0.0%	21.6%	0	0.0%	11.0%	19.5%	1	25.0%	145	45.3%	20.1%			1	50.0%	23.4%	145	74.4%	14.8%		0	0.0%	20.8%	0	0.0%	14.5%	
	Upper	0	0.0%	43.2%	0	0.0%	69.9%	42.5%	2	50.0%	130	40.6%	43.8%			1	50.0%	46.9%	50	25.6%	70.2%		1	50.0%	39.6%	80	64.0%	53.6%	
	Unknown	0	0.0%	8.1%	0	0.0%	3.2%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	3.1%	0	0.0%	3.0%		0	0.0%	5.7%	0	0.0%	7.0%	
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*4*	*100%*	*320*	*100%*	*100%*			*2*	*100%*	*100%*	*195*	*100%*	*100%*		*2*	*100%*	*100%*	*125*	*100%*	*100%*	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.2%	0	0.0%	0	0.0%	19.1%			0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.8%	0	0.0%	0	0.0%	17.0%			0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.5%	0	0.0%	0	0.0%	20.1%			0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.5%	0	0.0%	0	0.0%	43.8%			0	0.0%	4.5%	0	0.0%	4.1%		0	0.0%	0.0%	0	0.0%	0.0%	
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	95.5%	0	0.0%	95.9%		0	0.0%	100.0%	0	0.0%	100.0%	
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	
HMDA TOTALS	Low	1	2.2%	5.9%	11	0.2%	2.7%	22.2%	13	19.1%	1,348	12.7%	19.1%			8	21.6%	10.5%	977	14.2%	4.3%		5	16.1%	7.2%	371	9.9%	2.3%	
	Moderate	11	24.4%	16.0%	956	13.7%	9.7%	15.8%	15	22.1%	1,404	13.2%	17.0%			8	21.6%	18.0%	945	13.8%	10.1%		7	22.6%	18.4%	459	12.2%	8.9%	
	Middle	10	22.2%	21.3%	1,417	20.2%	16.6%	19.5%	12	17.6%	1,270	12.0%	20.1%			5	13.5%	21.8%	515	7.5%	16.0%		7	22.6%	21.7%	755	20.1%	12.6%	
	Upper	23	51.1%	41.1%	4,614	65.9%	44.7%	42.5%	28	41.2%	6,600	62.1%	43.8%			16	43.2%	34.1%	4,426	64.5%	35.1%		12	38.7%	36.7%	2,174	57.8%	33.4%	
	Unknown	0	0.0%	15.8%	0	0.0%	26.3%	0.0%	0	0.0%	0	0.0%	0.0%			0	0.0%	15.6%	0	0.0%	34.5%		0	0.0%	16.0%	0	0.0%	42.8%	
	Total	*45*	*100%*	*100%*	*6,998*	*100%*	*100%*	*100%*	*68*	*100%*	*10,622*	*100%*	*100%*			*37*	*100%*	*100%*	*6,863*	*100%*	*100%*		*31*	*100%*	*100%*	*3,759*	*100%*	*100%*	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IN Bloomington

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	3	18.8%	6.6%	128	5.5%	5.2%	5.8%	0	0.0%	0	0.0%	13.7%	0	0.0%	13.5%	0	0.0%	20.5%	0	0.0%	12.4%	0	0.0%	21.7%
	Moderate	4	25.0%	19.6%	72	3.1%	22.9%	20.0%	4	33.3%	2,330	60.7%	15.4%	1	25.0%	13.2%	1,000	53.5%	15.2%	3	37.5%	15.1%	1,330	67.5%	14.8%
	Middle	4	25.0%	36.5%	1,960	83.9%	38.7%	37.1%	3	25.0%	545	14.2%	31.9%	1	25.0%	32.9%	500	26.8%	30.0%	2	25.0%	32.2%	45	2.3%	27.3%
	Upper	5	31.3%	36.6%	176	7.5%	32.9%	35.9%	5	41.7%	963	25.1%	33.4%	2	50.0%	36.0%	369	19.7%	33.1%	3	37.5%	36.8%	594	30.2%	33.5%
	Unknown	0	0.0%	0.2%	0	0.0%	0.0%	1.2%	0	0.0%	0	0.0%	5.5%	0	0.0%	3.1%	0	0.0%	1.1%	0	0.0%	3.0%	0	0.0%	2.6%
	Tr Unknown	0	0.0%	0.6%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	1.2%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*16*	*100%*	*100%*	*2,336*	*100%*	*100%*	*100%*	*12*	*100%*	*3,838*	*100%*	*100%*	*4*	*100%*	*100%*	*1,869*	*100%*	*100%*	*8*	*100%*	*100%*	*1,969*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.0%	0	0.0%	0	0.0%	3.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	13.6%	0	0.0%	29.6%	5.1%	0	0.0%	0	0.0%	9.3%	0	0.0%	10.7%	0	0.0%	9.3%	0	0.0%	6.7%	0	0.0%	2.6%
	Middle	0	0.0%	54.5%	0	0.0%	30.9%	54.5%	0	0.0%	0	0.0%	52.6%	0	0.0%	35.7%	0	0.0%	47.1%	0	0.0%	23.3%	0	0.0%	36.3%
	Upper	0	0.0%	31.8%	0	0.0%	39.4%	37.4%	0	0.0%	0	0.0%	33.0%	0	0.0%	50.0%	0	0.0%	42.8%	0	0.0%	70.0%	0	0.0%	61.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	1.0%	0	0.0%	0	0.0%	2.1%	0	0.0%	3.6%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IN Bloomington

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	9	56.3%	40.7%	145	6.2%	25.9%	91.6%	4	33.3%	431	11.2%	91.3%	2	50.0%	50.0%	369	19.7%	33.6%	2	25.0%	53.6%	62	3.1%	32.7%
		Over $1 Million	6	37.5%		2,184	93.5%		7.5%	7	58.3%	2,912	75.9%	7.8%	2	50.0%		1,500	80.3%		5	62.5%		1,412	71.7%	
		Total Rev. available	15	93.8%		2,329	99.7%		99.1%	11	91.7%	3,343	87.1%	99.1%	4	100.0%		1,869	100.0%		7	87.5%		1,474	74.9%	
		Rev. Not Known	1	6.3%		7	0.3%		0.9%	1	8.3%	495	12.9%	0.9%	0	0.0%		0	0.0%		1	12.5%		495	25.1%	
		Total	*16*	*100%*		*2,336*	*100%*		*100.0%*	*12*	*100%*	*3,838*	*100%*	*100%*	*4*	*100%*		*1,869*	*100%*		*8*	*100%*		*1,969*	*100%*	
	Loan Size	$100,000 or Less	11	68.8%	86.7%	231	9.9%	27.5%		6	50.0%	177	4.6%		1	25.0%	89.5%	3	0.2%	25.2%	5	62.5%	90.7%	174	8.8%	29.0%
		$100,001 - $250,000	3	18.8%	7.6%	525	22.5%	21.9%		0	0.0%	0	0.0%		0	0.0%	4.8%	0	0.0%	17.1%	0	0.0%	4.4%	0	0.0%	16.3%
		$250,001 - $1 Million	2	12.5%	5.6%	1,580	67.6%	50.6%		6	50.0%	3,661	95.4%		3	75.0%	5.7%	1,866	99.8%	57.7%	3	37.5%	4.9%	1,795	91.2%	54.6%
		Total	*16*	*100%*	*100.0%*	*2,336*	*100%*	*100.0%*		*12*	*100%*	*3,838*	*100%*		*4*	*100%*	*100%*	*1,869*	*100%*	*100%*	*8*	*100%*	*100%*	*1,969*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	9	100.0%		145	100.0%			3	75.0%	65	15.1%		1	50.0%		3	0.8%		2	100.0%		62	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			1	25.0%	366	84.9%		1	50.0%		366	99.2%		0	0.0%		0	0.0%	
		Total	*9*	*100%*		*145*	*100%*			*4*	*100%*	*431*	*100%*		*2*	*100%*		*369*	*100%*		*2*	*100%*		*62*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	0	0.0%	50.0%	0	0.0%	45.8%	98.0%	0	0.0%	0	0.0%	97.9%	0	0.0%	57.1%	0	0.0%	87.9%	0	0.0%	63.3%	0	0.0%	83.7%
		Over $1 Million	0	0.0%		0	0.0%		2.0%	0	0.0%	0	0.0%	2.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	77.3%	0	0.0%	13.0%		0	0.0%	0	0.0%		0	0.0%	89.3%	0	0.0%	27.8%	0	0.0%	86.7%	0	0.0%	16.6%
		$100,001 - $250,000	0	0.0%	13.6%	0	0.0%	40.8%		0	0.0%	0	0.0%		0	0.0%	3.6%	0	0.0%	12.8%	0	0.0%	3.3%	0	0.0%	12.3%
		$250,001 - $500,000	0	0.0%	9.1%	0	0.0%	46.2%		0	0.0%	0	0.0%		0	0.0%	7.1%	0	0.0%	59.4%	0	0.0%	10.0%	0	0.0%	71.2%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: IN Clinton-Grant

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	9	5.8%	772	3.8%	6.9%	7	6.8%	3.3%	589	4.6%	1.9%	2	3.8%	3.6%	183	2.4%	1.8%
	Moderate	48	41.7%	28.1%	4,297	34.0%	20.4%	29.5%	56	35.9%	6,229	30.4%	27.3%	29	28.2%	29.8%	3,010	23.4%	23.0%	27	50.9%	29.8%	3,219	42.2%	23.7%
	Middle	54	47.0%	56.1%	6,252	49.4%	57.9%	54.5%	81	51.9%	12,159	59.3%	51.3%	60	58.3%	53.5%	8,421	65.5%	59.7%	21	39.6%	53.7%	3,738	49.0%	58.6%
	Upper	13	11.3%	15.8%	2,096	16.6%	21.7%	16.1%	10	6.4%	1,327	6.5%	14.5%	7	6.8%	13.4%	839	6.5%	15.4%	3	5.7%	12.8%	488	6.4%	15.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*115*	*100%*	*100%*	*12,645*	*100%*	*100%*	*100%*	*156*	*100%*	*20,487*	*100%*	*100%*	*103*	*100%*	*100%*	*12,859*	*100%*	*100%*	*53*	*100%*	*100%*	*7,628*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	3.8%	83	1.7%	6.9%	2	4.4%	1.8%	83	1.9%	0.9%	0	0.0%	2.0%	0	0.0%	1.6%
	Moderate	15	14.7%	15.2%	950	9.5%	10.0%	29.5%	16	30.2%	1,182	23.6%	27.3%	14	31.1%	23.5%	1,055	24.6%	16.8%	2	25.0%	28.3%	127	17.7%	23.9%
	Middle	49	48.0%	61.4%	5,030	50.0%	62.3%	54.5%	32	60.4%	3,437	68.7%	51.3%	28	62.2%	60.4%	2,995	69.9%	63.7%	4	50.0%	57.6%	442	61.7%	61.0%
	Upper	38	37.3%	23.4%	4,072	40.5%	27.7%	16.1%	3	5.7%	299	6.0%	14.5%	1	2.2%	14.3%	152	3.5%	18.7%	2	25.0%	12.0%	147	20.5%	13.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*102*	*100%*	*100%*	*10,052*	*100%*	*100%*	*100%*	*53*	*100%*	*5,001*	*100%*	*100%*	*45*	*100%*	*100%*	*4,285*	*100%*	*100%*	*8*	*100%*	*100%*	*716*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.2%	13	0.3%	6.9%	1	1.8%	3.1%	13	0.4%	2.5%	0	0.0%	1.7%	0	0.0%	2.0%
	Moderate	4	12.9%	16.2%	129	7.5%	8.0%	29.5%	19	22.6%	788	18.9%	27.3%	13	22.8%	22.2%	566	19.6%	21.2%	6	22.2%	22.2%	222	17.5%	17.0%
	Middle	11	35.5%	51.5%	426	24.7%	54.0%	54.5%	54	64.3%	2,853	68.5%	51.3%	34	59.6%	60.7%	1,855	64.1%	60.4%	20	74.1%	61.5%	998	78.6%	61.1%
	Upper	16	51.6%	32.4%	1,171	67.8%	38.0%	16.1%	10	11.9%	510	12.2%	14.5%	9	15.8%	14.0%	460	15.9%	15.9%	1	3.7%	14.5%	50	3.9%	20.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*31*	*100%*	*100%*	*1,726*	*100%*	*100%*	*100%*	*84*	*100%*	*4,164*	*100%*	*100%*	*57*	*100%*	*100%*	*2,894*	*100%*	*100%*	*27*	*100%*	*100%*	*1,270*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	6.4%	0	0.0%	6.3%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	55.6%	0	0.0%	89.2%	52.4%	0	0.0%	0	0.0%	39.3%	0	0.0%	31.3%	0	0.0%	31.1%	0	0.0%	27.3%	0	0.0%	27.3%
	Middle	0	0.0%	22.2%	0	0.0%	6.0%	40.9%	2	100.0%	6,961	100.0%	38.6%	0	0.0%	50.0%	0	0.0%	59.7%	2	100.0%	63.6%	6,961	100.0%	61.8%
	Upper	0	0.0%	22.2%	0	0.0%	4.8%	6.8%	0	0.0%	0	0.0%	15.8%	0	0.0%	12.5%	0	0.0%	8.3%	0	0.0%	9.1%	0	0.0%	10.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*6,961*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*6,961*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	6.9%	0	0.0%	2.3%	0	0.0%	2.1%	0	0.0%	4.5%	0	0.0%	3.5%
	Moderate	0	0.0%	7.8%	0	0.0%	5.6%	29.5%	3	20.0%	243	34.8%	27.3%	1	14.3%	17.4%	120	37.5%	17.2%	2	25.0%	17.9%	123	32.5%	12.0%
	Middle	10	71.4%	54.9%	410	80.4%	48.7%	54.5%	10	66.7%	416	59.5%	51.3%	4	57.1%	50.0%	160	50.0%	51.3%	6	75.0%	59.7%	256	67.5%	63.9%
	Upper	4	28.6%	37.3%	100	19.6%	45.7%	16.1%	2	13.3%	40	5.7%	14.5%	2	28.6%	30.2%	40	12.5%	29.4%	0	0.0%	17.9%	0	0.0%	20.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*14*	*100%*	*100%*	*510*	*100%*	*100%*	*100%*	*15*	*100%*	*699*	*100%*	*100%*	*7*	*100%*	*100%*	*320*	*100%*	*100%*	*8*	*100%*	*100%*	*379*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: IN Clinton-Grant

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	6.9%	0	0.0%	3.9%	0	0.0%	3.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	16.7%	0	0.0%	8.5%	29.5%	0	0.0%	0	0.0%	27.3%	0	0.0%	17.6%	0	0.0%	15.4%	0	0.0%	13.1%	0	0.0%	7.4%
	Middle	0	0.0%	58.3%	0	0.0%	60.9%	54.5%	2	100.0%	97	100.0%	51.3%	0	0.0%	64.7%	0	0.0%	68.0%	2	100.0%	73.8%	97	100.0%	75.9%
	Upper	0	0.0%	25.0%	0	0.0%	30.7%	16.1%	0	0.0%	0	0.0%	14.5%	0	0.0%	13.7%	0	0.0%	12.9%	0	0.0%	13.1%	0	0.0%	16.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*97*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*97*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	6.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	17.6%	0	0.0%	13.2%	29.5%	0	0.0%	0	0.0%	27.3%	0	0.0%	29.4%	0	0.0%	23.9%	0	0.0%	50.0%	0	0.0%	43.2%
	Middle	0	0.0%	76.5%	0	0.0%	73.3%	54.5%	0	0.0%	0	0.0%	51.3%	0	0.0%	47.1%	0	0.0%	47.4%	0	0.0%	50.0%	0	0.0%	56.8%
	Upper	0	0.0%	5.9%	0	0.0%	13.5%	16.1%	0	0.0%	0	0.0%	14.5%	0	0.0%	23.5%	0	0.0%	28.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	12	3.8%	868	2.3%	6.9%	10	4.7%	2.8%	685	3.4%	1.6%	2	2.0%	2.9%	183	1.1%	1.7%
	Moderate	67	25.6%	21.2%	5,376	21.6%	18.9%	29.5%	94	30.1%	8,442	22.6%	27.3%	57	26.9%	26.5%	4,751	23.3%	22.2%	37	37.0%	27.8%	3,691	21.6%	23.3%
	Middle	124	47.3%	58.6%	12,118	48.6%	57.2%	54.5%	181	58.0%	25,923	69.3%	51.3%	126	59.4%	56.3%	13,431	66.0%	60.6%	55	55.0%	56.3%	12,492	73.3%	59.7%
	Upper	71	27.1%	20.2%	7,439	29.8%	23.9%	16.1%	25	8.0%	2,176	5.8%	14.5%	19	9.0%	14.4%	1,491	7.3%	15.6%	6	6.0%	12.9%	685	4.0%	15.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*262*	*100%*	*100%*	*24,933*	*100%*	*100%*	*100%*	*312*	*100%*	*37,409*	*100%*	*100%*	*212*	*100%*	*100%*	*20,358*	*100%*	*100%*	*100*	*100%*	*100%*	*17,051*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Clinton-Grant

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	36	31.3%	14.2%	2,783	22.0%	9.6%	22.6%	39	25.0%	3,738	18.2%	22.9%	28	27.2%	16.6%	2,684	20.9%	10.1%	11	20.8%	18.1%	1,054	13.8%	10.4%
	Moderate	44	38.3%	27.5%	4,833	38.2%	24.7%	19.1%	79	50.6%	10,068	49.1%	20.7%	52	50.5%	28.3%	6,449	50.2%	23.6%	27	50.9%	31.6%	3,619	47.4%	27.0%
	Middle	19	16.5%	19.1%	2,676	21.2%	22.0%	22.0%	22	14.1%	3,007	14.7%	20.3%	13	12.6%	21.7%	1,602	12.5%	23.2%	9	17.0%	21.1%	1,405	18.4%	23.4%
	Upper	16	13.9%	19.3%	2,353	18.6%	28.4%	36.3%	16	10.3%	3,674	17.9%	36.0%	10	9.7%	16.7%	2,124	16.5%	25.4%	6	11.3%	15.1%	1,550	20.3%	23.8%
	Unknown	0	0.0%	19.8%	0	0.0%	15.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	17.6%	0	0.0%	14.1%	0	0.0%	15.5%
	Total	*115*	*100%*	*100%*	*12,645*	*100%*	*100%*	*100%*	*156*	*100%*	*20,487*	*100%*	*100%*	*103*	*100%*	*100%*	*12,859*	*100%*	*100%*	*53*	*100%*	*100%*	*7,628*	*100%*	*100%*
REFINANCE	Low	10	9.8%	8.7%	635	6.3%	5.2%	22.6%	11	20.8%	714	14.3%	22.9%	11	24.4%	16.5%	714	16.7%	10.2%	0	0.0%	17.2%	0	0.0%	11.5%
	Moderate	35	34.3%	21.1%	2,977	29.6%	16.0%	19.1%	13	24.5%	1,183	23.7%	20.7%	11	24.4%	26.6%	1,014	23.7%	22.2%	2	25.0%	27.7%	169	23.6%	23.9%
	Middle	24	23.5%	24.4%	2,070	20.6%	23.1%	22.0%	11	20.8%	1,095	21.9%	20.3%	9	20.0%	24.3%	924	21.6%	26.1%	2	25.0%	24.3%	171	23.9%	28.0%
	Upper	33	32.4%	30.9%	4,370	43.5%	38.6%	36.3%	18	34.0%	2,009	40.2%	36.0%	14	31.1%	23.9%	1,633	38.1%	29.0%	4	50.0%	20.6%	376	52.5%	22.3%
	Unknown	0	0.0%	15.0%	0	0.0%	17.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.7%	0	0.0%	12.4%	0	0.0%	10.2%	0	0.0%	14.2%
	Total	*102*	*100%*	*100%*	*10,052*	*100%*	*100%*	*100%*	*53*	*100%*	*5,001*	*100%*	*100%*	*45*	*100%*	*100%*	*4,285*	*100%*	*100%*	*8*	*100%*	*100%*	*716*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	12.9%	14.7%	193	11.2%	11.7%	22.6%	12	14.3%	350	8.4%	22.9%	7	12.3%	14.0%	176	6.1%	8.2%	5	18.5%	18.4%	174	13.7%	12.2%
	Moderate	9	29.0%	23.5%	450	26.1%	20.1%	19.1%	24	28.6%	939	22.6%	20.7%	19	33.3%	24.5%	763	26.4%	19.1%	5	18.5%	22.6%	176	13.9%	20.3%
	Middle	12	38.7%	27.9%	474	27.5%	22.0%	22.0%	17	20.2%	847	20.3%	20.3%	11	19.3%	21.8%	627	21.7%	20.5%	6	22.2%	23.9%	220	17.3%	21.3%
	Upper	6	19.4%	32.4%	609	35.3%	45.3%	36.3%	29	34.5%	1,878	45.1%	36.0%	18	31.6%	37.0%	1,178	40.7%	47.1%	11	40.7%	32.5%	700	55.1%	42.7%
	Unknown	0	0.0%	1.5%	0	0.0%	0.9%	0.0%	2	2.4%	150	3.6%	0.0%	2	3.5%	2.7%	150	5.2%	5.1%	0	0.0%	2.6%	0	0.0%	3.4%
	Total	*31*	*100%*	*100%*	*1,726*	*100%*	*100%*	*100%*	*84*	*100%*	*4,164*	*100%*	*100%*	*57*	*100%*	*100%*	*2,894*	*100%*	*100%*	*27*	*100%*	*100%*	*1,270*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.6%	0	0.0%	0	0.0%	22.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.1%	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	22.0%	0	0.0%	0	0.0%	20.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	36.3%	0	0.0%	0	0.0%	36.0%	0	0.0%	6.3%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	2	100.0%	6,961	100.0%	0.0%	0	0.0%	93.8%	0	0.0%	98.8%	2	100.0%	100.0%	6,961	100.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*6,961*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*6,961*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	7.1%	11.8%	25	4.9%	10.1%	22.6%	2	13.3%	40	5.7%	22.9%	2	28.6%	12.8%	40	12.5%	7.1%	0	0.0%	9.0%	0	0.0%	7.9%
	Moderate	11	78.6%	37.3%	379	74.3%	33.3%	19.1%	5	33.3%	288	41.2%	20.7%	2	28.6%	19.8%	145	45.3%	18.6%	3	37.5%	20.9%	143	37.7%	13.0%
	Middle	0	0.0%	7.8%	0	0.0%	7.1%	22.0%	4	26.7%	206	29.5%	20.3%	1	14.3%	27.9%	40	12.5%	26.1%	3	37.5%	29.9%	166	43.8%	31.2%
	Upper	2	14.3%	39.2%	106	20.8%	45.1%	36.3%	4	26.7%	165	23.6%	36.0%	2	28.6%	34.9%	95	29.7%	41.8%	2	25.0%	35.8%	70	18.5%	41.5%
	Unknown	0	0.0%	3.9%	0	0.0%	4.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	6.5%	0	0.0%	4.5%	0	0.0%	6.4%
	Total	*14*	*100%*	*100%*	*510*	*100%*	*100%*	*100%*	*15*	*100%*	*699*	*100%*	*100%*	*7*	*100%*	*100%*	*320*	*100%*	*100%*	*8*	*100%*	*100%*	*379*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Clinton-Grant

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.6%	1	50.0%	67	69.1%	22.9%	0	0.0%	15.7%	0	0.0%	14.0%	1	50.0%	21.3%	67	69.1%	12.0%
	Moderate	0	0.0%	37.5%	0	0.0%	40.2%	19.1%	0	0.0%	0	0.0%	20.7%	0	0.0%	21.6%	0	0.0%	15.1%	0	0.0%	23.0%	0	0.0%	17.8%
	Middle	0	0.0%	20.8%	0	0.0%	10.4%	22.0%	1	50.0%	30	30.9%	20.3%	0	0.0%	19.6%	0	0.0%	23.1%	1	50.0%	16.4%	30	30.9%	8.6%
	Upper	0	0.0%	33.3%	0	0.0%	33.5%	36.3%	0	0.0%	0	0.0%	36.0%	0	0.0%	33.3%	0	0.0%	37.4%	0	0.0%	32.8%	0	0.0%	44.1%
	Unknown	0	0.0%	8.3%	0	0.0%	15.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.8%	0	0.0%	10.3%	0	0.0%	6.6%	0	0.0%	17.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*97*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*97*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.6%	0	0.0%	0	0.0%	22.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	9.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.1%	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	2.0%	0	0.0%	0.2%	22.0%	0	0.0%	0	0.0%	20.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	36.3%	0	0.0%	0	0.0%	36.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.0%	0	0.0%	99.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	90.0%	0	0.0%	90.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	51	19.5%	11.3%	3,636	14.6%	7.1%	22.6%	65	20.8%	4,909	13.1%	22.9%	48	22.6%	15.9%	3,614	17.8%	8.8%	17	17.0%	17.6%	1,295	7.6%	9.8%
	Moderate	99	37.8%	24.1%	8,639	34.6%	19.4%	19.1%	121	38.8%	12,478	33.4%	20.7%	84	39.6%	26.6%	8,371	41.1%	20.2%	37	37.0%	28.8%	4,107	24.1%	23.6%
	Middle	55	21.0%	21.4%	5,220	20.9%	21.1%	22.0%	55	17.6%	5,185	13.9%	20.3%	34	16.0%	22.4%	3,193	15.7%	21.1%	21	21.0%	22.1%	1,992	11.7%	22.0%
	Upper	57	21.8%	25.2%	7,438	29.8%	31.7%	36.3%	67	21.5%	7,726	20.7%	36.0%	44	20.8%	21.7%	5,030	24.7%	24.7%	23	23.0%	19.4%	2,696	15.8%	23.1%
	Unknown	0	0.0%	17.9%	0	0.0%	20.7%	0.0%	4	1.3%	7,111	19.0%	0.0%	2	0.9%	13.5%	150	0.7%	25.2%	2	2.0%	12.2%	6,961	40.8%	21.5%
	Total	*262*	*100%*	*100%*	*24,933*	*100%*	*100%*	*100%*	*312*	*100%*	*37,409*	*100%*	*100%*	*212*	*100%*	*100%*	*20,358*	*100%*	*100%*	*100*	*100%*	*100%*	*17,051*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IN Clinton-Grant

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	10.0%	112	5.8%	6.4%	1	16.7%	7.1%	112	10.2%	10.7%	0	0.0%	7.6%	0	0.0%	7.8%
	Moderate	10	43.5%	33.0%	960	44.9%	45.4%	39.6%	3	30.0%	1,003	51.6%	32.5%	1	16.7%	29.1%	500	45.7%	26.8%	2	50.0%	22.2%	503	59.2%	19.5%
	Middle	10	43.5%	51.8%	1,056	49.4%	43.8%	44.2%	2	20.0%	197	10.1%	48.3%	1	16.7%	49.7%	150	13.7%	50.3%	1	25.0%	55.9%	47	5.5%	53.4%
	Upper	3	13.0%	14.7%	122	5.7%	10.7%	16.1%	4	40.0%	631	32.5%	12.7%	3	50.0%	13.4%	331	30.3%	10.8%	1	25.0%	13.5%	300	35.3%	19.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	1.4%	0	0.0%	0.8%	0	0.0%	0.2%
	Total	*23*	*100%*	*100%*	*2,138*	*100%*	*100%*	*100%*	*10*	*100%*	*1,943*	*100%*	*100%*	*6*	*100%*	*100%*	*1,093*	*100%*	*100%*	*4*	*100%*	*100%*	*850*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.5%	0	0.0%	0.0%	1.8%	0	0.0%	0	0.0%	6.2%	0	0.0%	4.1%	0	0.0%	3.8%	0	0.0%	5.5%	0	0.0%	6.0%
	Middle	5	33.3%	59.5%	998	60.4%	72.4%	60.1%	13	100.0%	2,167	100.0%	81.8%	7	100.0%	89.1%	1,126	100.0%	89.3%	6	100.0%	84.2%	1,041	100.0%	83.1%
	Upper	10	66.7%	39.5%	655	39.6%	27.5%	38.2%	0	0.0%	0	0.0%	11.7%	0	0.0%	5.7%	0	0.0%	6.9%	0	0.0%	9.1%	0	0.0%	10.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	0.1%	0	0.0%	1.2%	0	0.0%	0.3%
	Total	*15*	*100%*	*100%*	*1,653*	*100%*	*100%*	*100%*	*13*	*100%*	*2,167*	*100%*	*100%*	*7*	*100%*	*100%*	*1,126*	*100%*	*100%*	*6*	*100%*	*100%*	*1,041*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IN Clinton-Grant

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	17	73.9%	37.8%	537	25.1%	21.0%	90.2%	3	30.0%	161	8.3%	89.7%	2	33.3%	55.3%	114	10.4%	26.7%	1	25.0%	56.1%	47	5.5%	24.9%
		Over $1 Million	5	21.7%		1,096	51.3%		7.9%	6	60.0%	1,753	90.2%	8.5%	3	50.0%		950	86.9%		3	75.0%		803	94.5%	
		Total Rev. available	22	95.7%		1,633	76.4%		98.1%	9	90.0%	1,914	98.5%	98.1%	5	83.3%		1,064	97.3%		4	100.0%		850	100.0%	
		Rev. Not Known	1	4.3%		505	23.6%		1.9%	1	10.0%	29	1.5%	1.9%	1	16.7%		29	2.7%		0	0.0%		0	0.0%	
		Total	*23*	*100%*		*2,138*	*100%*		*100.0%*	*10*	*100%*	*1,943*	*100%*	*100%*	*6*	*100%*		*1,093*	*100%*		*4*	*100%*		*850*	*100%*	
	Loan Size	$100,000 or Less	18	78.3%	91.6%	573	26.8%	33.5%		4	40.0%	81	4.2%		2	33.3%	92.3%	31	2.8%	33.2%	2	50.0%	90.9%	50	5.9%	26.7%
		$100,001 - $250,000	2	8.7%	4.3%	260	12.2%	16.3%		2	20.0%	262	13.5%		2	33.3%	3.9%	262	24.0%	16.1%	0	0.0%	5.2%	0	0.0%	20.5%
		$250,001 - $1 Million	3	13.0%	4.1%	1,305	61.0%	50.2%		4	40.0%	1,600	82.3%		2	33.3%	3.8%	800	73.2%	50.7%	2	50.0%	3.9%	800	94.1%	52.9%
		Total	*23*	*100%*	*100.0%*	*2,138*	*100%*	*100.0%*		*10*	*100%*	*1,943*	*100%*		*6*	*100%*	*100%*	*1,093*	*100%*	*100%*	*4*	*100%*	*100%*	*850*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	16	94.1%		385	71.7%			2	66.7%	49	30.4%		1	50.0%		2	1.8%		1	100.0%		47	100.0%	
		$100,001 - $250,000	1	5.9%		152	28.3%			1	33.3%	112	69.6%		1	50.0%		112	98.2%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*17*	*100%*		*537*	*100%*			*3*	*100%*	*161*	*100%*		*2*	*100%*		*114*	*100%*		*1*	*100%*		*47*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	14	93.3%	57.1%	1,632	98.7%	65.2%	98.9%	3	23.1%	230	10.6%	98.5%	2	29%	46.1%	183	16%	49.0%	1	17%	38.8%	47	5%	48.1%
		Over $1 Million	1	6.7%		21	1.3%		1.1%	0	0.0%	0	0.0%	1.5%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	15	100.0%		1,653	100.0%		100.0%	3	23.1%	230	10.6%	100.0%	2	28.6%		183	16.3%		1	16.7%		47	4.5%	
		Not Known	0	0.0%		0	0.0%		0.0%	10	76.9%	1,937	89.4%	0.0%	5	71.4%		943	83.7%		5	83.3%		994	95.5%	
		Total	*15*	*100%*		*1,653*	*100%*		*100%*	*13*	*100%*	*2,167*	*100%*	*100%*	*7*	*100%*		*1,126*	*100%*		*6*	*100%*		*1,041*	*100%*	
	Loan Size	$100,000 or Less	10	66.7%	68.8%	206	12.5%	16.7%		6	46.2%	325	15.0%		3	42.9%	67.9%	145	12.9%	15.9%	3	50.0%	72.7%	180	17.3%	18.0%
		$100,001 - $250,000	2	13.3%	18.0%	323	19.5%	33.4%		3	23.1%	492	22.7%		2	28.6%	16.1%	331	29.4%	28.7%	1	16.7%	15.8%	161	15.5%	34.6%
		$250,001 - $500,000	3	20.0%	13.2%	1,124	68.0%	49.9%		4	30.8%	1,350	62.3%		2	28.6%	16.1%	650	57.7%	55.4%	2	33.3%	11.5%	700	67.2%	47.5%
		Total	*15*	*100%*	*100%*	*1,653*	*100%*	*100%*		*13*	*100%*	*2,167*	*100%*		*7*	*100%*	*100%*	*1,126*	*100%*	*100%*	*6*	*100%*	*100%*	*1,041*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	9	64.3%		185	11.3%			2	66.7%	59	25.7%		1	50.0%		12	6.6%		1	100.0%		47	100.0%	
		$100,001 - $250,000	2	14.3%		323	19.8%			1	33.3%	171	74.3%		1	50.0%		171	93.4%		0	0.0%		0	0.0%	
		$250,001 - $500,000	3	21.4%		1,124	68.9%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*14*	*100%*		*1,632*	*100%*			*3*	*100%*	*230*	*100%*		*2*	*100%*		*183*	*100%*		*1*	*100%*		*47*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Evansville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	7.1%	7.5%	136	5.5%	4.4%	9.5%	2	13.3%	204	8.4%	8.6%	1	8.3%	7.9%	114	6.3%	4.9%	1	33.3%	8.2%	90	14.3%	5.6%
	Moderate	8	57.1%	23.9%	1,131	45.7%	18.1%	19.6%	3	20.0%	435	17.8%	27.1%	3	25.0%	30.7%	435	24.1%	22.9%	0	0.0%	31.9%	0	0.0%	23.4%
	Middle	2	14.3%	33.4%	371	15.0%	31.5%	35.5%	2	13.3%	198	8.1%	37.7%	2	16.7%	32.7%	198	11.0%	32.7%	0	0.0%	32.6%	0	0.0%	32.5%
	Upper	2	14.3%	35.0%	670	27.1%	45.8%	35.3%	8	53.3%	1,602	65.7%	26.3%	6	50.0%	28.6%	1,061	58.7%	39.3%	2	66.7%	27.2%	541	85.7%	38.3%
	Unknown	1	7.1%	0.2%	166	6.7%	0.2%	0.1%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.1%
	Total	*14*	*100%*	*100%*	*2,474*	*100%*	*100%*	*100%*	*15*	*100%*	*2,439*	*100%*	*100%*	*12*	*100%*	*100%*	*1,808*	*100%*	*100%*	*3*	*100%*	*100%*	*631*	*100%*	*100%*
REFINANCE	Low	0	0.0%	4.1%	0	0.0%	2.4%	9.5%	0	0.0%	0	0.0%	8.6%	0	0.0%	6.1%	0	0.0%	3.9%	0	0.0%	5.4%	0	0.0%	5.2%
	Moderate	2	28.6%	14.5%	215	18.2%	11.0%	19.6%	2	33.3%	112	13.2%	27.1%	1	25.0%	24.3%	83	10.9%	17.2%	1	50.0%	25.4%	29	32.6%	20.8%
	Middle	1	14.3%	34.5%	160	13.5%	30.4%	35.5%	3	50.0%	605	71.4%	37.7%	2	50.0%	38.1%	545	71.9%	38.5%	1	50.0%	38.7%	60	67.4%	37.9%
	Upper	4	57.1%	46.9%	806	68.2%	56.0%	35.3%	1	16.7%	130	15.3%	26.3%	1	25.0%	31.5%	130	17.2%	40.4%	0	0.0%	30.4%	0	0.0%	36.1%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*1,181*	*100%*	*100%*	*100%*	*6*	*100%*	*847*	*100%*	*100%*	*4*	*100%*	*100%*	*758*	*100%*	*100%*	*2*	*100%*	*100%*	*89*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	3.7%	0	0.0%	2.6%	9.5%	0	0.0%	0	0.0%	8.6%	0	0.0%	5.8%	0	0.0%	3.9%	0	0.0%	6.8%	0	0.0%	5.0%
	Moderate	2	28.6%	15.2%	58	6.9%	10.3%	19.6%	1	14.3%	60	22.1%	27.1%	1	20.0%	20.0%	60	28.4%	13.8%	0	0.0%	24.4%	0	0.0%	18.8%
	Middle	0	0.0%	32.6%	0	0.0%	30.8%	35.5%	4	57.1%	142	52.2%	37.7%	2	40.0%	38.0%	81	38.4%	39.8%	2	100.0%	38.4%	61	100.0%	37.4%
	Upper	4	57.1%	48.2%	557	66.7%	55.4%	35.3%	2	28.6%	70	25.7%	26.3%	2	40.0%	35.4%	70	33.2%	41.6%	0	0.0%	30.3%	0	0.0%	38.7%
	Unknown	1	14.3%	0.3%	220	26.3%	0.9%	0.1%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.9%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*835*	*100%*	*100%*	*100%*	*7*	*100%*	*272*	*100%*	*100%*	*5*	*100%*	*100%*	*211*	*100%*	*100%*	*2*	*100%*	*100%*	*61*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	11.7%	0	0.0%	4.7%	17.5%	0	0.0%	0	0.0%	15.8%	0	0.0%	25.4%	0	0.0%	14.2%	0	0.0%	41.9%	0	0.0%	6.6%
	Moderate	0	0.0%	51.7%	0	0.0%	54.6%	42.2%	0	0.0%	0	0.0%	39.7%	0	0.0%	33.9%	0	0.0%	46.0%	0	0.0%	37.2%	0	0.0%	70.8%
	Middle	0	0.0%	26.7%	0	0.0%	37.8%	34.0%	0	0.0%	0	0.0%	26.7%	0	0.0%	28.8%	0	0.0%	17.0%	0	0.0%	16.3%	0	0.0%	18.4%
	Upper	0	0.0%	3.3%	0	0.0%	0.4%	4.5%	0	0.0%	0	0.0%	15.3%	0	0.0%	10.2%	0	0.0%	21.8%	0	0.0%	4.7%	0	0.0%	4.2%
	Unknown	0	0.0%	6.7%	0	0.0%	2.6%	1.7%	0	0.0%	0	0.0%	2.5%	0	0.0%	1.7%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	3.3%	0	0.0%	1.4%	9.5%	0	0.0%	0	0.0%	8.6%	0	0.0%	7.4%	0	0.0%	5.5%	0	0.0%	3.1%	0	0.0%	1.3%
	Moderate	0	0.0%	11.8%	0	0.0%	7.8%	19.6%	0	0.0%	0	0.0%	27.1%	0	0.0%	19.7%	0	0.0%	10.2%	0	0.0%	24.1%	0	0.0%	12.0%
	Middle	0	0.0%	28.9%	0	0.0%	33.4%	35.5%	0	0.0%	0	0.0%	37.7%	0	0.0%	31.4%	0	0.0%	26.2%	0	0.0%	35.8%	0	0.0%	41.6%
	Upper	1	100.0%	55.9%	50	100.0%	57.3%	35.3%	1	100.0%	16	100.0%	26.3%	0	0.0%	41.0%	0	0.0%	56.4%	1	100.0%	35.2%	16	100.0%	40.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	1.8%	0	0.0%	1.9%	0	0.0%	4.3%
	Total	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*100%*	*1*	*100%*	*16*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*16*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Evansville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	13.0%	0	0.0%	10.2%	9.5%	0	0.0%	0	0.0%	8.6%	0	0.0%	7.4%	0	0.0%	4.8%	0	0.0%	3.4%	0	0.0%	3.0%
	Moderate	0	0.0%	23.9%	0	0.0%	26.0%	19.6%	0	0.0%	0	0.0%	27.1%	0	0.0%	22.3%	0	0.0%	16.3%	0	0.0%	30.5%	0	0.0%	29.4%
	Middle	0	0.0%	34.8%	0	0.0%	35.4%	35.5%	0	0.0%	0	0.0%	37.7%	0	0.0%	33.9%	0	0.0%	27.5%	0	0.0%	35.6%	0	0.0%	35.8%
	Upper	0	0.0%	28.3%	0	0.0%	28.4%	35.3%	0	0.0%	0	0.0%	26.3%	0	0.0%	36.4%	0	0.0%	51.4%	0	0.0%	30.5%	0	0.0%	31.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	12.6%	0	0.0%	8.9%	9.5%	0	0.0%	0	0.0%	8.6%	0	0.0%	17.2%	0	0.0%	19.4%	0	0.0%	26.9%	0	0.0%	33.1%
	Moderate	0	0.0%	24.2%	0	0.0%	10.5%	19.6%	0	0.0%	0	0.0%	27.1%	0	0.0%	40.2%	0	0.0%	32.5%	0	0.0%	34.6%	0	0.0%	30.1%
	Middle	0	0.0%	42.1%	0	0.0%	25.8%	35.5%	0	0.0%	0	0.0%	37.7%	0	0.0%	31.0%	0	0.0%	32.0%	0	0.0%	38.5%	0	0.0%	36.8%
	Upper	0	0.0%	21.1%	0	0.0%	54.9%	35.3%	0	0.0%	0	0.0%	26.3%	0	0.0%	11.5%	0	0.0%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	3.4%	5.7%	136	3.0%	3.5%	9.5%	2	6.9%	204	5.7%	8.6%	1	4.8%	7.5%	114	4.1%	5.6%	1	12.5%	7.6%	90	11.3%	5.6%
	Moderate	12	41.4%	18.8%	1,404	30.9%	17.4%	19.6%	6	20.7%	607	17.0%	27.1%	5	23.8%	28.0%	578	20.8%	23.3%	1	12.5%	29.8%	29	3.6%	29.3%
	Middle	3	10.3%	33.9%	531	11.7%	31.5%	35.5%	9	31.0%	945	26.4%	37.7%	6	28.6%	34.4%	824	29.7%	32.5%	3	37.5%	34.4%	121	15.2%	31.7%
	Upper	11	37.9%	41.4%	2,083	45.9%	47.3%	35.3%	12	41.4%	1,818	50.9%	26.3%	9	42.9%	29.9%	1,261	45.4%	38.2%	3	37.5%	28.1%	557	69.9%	33.3%
	Unknown	2	6.9%	0.2%	386	8.5%	0.3%	0.1%	0	0.0%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%
	Total	*29*	*100%*	*100%*	*4,540*	*100%*	*100%*	*100%*	*29*	*100%*	*3,574*	*100%*	*100%*	*21*	*100%*	*100%*	*2,777*	*100%*	*100%*	*8*	*100%*	*100%*	*797*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Evansville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	5	35.7%	15.2%	674	27.2%	10.0%	24.1%	0	0.0%	0	0.0%	24.4%	0	0.0%	12.4%	0	0.0%	7.5%	0	0.0%	11.9%	0	0.0%	7.0%
	Moderate	3	21.4%	22.6%	464	18.8%	19.2%	18.7%	6	40.0%	952	39.0%	19.2%	4	33.3%	22.4%	557	30.8%	18.6%	2	66.7%	22.5%	395	62.6%	17.8%
	Middle	1	7.1%	17.6%	166	6.7%	19.7%	19.9%	5	33.3%	888	36.4%	20.8%	4	33.3%	18.1%	652	36.1%	19.7%	1	33.3%	17.6%	236	37.4%	18.0%
	Upper	5	35.7%	16.9%	1,170	47.3%	24.7%	37.3%	4	26.7%	599	24.6%	35.7%	4	33.3%	19.0%	599	33.1%	27.4%	0	0.0%	20.1%	0	0.0%	30.4%
	Unknown	0	0.0%	27.7%	0	0.0%	26.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	28.1%	0	0.0%	26.8%	0	0.0%	27.9%	0	0.0%	26.8%
	Total	*14*	*100%*	*100%*	*2,474*	*100%*	*100%*	*100%*	*15*	*100%*	*2,439*	*100%*	*100%*	*12*	*100%*	*100%*	*1,808*	*100%*	*100%*	*3*	*100%*	*100%*	*631*	*100%*	*100%*
REFINANCE	Low	0	0.0%	12.8%	0	0.0%	7.1%	24.1%	2	33.3%	89	10.5%	24.4%	0	0.0%	16.9%	0	0.0%	10.0%	2	100.0%	14.9%	89	100.0%	8.1%
	Moderate	2	28.6%	21.7%	215	18.2%	16.5%	18.7%	2	33.3%	209	24.7%	19.2%	2	50.0%	26.0%	209	27.6%	20.8%	0	0.0%	23.4%	0	0.0%	18.8%
	Middle	2	28.6%	20.5%	267	22.6%	19.3%	19.9%	2	33.3%	549	64.8%	20.8%	2	50.0%	21.8%	549	72.4%	20.6%	0	0.0%	20.9%	0	0.0%	18.8%
	Upper	3	42.9%	22.4%	699	59.2%	32.3%	37.3%	0	0.0%	0	0.0%	35.7%	0	0.0%	22.2%	0	0.0%	34.4%	0	0.0%	24.4%	0	0.0%	32.0%
	Unknown	0	0.0%	22.5%	0	0.0%	24.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.0%	0	0.0%	14.3%	0	0.0%	16.5%	0	0.0%	22.3%
	Total	*7*	*100%*	*100%*	*1,181*	*100%*	*100%*	*100%*	*6*	*100%*	*847*	*100%*	*100%*	*4*	*100%*	*100%*	*758*	*100%*	*100%*	*2*	*100%*	*100%*	*89*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	28.6%	10.7%	32	3.8%	5.1%	24.1%	2	28.6%	81	29.8%	24.4%	2	40.0%	13.6%	81	38.4%	8.8%	0	0.0%	16.3%	0	0.0%	11.5%
	Moderate	1	14.3%	22.9%	10	1.2%	16.9%	18.7%	0	0.0%	0	0.0%	19.2%	0	0.0%	20.6%	0	0.0%	17.6%	0	0.0%	25.1%	0	0.0%	19.3%
	Middle	0	0.0%	22.9%	0	0.0%	22.4%	19.9%	2	28.6%	100	36.8%	20.8%	1	20.0%	27.8%	60	28.4%	25.2%	1	50.0%	23.5%	40	65.6%	25.8%
	Upper	4	57.1%	36.9%	793	95.0%	45.2%	37.3%	3	42.9%	91	33.5%	35.7%	2	40.0%	32.5%	70	33.2%	44.8%	1	50.0%	31.3%	21	34.4%	39.1%
	Unknown	0	0.0%	6.7%	0	0.0%	10.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.5%	0	0.0%	3.5%	0	0.0%	3.9%	0	0.0%	4.3%
	Total	*7*	*100%*	*100%*	*835*	*100%*	*100%*	*100%*	*7*	*100%*	*272*	*100%*	*100%*	*5*	*100%*	*100%*	*211*	*100%*	*100%*	*2*	*100%*	*100%*	*61*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.1%	0	0.0%	0	0.0%	24.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	0	0.0%	19.2%	0	0.0%	3.4%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.9%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	37.3%	0	0.0%	0	0.0%	35.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.6%	0	0.0%	100.0%	0	0.0%	97.7%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	11.2%	0	0.0%	6.3%	24.1%	1	100.0%	16	100.0%	24.4%	0	0.0%	14.4%	0	0.0%	5.4%	1	100.0%	15.4%	16	100.0%	8.0%
	Moderate	0	0.0%	19.7%	0	0.0%	13.0%	18.7%	0	0.0%	0	0.0%	19.2%	0	0.0%	18.6%	0	0.0%	10.5%	0	0.0%	21.6%	0	0.0%	14.3%
	Middle	1	100.0%	26.3%	50	100.0%	23.2%	19.9%	0	0.0%	0	0.0%	20.8%	0	0.0%	24.5%	0	0.0%	18.6%	0	0.0%	22.2%	0	0.0%	18.8%
	Upper	0	0.0%	33.6%	0	0.0%	48.9%	37.3%	0	0.0%	0	0.0%	35.7%	0	0.0%	35.6%	0	0.0%	60.4%	0	0.0%	36.4%	0	0.0%	55.5%
	Unknown	0	0.0%	9.2%	0	0.0%	8.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.9%	0	0.0%	5.1%	0	0.0%	4.3%	0	0.0%	3.4%
	Total	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*100%*	*1*	*100%*	*16*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*16*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Evansville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	21.7%	0	0.0%	12.9%	24.1%	0	0.0%	0	0.0%	24.4%	0	0.0%	25.6%	0	0.0%	18.9%	0	0.0%	14.4%	0	0.0%	11.8%
	Moderate	0	0.0%	32.6%	0	0.0%	25.6%	18.7%	0	0.0%	0	0.0%	19.2%	0	0.0%	20.7%	0	0.0%	15.6%	0	0.0%	19.5%	0	0.0%	19.0%
	Middle	0	0.0%	15.2%	0	0.0%	11.4%	19.9%	0	0.0%	0	0.0%	20.8%	0	0.0%	25.6%	0	0.0%	23.2%	0	0.0%	28.0%	0	0.0%	28.7%
	Upper	0	0.0%	23.9%	0	0.0%	41.9%	37.3%	0	0.0%	0	0.0%	35.7%	0	0.0%	23.1%	0	0.0%	38.4%	0	0.0%	33.1%	0	0.0%	36.0%
	Unknown	0	0.0%	6.5%	0	0.0%	8.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.0%	0	0.0%	3.9%	0	0.0%	5.1%	0	0.0%	4.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.1%	0	0.0%	0	0.0%	24.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.8%	0	0.0%	2.9%
	Moderate	0	0.0%	1.1%	0	0.0%	0.7%	18.7%	0	0.0%	0	0.0%	19.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.9%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	37.3%	0	0.0%	0	0.0%	35.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.9%	0	0.0%	99.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	96.2%	0	0.0%	97.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	7	24.1%	13.6%	706	15.6%	7.8%	24.1%	5	17.2%	186	5.2%	24.4%	2	9.5%	13.8%	81	2.9%	7.4%	3	37.5%	12.9%	105	13.2%	6.3%
	Moderate	6	20.7%	21.8%	689	15.2%	16.3%	18.7%	8	27.6%	1,161	32.5%	19.2%	6	28.6%	22.7%	766	27.6%	17.1%	2	25.0%	22.4%	395	49.6%	15.5%
	Middle	4	13.8%	19.1%	483	10.6%	17.9%	19.9%	9	31.0%	1,537	43.0%	20.8%	7	33.3%	19.6%	1,261	45.4%	18.1%	2	25.0%	18.8%	276	34.6%	15.8%
	Upper	12	41.4%	20.4%	2,662	58.6%	26.6%	37.3%	7	24.1%	690	19.3%	35.7%	6	28.6%	20.8%	669	24.1%	27.3%	1	12.5%	22.4%	21	2.6%	27.0%
	Unknown	0	0.0%	25.2%	0	0.0%	31.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	23.2%	0	0.0%	30.1%	0	0.0%	23.4%	0	0.0%	35.3%
	Total	*29*	*100%*	*100%*	*4,540*	*100%*	*100%*	*100%*	*29*	*100%*	*3,574*	*100%*	*100%*	*21*	*100%*	*100%*	*2,777*	*100%*	*100%*	*8*	*100%*	*100%*	*797*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IN Evansville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESSES	Low	3	30.0%	11.2%	178	37.0%	13.5%	11.6%	0	0.0%	0	0.0%	11.9%	0	0.0%	11.5%	0	0.0%	13.0%	0	0.0%	13.7%	0	0.0%	18.3%
	Moderate	3	30.0%	26.8%	212	44.1%	30.4%	28.1%	3	50.0%	582	88.7%	29.7%	1	50.0%	28.1%	300	96.2%	31.1%	2	50.0%	26.5%	282	82.0%	28.1%
	Middle	2	20.0%	27.8%	37	7.7%	22.2%	29.4%	2	33.3%	62	9.5%	25.1%	0	0.0%	24.6%	0	0.0%	18.2%	2	50.0%	24.6%	62	18.0%	20.1%
	Upper	2	20.0%	28.8%	54	11.2%	25.6%	24.0%	1	16.7%	12	1.8%	23.9%	1	50.0%	27.3%	12	3.8%	25.0%	0	0.0%	27.6%	0	0.0%	21.9%
	Unknown	0	0.0%	5.1%	0	0.0%	8.3%	6.9%	0	0.0%	0	0.0%	9.4%	0	0.0%	7.9%	0	0.0%	12.6%	0	0.0%	6.9%	0	0.0%	11.4%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.8%	0	0.0%	0.1%
	Total	*10*	*100%*	*100%*	*481*	*100%*	*100%*	*100%*	*6*	*100%*	*656*	*100%*	*100%*	*2*	*100%*	*100%*	*312*	*100%*	*100%*	*4*	*100%*	*100%*	*344*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	4.1%	0	0.0%	0.5%	2.1%	0	0.0%	0	0.0%	3.3%	0	0.0%	9.4%	0	0.0%	0.7%	0	0.0%	7.7%	0	0.0%	0.6%
	Moderate	0	0.0%	4.1%	0	0.0%	3.5%	7.2%	0	0.0%	0	0.0%	6.7%	0	0.0%	3.1%	0	0.0%	1.2%	0	0.0%	3.8%	0	0.0%	0.2%
	Middle	0	0.0%	14.3%	0	0.0%	20.7%	26.8%	0	0.0%	0	0.0%	51.1%	0	0.0%	53.1%	0	0.0%	80.9%	0	0.0%	53.8%	0	0.0%	64.6%
	Upper	0	0.0%	75.5%	0	0.0%	67.4%	61.9%	0	0.0%	0	0.0%	36.7%	0	0.0%	31.3%	0	0.0%	10.8%	0	0.0%	30.8%	0	0.0%	29.5%
	Unknown	0	0.0%	2.0%	0	0.0%	7.8%	2.1%	0	0.0%	0	0.0%	2.2%	0	0.0%	3.1%	0	0.0%	6.4%	0	0.0%	3.8%	0	0.0%	5.1%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IN Evansville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	8	80.0%	45.0%	144	29.9%	28.5%	87.6%	2	33.3%	44	6.7%	87.7%	1	50.0%	48.3%	12	3.8%	28.2%	1	25.0%	52.0%	32	9.3%	29.8%
		Over $1 Million	2	20.0%		337	70.1%		11.5%	4	66.7%	612	93.3%	11.4%	1	50.0%		300	96.2%		3	75.0%		312	90.7%	
		Total Rev. available	10	100.0%		481	100.0%		99.1%	6	100.0%	656	100.0%	99.1%	2	100.0%		312	100.0%		4	100.0%		344	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		0.9%	0	0.0%	0	0.0%	0.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*10*	*100%*		*481*	*100%*		*100.0%*	*6*	*100%*	*656*	*100%*	*100%*	*2*	*100%*		*312*	*100%*		*4*	*100%*		*344*	*100%*	
	Loan Size	$100,000 or Less	8	80.0%	84.1%	144	29.9%	21.1%		4	66.7%	106	16.2%		1	50.0%	87.5%	12	3.8%	22.9%	3	75.0%	85.5%	94	27.3%	20.4%
		$100,001 - $250,000	2	20.0%	7.8%	337	70.1%	18.9%		1	16.7%	250	38.1%		0	0.0%	5.4%	0	0.0%	14.9%	1	25.0%	5.9%	250	72.7%	15.1%
		$250,001 - $1 Million	0	0.0%	8.1%	0	0.0%	60.0%		1	16.7%	300	45.7%		1	50.0%	7.1%	300	96.2%	62.2%	0	0.0%	8.7%	0	0.0%	64.5%
		Total	*10*	*100%*	*100.0%*	*481*	*100%*	*100.0%*		*6*	*100%*	*656*	*100%*		*2*	*100%*	*100%*	*312*	*100%*	*100%*	*4*	*100%*	*100%*	*344*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	8	100.0%		144	100.0%			2	100.0%	44	100.0%		1	100.0%		12	100.0%		1	100.0%		32	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*8*	*100%*		*144*	*100%*			*2*	*100%*	*44*	*100%*		*1*	*100%*		*12*	*100%*		*1*	*100%*		*32*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	32.7%	0	0.0%	38.1%	96.9%	0	0.0%	0	0.0%	96.7%	0	0.0%	28.1%	0	0.0%	22.6%	0	0.0%	26.9%	0	0.0%	24.2%
		Over $1 Million	0	0.0%		0	0.0%		3.1%	0	0.0%	0	0.0%	3.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	91.8%	0	0.0%	55.7%		0	0.0%	0	0.0%		0	0.0%	78.1%	0	0.0%	18.7%	0	0.0%	61.5%	0	0.0%	10.6%
		$100,001 - $250,000	0	0.0%	8.2%	0	0.0%	44.3%		0	0.0%	0	0.0%		0	0.0%	12.5%	0	0.0%	34.7%	0	0.0%	30.8%	0	0.0%	59.9%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	9.4%	0	0.0%	46.7%	0	0.0%	7.7%	0	0.0%	29.6%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Kokomo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	5.9%	76	3.6%	6.3%	1	5.9%	10.5%	76	3.6%	3.5%
	Moderate	4	23.5%	388	18.3%	14.2%	4	23.5%	13.4%	388	18.3%	9.0%
	Middle	9	52.9%	1,144	53.9%	48.7%	9	52.9%	51.7%	1,144	53.9%	54.2%
	Upper	3	17.6%	516	24.3%	30.8%	3	17.6%	24.3%	516	24.3%	33.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*17*	*100%*	*2,124*	*100%*	*100.0%*	*17*	*100%*	*100%*	*2,124*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	6.3%	0	0.0%	2.2%	0	0.0%	0.9%
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	5.7%	0	0.0%	3.2%
	Middle	4	50.0%	490	53.4%	48.7%	4	50.0%	49.7%	490	53.4%	45.5%
	Upper	4	50.0%	427	46.6%	30.8%	4	50.0%	42.4%	427	46.6%	50.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*917*	*100%*	*100.0%*	*8*	*100%*	*100%*	*917*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	6.3%	0	0.0%	1.2%	0	0.0%	2.1%
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	4.9%	0	0.0%	4.0%
	Middle	0	0.0%	0	0.0%	48.7%	0	0.0%	45.1%	0	0.0%	39.0%
	Upper	0	0.0%	0	0.0%	30.8%	0	0.0%	48.8%	0	0.0%	54.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
						Multi-Family Units						
MULTI FAMILY	Low	0	0.0%	0	0.0%	14.2%	0	0.0%	18.8%	0	0.0%	4.1%
	Moderate	0	0.0%	0	0.0%	8.8%	0	0.0%	18.8%	0	0.0%	12.0%
	Middle	0	0.0%	0	0.0%	63.6%	0	0.0%	50.0%	0	0.0%	80.9%
	Upper	0	0.0%	0	0.0%	13.5%	0	0.0%	12.5%	0	0.0%	3.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	6.3%	0	0.0%	2.5%	0	0.0%	1.6%
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	8.3%	0	0.0%	7.0%
	Middle	0	0.0%	0	0.0%	48.7%	0	0.0%	48.3%	0	0.0%	44.7%
	Upper	0	0.0%	0	0.0%	30.8%	0	0.0%	40.8%	0	0.0%	46.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Kokomo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	6.3%	0	0.0%	5.3%	0	0.0%	4.3%
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	13.2%	0	0.0%	10.1%
	Middle	0	0.0%	0	0.0%	48.7%	0	0.0%	42.1%	0	0.0%	42.9%
	Upper	0	0.0%	0	0.0%	30.8%	0	0.0%	39.5%	0	0.0%	42.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	6.3%	0	0.0%	39.1%	0	0.0%	10.3%
	Moderate	0	0.0%	0	0.0%	14.2%	0	0.0%	12.0%	0	0.0%	10.3%
	Middle	0	0.0%	0	0.0%	48.7%	0	0.0%	35.9%	0	0.0%	49.0%
	Upper	0	0.0%	0	0.0%	30.8%	0	0.0%	13.0%	0	0.0%	30.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	4.0%	76	2.5%	6.3%	1	4.0%	6.7%	76	2.5%	2.4%
	Moderate	4	16.0%	388	12.8%	14.2%	4	16.0%	9.4%	388	12.8%	6.5%
	Middle	13	52.0%	1,634	53.7%	48.7%	13	52.0%	50.1%	1,634	53.7%	51.0%
	Upper	7	28.0%	943	31.0%	30.8%	7	28.0%	33.8%	943	31.0%	40.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*25*	*100%*	*3,041*	*100%*	*100.0%*	*25*	*100%*	*100%*	*3,041*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Kokomo

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	8	47.1%	645	30.4%	22.2%	8	47.1%	13.1%	645	30.4%	8.4%
	Moderate	7	41.2%	885	41.7%	16.6%	7	41.2%	23.0%	885	41.7%	19.9%
	Middle	1	5.9%	347	16.3%	21.1%	1	5.9%	20.7%	347	16.3%	23.4%
	Upper	1	5.9%	247	11.6%	40.0%	1	5.9%	19.5%	247	11.6%	27.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	23.8%	0	0.0%	21.1%
	Total	*17*	*100%*	*2,124*	*100%*	*100.0%*	*17*	*100%*	*100%*	*2,124*	*100%*	*100%*
REFINANCE	Low	2	25.0%	96	10.5%	22.2%	2	25.0%	9.2%	96	10.5%	5.4%
	Moderate	1	12.5%	171	18.6%	16.6%	1	12.5%	20.3%	171	18.6%	16.1%
	Middle	4	50.0%	435	47.4%	21.1%	4	50.0%	25.5%	435	47.4%	24.5%
	Upper	1	12.5%	215	23.4%	40.0%	1	12.5%	26.2%	215	23.4%	32.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	18.8%	0	0.0%	21.8%
	Total	*8*	*100%*	*917*	*100%*	*100.0%*	*8*	*100%*	*100%*	*917*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	22.2%	0	0.0%	4.9%	0	0.0%	4.6%
	Moderate	0	0.0%	0	0.0%	16.6%	0	0.0%	25.6%	0	0.0%	22.8%
	Middle	0	0.0%	0	0.0%	21.1%	0	0.0%	35.4%	0	0.0%	27.0%
	Upper	0	0.0%	0	0.0%	40.0%	0	0.0%	30.5%	0	0.0%	40.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	5.4%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	22.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	21.1%	0	0.0%	6.3%	0	0.0%	3.3%
	Upper	0	0.0%	0	0.0%	40.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	93.8%	0	0.0%	96.7%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	22.2%	0	0.0%	13.3%	0	0.0%	8.8%
	Moderate	0	0.0%	0	0.0%	16.6%	0	0.0%	16.7%	0	0.0%	15.6%
	Middle	0	0.0%	0	0.0%	21.1%	0	0.0%	35.0%	0	0.0%	29.0%
	Upper	0	0.0%	0	0.0%	40.0%	0	0.0%	34.2%	0	0.0%	46.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.3%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Kokomo

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	22.2%	0	0.0%	7.9%	0	0.0%	5.9%
	Moderate	0	0.0%	0	0.0%	16.6%	0	0.0%	26.3%	0	0.0%	24.6%
	Middle	0	0.0%	0	0.0%	21.1%	0	0.0%	36.8%	0	0.0%	34.7%
	Upper	0	0.0%	0	0.0%	40.0%	0	0.0%	27.6%	0	0.0%	32.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	2.4%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	22.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	21.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	40.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	10	40.0%	741	24.4%	22.2%	10	40.0%	10.7%	741	24.4%	6.6%
	Moderate	8	32.0%	1,056	34.7%	16.6%	8	32.0%	21.1%	1,056	34.7%	17.2%
	Middle	5	20.0%	782	25.7%	21.1%	5	20.0%	23.4%	782	25.7%	23.1%
	Upper	2	8.0%	462	15.2%	40.0%	2	8.0%	22.9%	462	15.2%	28.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	21.9%	0	0.0%	24.7%
	Total	*25*	*100%*	*3,041*	*100%*	*100.0%*	*25*	*100%*	*100%*	*3,041*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IN Kokomo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	10.9%	0	0.0%	10.7%	0	0.0%	10.9%
	Moderate	3	75.0%	121	84.0%	19.1%	3	75.0%	18.4%	121	84.0%	17.7%
	Middle	1	25.0%	23	16.0%	46.0%	1	25.0%	42.9%	23	16.0%	40.5%
	Upper	0	0.0%	0	0.0%	24.0%	0	0.0%	27.8%	0	0.0%	30.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.1%
	Total	*4*	*100%*	*144*	*100%*	*100.0%*	*4*	*100%*	*100%*	*144*	*100%*	*100%*
						Total Farms						
SMALL FARM	Low	0	0.0%	0	0.0%	1.6%	0	0.0%	0.9%	0	0.0%	0.2%
	Moderate	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	49.6%	0	0.0%	54.9%	0	0.0%	53.9%
	Upper	0	0.0%	0	0.0%	48.0%	0	0.0%	44.2%	0	0.0%	45.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2021 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IN Kokomo

PRODUCT TYPE			Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
			Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	3	75.0%	90	62.5%	92.3%	3	75.0%	41.5%	90	62.5%	27.4%
		Over $1 Million	0	0.0%	0	0.0%	6.5%	0	0.0%		0	0.0%	
		Total Rev. available	3	75.0%	90	62.5%	98.8%	3	75.0%		90	62.5%	
		Rev. Not Known	1	25.0%	54	37.5%	1.2%	1	25.0%		54	37.5%	
		Total	*4*	*100%*	*144*	*100%*	*100%*	*4*	*100%*		*144*	*100%*	
	Loan Size	$100,000 or Less	4	100.0%	144	100.0%		4	100.0%	89.6%	144	100.0%	32.0%
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%	6.0%	0	0.0%	21.6%
		$250,001 - $1 Million	0	0.0%	0	0.0%		0	0.0%	4.5%	0	0.0%	46.4%
		Total	*4*	*100%*	*144*	*100%*		*4*	*100%*	*100%*	*144*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%	90	100.0%		3	100.0%		90	100.0%	
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		Total	*3*	*100%*	*90*	*100%*		*3*	*100%*		*90*	*100%*	
							Total Farms						
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	0	0.0%	99.2%	0	0.0%	54.0%	0	0.0%	58.9%
		Over $1 Million	0	0.0%	0	0.0%	0.8%	0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%	
		Not Known	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%	
		Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	0	0.0%		0	0.0%	65.5%	0	0.0%	16.9%
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%	20.4%	0	0.0%	33.7%
		$250,001 - $500,000	0	0.0%	0	0.0%		0	0.0%	14.2%	0	0.0%	49.4%
		Total	*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2021 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: IN Lafayette

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	1.8%	1.3%	262	1.4%	0.8%	1.0%	4	3.4%	573	2.4%	2.4%	4	4.6%	3.3%	573	3.4%	2.1%	0	0.0%	3.8%	0	0.0%	2.6%
	Moderate	31	28.4%	17.8%	4,088	21.1%	12.1%	15.8%	16	13.8%	2,328	9.8%	12.3%	13	14.9%	15.6%	1,925	11.3%	10.7%	3	10.3%	15.3%	403	6.0%	10.2%
	Middle	33	30.3%	38.4%	5,555	28.7%	35.5%	40.7%	64	55.2%	12,450	52.2%	51.4%	45	51.7%	44.7%	8,567	50.1%	43.7%	19	65.5%	46.9%	3,883	57.5%	45.6%
	Upper	43	39.4%	42.3%	9,452	48.8%	51.4%	42.3%	32	27.6%	8,480	35.6%	33.9%	25	28.7%	36.3%	6,018	35.2%	43.4%	7	24.1%	33.9%	2,462	36.5%	41.5%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.1%
	Total	*109*	*100%*	*100%*	*19,357*	*100%*	*100%*	*100%*	*116*	*100%*	*23,831*	*100%*	*100%*	*87*	*100%*	*100%*	*17,083*	*100%*	*100%*	*29*	*100%*	*100%*	*6,748*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.3%	0	0.0%	0.2%	1.0%	1	1.2%	77	0.8%	2.4%	1	1.9%	2.0%	77	1.1%	1.3%	0	0.0%	1.9%	0	0.0%	1.4%
	Moderate	22	14.4%	11.6%	2,098	9.4%	7.5%	15.8%	14	16.7%	1,290	12.9%	12.3%	5	9.3%	12.0%	460	6.6%	9.0%	9	30.0%	12.9%	830	27.4%	9.0%
	Middle	62	40.5%	38.4%	8,067	36.2%	35.5%	40.7%	47	56.0%	5,534	55.4%	51.4%	30	55.6%	53.6%	3,807	54.7%	52.3%	17	56.7%	53.6%	1,727	57.0%	51.7%
	Upper	69	45.1%	49.6%	12,117	54.4%	56.9%	42.3%	22	26.2%	3,093	30.9%	33.9%	18	33.3%	32.5%	2,621	37.6%	37.5%	4	13.3%	31.6%	472	15.6%	38.0%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*153*	*100%*	*100%*	*22,282*	*100%*	*100%*	*100%*	*84*	*100%*	*9,994*	*100%*	*100%*	*54*	*100%*	*100%*	*6,965*	*100%*	*100%*	*30*	*100%*	*100%*	*3,029*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.7%	0	0.0%	0.4%	1.0%	3	3.6%	258	5.2%	2.4%	2	3.4%	2.5%	247	7.0%	2.1%	1	3.8%	3.0%	11	0.8%	1.9%
	Moderate	6	20.0%	11.4%	176	7.7%	8.1%	15.8%	10	11.9%	282	5.7%	12.3%	6	10.3%	9.8%	148	4.2%	6.6%	4	15.4%	11.4%	134	9.3%	7.6%
	Middle	12	40.0%	36.1%	1,149	50.2%	32.2%	40.7%	44	52.4%	2,522	50.7%	51.4%	35	60.3%	47.4%	2,024	57.2%	44.6%	9	34.6%	45.4%	498	34.6%	46.6%
	Upper	12	40.0%	51.7%	964	42.1%	59.2%	42.3%	27	32.1%	1,915	38.5%	33.9%	15	25.9%	40.4%	1,117	31.6%	46.6%	12	46.2%	40.2%	798	55.4%	43.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*30*	*100%*	*100%*	*2,289*	*100%*	*100%*	*100%*	*84*	*100%*	*4,977*	*100%*	*100%*	*58*	*100%*	*100%*	*3,536*	*100%*	*100%*	*26*	*100%*	*100%*	*1,441*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	21.7%	0	0.0%	14.8%	17.2%	0	0.0%	0	0.0%	9.5%	0	0.0%	17.8%	0	0.0%	4.2%	0	0.0%	33.3%	0	0.0%	3.8%
	Moderate	0	0.0%	38.3%	0	0.0%	41.9%	27.3%	0	0.0%	0	0.0%	22.7%	0	0.0%	39.7%	0	0.0%	37.4%	0	0.0%	8.3%	0	0.0%	0.8%
	Middle	0	0.0%	23.3%	0	0.0%	31.7%	26.7%	0	0.0%	0	0.0%	42.8%	0	0.0%	31.5%	0	0.0%	55.4%	0	0.0%	22.2%	0	0.0%	25.7%
	Upper	0	0.0%	10.0%	0	0.0%	7.0%	19.1%	0	0.0%	0	0.0%	7.7%	0	0.0%	9.6%	0	0.0%	2.2%	0	0.0%	16.7%	0	0.0%	7.1%
	Unknown	0	0.0%	6.7%	0	0.0%	4.6%	9.6%	0	0.0%	0	0.0%	17.4%	0	0.0%	1.4%	0	0.0%	0.9%	0	0.0%	19.4%	0	0.0%	62.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.3%	0	0.0%	1.0%	1.0%	0	0.0%	0	0.0%	2.4%	0	0.0%	1.1%	0	0.0%	1.0%	0	0.0%	1.3%	0	0.0%	1.0%
	Moderate	3	15.8%	9.7%	248	19.3%	8.2%	15.8%	9	27.3%	214	10.5%	12.3%	8	44.4%	11.7%	194	32.1%	8.8%	1	6.7%	5.8%	20	1.4%	2.9%
	Middle	7	36.8%	38.7%	326	25.4%	35.4%	40.7%	15	45.5%	941	46.0%	51.4%	5	27.8%	49.5%	137	22.6%	52.5%	10	66.7%	51.4%	804	55.8%	44.5%
	Upper	9	47.4%	51.3%	708	55.2%	55.3%	42.3%	9	27.3%	892	43.6%	33.9%	5	27.8%	37.8%	274	45.3%	37.6%	4	26.7%	41.5%	618	42.9%	51.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*19*	*100%*	*100%*	*1,282*	*100%*	*100%*	*100%*	*33*	*100%*	*2,047*	*100%*	*100%*	*18*	*100%*	*100%*	*605*	*100%*	*100%*	*15*	*100%*	*100%*	*1,442*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: IN Lafayette

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.2%	0	0.0%	1.4%	1.0%	0	0.0%	0	0.0%	2.4%	0	0.0%	1.8%	0	0.0%	1.6%	0	0.0%	1.3%	0	0.0%	0.5%
	Moderate	0	0.0%	18.3%	0	0.0%	12.3%	15.8%	1	7.7%	50	4.7%	12.3%	1	20.0%	18.4%	50	16.6%	15.6%	0	0.0%	13.3%	0	0.0%	11.8%
	Middle	1	33.3%	30.1%	50	9.9%	30.4%	40.7%	6	46.2%	599	56.6%	51.4%	1	20.0%	47.4%	40	13.2%	60.7%	5	62.5%	47.3%	559	73.9%	39.1%
	Upper	2	66.7%	49.5%	455	90.1%	56.0%	42.3%	6	46.2%	409	38.7%	33.9%	3	60.0%	32.5%	212	70.2%	22.1%	3	37.5%	38.0%	197	26.1%	48.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*505*	*100%*	*100%*	*100%*	*13*	*100%*	*1,058*	*100%*	*100%*	*5*	*100%*	*100%*	*302*	*100%*	*100%*	*8*	*100%*	*100%*	*756*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.1%	0	0.0%	0.7%	1.0%	0	0.0%	0	0.0%	2.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	20.5%	0	0.0%	16.4%	15.8%	0	0.0%	0	0.0%	12.3%	0	0.0%	22.2%	0	0.0%	15.3%	0	0.0%	13.3%	0	0.0%	4.2%
	Middle	0	0.0%	35.2%	0	0.0%	37.3%	40.7%	0	0.0%	0	0.0%	51.4%	0	0.0%	48.9%	0	0.0%	48.0%	0	0.0%	53.3%	0	0.0%	56.6%
	Upper	0	0.0%	43.2%	0	0.0%	45.7%	42.3%	0	0.0%	0	0.0%	33.9%	0	0.0%	28.9%	0	0.0%	36.7%	0	0.0%	33.3%	0	0.0%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	0.6%	0.9%	262	0.6%	1.5%	1.0%	8	2.4%	908	2.2%	2.4%	7	3.2%	2.9%	897	3.1%	2.3%	1	0.9%	3.3%	11	0.1%	2.7%
	Moderate	62	19.7%	14.2%	6,610	14.5%	12.0%	15.8%	50	15.2%	4,164	9.9%	12.3%	33	14.9%	14.2%	2,777	9.7%	15.4%	17	15.7%	13.5%	1,387	10.3%	7.4%
	Middle	115	36.6%	38.1%	15,147	33.1%	35.1%	40.7%	176	53.3%	22,046	52.6%	51.4%	116	52.3%	47.7%	14,575	51.2%	48.0%	60	55.6%	48.3%	7,471	55.7%	41.3%
	Upper	135	43.0%	46.7%	23,696	51.8%	50.9%	42.3%	96	29.1%	14,789	35.3%	33.9%	66	29.7%	35.2%	10,242	35.9%	34.1%	30	27.8%	34.7%	4,547	33.9%	33.0%
	Unknown	0	0.0%	0.1%	0	0.0%	0.4%	0.1%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	15.6%
	Total	*314*	*100%*	*100%*	*45,715*	*100%*	*100%*	*100%*	*330*	*100%*	*41,907*	*100%*	*100%*	*222*	*100%*	*100%*	*28,491*	*100%*	*100%*	*108*	*100%*	*100%*	*13,416*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Lafayette

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	15	13.8%	10.1%	1,624	8.4%	6.3%	20.5%	11	9.5%	1,143	4.8%	21.4%	6	6.9%	7.3%	641	3.8%	4.0%	5	17.2%	7.0%	502	7.4%	3.6%
	Moderate	41	37.6%	21.9%	6,730	34.8%	17.5%	16.2%	43	37.1%	6,755	28.3%	17.1%	33	37.9%	20.6%	4,972	29.1%	15.0%	10	34.5%	21.4%	1,783	26.4%	14.6%
	Middle	22	20.2%	21.2%	3,818	19.7%	21.0%	23.0%	28	24.1%	5,228	21.9%	20.6%	24	27.6%	21.8%	4,260	24.9%	20.7%	4	13.8%	22.5%	968	14.3%	21.2%
	Upper	31	28.4%	32.6%	7,185	37.1%	41.8%	40.4%	34	29.3%	10,705	44.9%	41.0%	24	27.6%	37.0%	7,210	42.2%	48.0%	10	34.5%	35.8%	3,495	51.8%	47.7%
	Unknown	0	0.0%	14.3%	0	0.0%	13.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.2%	0	0.0%	12.3%	0	0.0%	13.4%	0	0.0%	12.9%
	Total	*109*	*100%*	*100%*	*19,357*	*100%*	*100%*	*100%*	*116*	*100%*	*23,831*	*100%*	*100%*	*87*	*100%*	*100%*	*17,083*	*100%*	*100%*	*29*	*100%*	*100%*	*6,748*	*100%*	*100%*
REFINANCE	Low	12	7.8%	7.8%	1,014	4.6%	4.5%	20.5%	14	16.7%	785	7.9%	21.4%	7	13.0%	12.9%	441	6.3%	7.6%	7	23.3%	15.7%	344	11.4%	9.2%
	Moderate	46	30.1%	19.0%	5,122	23.0%	14.4%	16.2%	19	22.6%	2,020	20.2%	17.1%	12	22.2%	24.1%	1,272	18.3%	19.2%	7	23.3%	21.5%	748	24.7%	17.7%
	Middle	43	28.1%	22.7%	5,806	26.1%	20.5%	23.0%	24	28.6%	2,671	26.7%	20.6%	13	24.1%	23.0%	1,440	20.7%	22.6%	11	36.7%	26.5%	1,231	40.6%	25.2%
	Upper	52	34.0%	33.8%	10,340	46.4%	43.2%	40.4%	27	32.1%	4,518	45.2%	41.0%	22	40.7%	30.6%	3,812	54.7%	40.0%	5	16.7%	28.8%	706	23.3%	39.4%
	Unknown	0	0.0%	16.6%	0	0.0%	17.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.4%	0	0.0%	10.7%	0	0.0%	7.5%	0	0.0%	8.5%
	Total	*153*	*100%*	*100%*	*22,282*	*100%*	*100%*	*100%*	*84*	*100%*	*9,994*	*100%*	*100%*	*54*	*100%*	*100%*	*6,965*	*100%*	*100%*	*30*	*100%*	*100%*	*3,029*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	6.7%	6.4%	172	7.5%	4.6%	20.5%	16	19.0%	482	9.7%	21.4%	12	20.7%	7.4%	304	8.6%	4.4%	4	15.4%	8.6%	178	12.4%	4.9%
	Moderate	6	20.0%	14.5%	508	22.2%	13.3%	16.2%	13	15.5%	671	13.5%	17.1%	6	10.3%	17.0%	346	9.8%	11.8%	7	26.9%	19.5%	325	22.6%	13.9%
	Middle	9	30.0%	25.3%	423	18.5%	21.8%	23.0%	24	28.6%	1,641	33.0%	20.6%	17	29.3%	26.8%	1,261	35.7%	25.8%	7	26.9%	26.3%	380	26.4%	24.5%
	Upper	13	43.3%	49.5%	1,186	51.8%	56.1%	40.4%	31	36.9%	2,183	43.9%	41.0%	23	39.7%	44.7%	1,625	46.0%	54.7%	8	30.8%	41.4%	558	38.7%	51.4%
	Unknown	0	0.0%	4.2%	0	0.0%	4.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	3.4%	0	0.0%	4.2%	0	0.0%	5.2%
	Total	*30*	*100%*	*100%*	*2,289*	*100%*	*100%*	*100%*	*84*	*100%*	*4,977*	*100%*	*100%*	*58*	*100%*	*100%*	*3,536*	*100%*	*100%*	*26*	*100%*	*100%*	*1,441*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.5%	0	0.0%	0	0.0%	21.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	17.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	23.0%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.4%	0	0.0%	0	0.0%	41.0%	0	0.0%	2.7%	0	0.0%	0.4%	0	0.0%	2.8%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.3%	0	0.0%	99.6%	0	0.0%	97.2%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	5.3%	7.1%	20	1.6%	4.4%	20.5%	5	15.2%	108	5.3%	21.4%	4	22.2%	11.0%	83	13.7%	5.8%	1	6.7%	8.6%	25	1.7%	4.5%
	Moderate	2	10.5%	15.7%	45	3.5%	10.9%	16.2%	8	24.2%	302	14.8%	17.1%	6	33.3%	19.1%	177	29.3%	13.9%	2	13.3%	22.4%	125	8.7%	14.6%
	Middle	10	52.6%	25.4%	585	45.6%	21.4%	23.0%	7	21.2%	243	11.9%	20.6%	3	16.7%	21.6%	75	12.4%	19.0%	4	26.7%	25.9%	168	11.7%	25.0%
	Upper	6	31.6%	48.4%	632	49.3%	59.3%	40.4%	13	39.4%	1,394	68.1%	41.0%	5	27.8%	44.2%	270	44.6%	58.0%	8	53.3%	39.0%	1,124	77.9%	52.9%
	Unknown	0	0.0%	3.4%	0	0.0%	3.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.2%	0	0.0%	3.3%	0	0.0%	4.2%	0	0.0%	3.0%
	Total	*19*	*100%*	*100%*	*1,282*	*100%*	*100%*	*100%*	*33*	*100%*	*2,047*	*100%*	*100%*	*18*	*100%*	*100%*	*605*	*100%*	*100%*	*15*	*100%*	*100%*	*1,442*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Lafayette

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	33.3%	6.5%	150	29.7%	5.0%	20.5%	1	7.7%	50	4.7%	21.4%	1	20.0%	14.0%	50	16.6%	9.7%	0	0.0%	2.7%	0	0.0%	1.1%
	Moderate	0	0.0%	24.7%	0	0.0%	10.3%	16.2%	1	7.7%	125	11.8%	17.1%	0	0.0%	20.2%	0	0.0%	14.3%	1	12.5%	22.0%	125	16.5%	15.1%
	Middle	2	66.7%	21.5%	355	70.3%	22.0%	23.0%	4	30.8%	288	27.2%	20.6%	1	20.0%	27.2%	143	47.4%	22.9%	3	37.5%	27.3%	145	19.2%	22.0%
	Upper	0	0.0%	40.9%	0	0.0%	54.5%	40.4%	7	53.8%	595	56.2%	41.0%	3	60.0%	31.6%	109	36.1%	44.6%	4	50.0%	44.7%	486	64.3%	58.7%
	Unknown	0	0.0%	6.5%	0	0.0%	8.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.0%	0	0.0%	8.5%	0	0.0%	3.3%	0	0.0%	3.2%
	Total	*3*	*100%*	*100%*	*505*	*100%*	*100%*	*100%*	*13*	*100%*	*1,058*	*100%*	*100%*	*5*	*100%*	*100%*	*302*	*100%*	*100%*	*8*	*100%*	*100%*	*756*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.1%	0	0.0%	0.9%	20.5%	0	0.0%	0	0.0%	21.4%	0	0.0%	2.2%	0	0.0%	1.0%	0	0.0%	6.7%	0	0.0%	0.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	17.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.7%	0	0.0%	9.1%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	23.0%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.4%	0	0.0%	0	0.0%	41.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.9%	0	0.0%	99.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.8%	0	0.0%	99.0%	0	0.0%	86.7%	0	0.0%	90.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	31	9.9%	8.5%	2,980	6.5%	4.9%	20.5%	47	14.2%	2,568	6.1%	21.4%	30	13.5%	9.1%	1,519	5.3%	4.0%	17	15.7%	8.9%	1,049	7.8%	3.4%
	Moderate	95	30.3%	19.5%	12,405	27.1%	14.5%	16.2%	84	25.5%	9,873	23.6%	17.1%	57	25.7%	20.8%	6,767	23.8%	12.8%	27	25.0%	21.0%	3,106	23.2%	11.3%
	Middle	86	27.4%	22.0%	10,987	24.0%	19.2%	23.0%	87	26.4%	10,071	24.0%	20.6%	58	26.1%	22.3%	7,179	25.2%	17.2%	29	26.9%	23.9%	2,892	21.6%	16.6%
	Upper	102	32.5%	34.2%	19,343	42.3%	39.9%	40.4%	112	33.9%	19,395	46.3%	41.0%	77	34.7%	35.5%	13,026	45.7%	37.5%	35	32.4%	35.1%	6,369	47.5%	35.2%
	Unknown	0	0.0%	15.7%	0	0.0%	21.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.4%	0	0.0%	28.5%	0	0.0%	11.1%	0	0.0%	33.6%
	Total	*314*	*100%*	*100%*	*45,715*	*100%*	*100%*	*100%*	*330*	*100%*	*41,907*	*100%*	*100%*	*222*	*100%*	*100%*	*28,491*	*100%*	*100%*	*108*	*100%*	*100%*	*13,416*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IN Lafayette

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	4	5.2%	2.7%	216	4.0%	2.8%	4.0%	3	12.5%	65	2.5%	8.8%	0	0.0%	6.9%	0	0.0%	9.4%	3	20.0%	6.7%	65	6.3%	10.1%
	Moderate	27	35.1%	28.5%	2,211	41.0%	41.2%	28.8%	8	33.3%	1,257	48.9%	24.9%	3	33.3%	20.9%	675	43.9%	29.2%	5	33.3%	18.8%	582	56.2%	25.9%
	Middle	21	27.3%	33.9%	825	15.3%	25.2%	32.4%	10	41.7%	606	23.6%	39.7%	4	44.4%	42.9%	248	16.1%	34.0%	6	40.0%	42.7%	358	34.6%	37.2%
	Upper	22	28.6%	32.6%	2,044	37.9%	28.3%	31.4%	3	12.5%	645	25.1%	23.6%	2	22.2%	26.6%	615	40.0%	24.3%	1	6.7%	28.8%	30	2.9%	24.2%
	Unknown	3	3.9%	1.8%	93	1.7%	2.5%	3.4%	0	0.0%	0	0.0%	3.0%	0	0.0%	1.7%	0	0.0%	2.7%	0	0.0%	2.4%	0	0.0%	2.3%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.2%
	Total	*77*	*100%*	*100%*	*5,389*	*100%*	*100%*	*100%*	*24*	*100%*	*2,573*	*100%*	*100%*	*9*	*100%*	*100%*	*1,538*	*100%*	*100%*	*15*	*100%*	*100%*	*1,035*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.3%	0	0.0%	0.2%	0.2%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	0.0%
	Moderate	1	6.3%	1.8%	22	1.4%	0.3%	2.9%	0	0.0%	0	0.0%	2.5%	0	0.0%	0.8%	0	0.0%	0.7%	0	0.0%	0.5%	0	0.0%	0.0%
	Middle	14	87.5%	74.1%	1,503	97.8%	78.4%	61.3%	8	66.7%	2,470	74.0%	72.6%	5	71.4%	76.1%	1,785	83.2%	87.3%	3	60.0%	79.1%	685	57.3%	89.7%
	Upper	1	6.3%	22.3%	12	0.8%	21.0%	35.5%	4	33.3%	870	26.0%	24.4%	2	28.6%	21.6%	360	16.8%	11.9%	2	40.0%	20.0%	510	42.7%	10.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	1.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*16*	*100%*	*100%*	*1,537*	*100%*	*100%*	*100%*	*12*	*100%*	*3,340*	*100%*	*100%*	*7*	*100%*	*100%*	*2,145*	*100%*	*100%*	*5*	*100%*	*100%*	*1,195*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IN Lafayette

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	55	71.4%	45.6%	1,721	31.9%	30.3%	92.3%	12	50.0%	648	25.2%	92.3%	4	44.4%	53.2%	292	19.0%	35.1%	8	53.3%	55.4%	356	34.4%	32.8%
		Over $1 Million	17	22.1%		3,034	56.3%		6.8%	11	45.8%	1,854	72.1%	6.7%	4	44.4%		1,175	76.4%		7	46.7%		679	65.6%	
		Total Rev. available	72	93.5%		4,755	88.2%		99.1%	23	95.8%	2,502	97.2%	99.0%	8	88.9%		1,467	95.4%		15	100.0%		1,035	100.0%	
		Rev. Not Known	5	6.5%		634	11.8%		0.9%	1	4.2%	71	2.8%	1.0%	1	11.1%		71	4.6%		0	0.0%		0	0.0%	
		Total	*77*	*100%*		*5,389*	*100%*		*100.0%*	*24*	*100%*	*2,573*	*100%*	*100%*	*9*	*100%*		*1,538*	*100%*		*15*	*100%*		*1,035*	*100%*	
	Loan Size	$100,000 or Less	65	84.4%	88.7%	1,790	33.2%	30.6%		16	66.7%	535	20.8%		4	44.4%	91.7%	103	6.7%	32.1%	12	80.0%	91.7%	432	41.7%	32.2%
		$100,001 - $250,000	6	7.8%	6.5%	994	18.4%	20.9%		5	20.8%	835	32.5%		3	33.3%	4.3%	535	34.8%	17.8%	2	13.3%	4.4%	300	29.0%	18.7%
		$250,001 - $1 Million	6	7.8%	4.8%	2,605	48.3%	48.5%		3	12.5%	1,203	46.8%		2	22.2%	4.0%	900	58.5%	50.0%	1	6.7%	3.9%	303	29.3%	49.1%
		Total	*77*	*100%*	*100.0%*	*5,389*	*100%*	*100.0%*		*24*	*100%*	*2,573*	*100%*		*9*	*100%*	*100%*	*1,538*	*100%*	*100%*	*15*	*100%*	*100%*	*1,035*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	52	94.5%		1,111	64.6%			9	75.0%	238	36.7%		2	50.0%		7	2.4%		7	87.5%		231	64.9%	
		$100,001 - $250,000	2	3.6%		330	19.2%			3	25.0%	410	63.3%		2	50.0%		285	97.6%		1	12.5%		125	35.1%	
		$250,001 - $1 Million	1	1.8%		280	16.3%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*55*	*100%*		*1,721*	*100%*			*12*	*100%*	*648*	*100%*		*4*	*100%*		*292*	*100%*		*8*	*100%*		*356*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	14	87.5%	63.9%	1,451	94.4%	68.9%	97.3%	4	33.3%	430	12.9%	97.3%	2	29%	54.5%	360	17%	50.1%	2	40%	50.9%	70	6%	49.6%
		Over $1 Million	1	6.3%		12	0.8%		2.7%	1	8.3%	450	13.5%	2.7%	0	0.0%		0	0.0%		1	20.0%		450	37.7%	
		Total Rev. available	15	93.8%		1,463	95.2%		100.0%	5	41.7%	880	26.3%	100.0%	2	28.6%		360	16.8%		3	60.0%		520	43.5%	
		Not Known	1	6.3%		74	4.8%		0.0%	7	58.3%	2,460	73.7%	0.0%	5	71.4%		1,785	83.2%		2	40.0%		675	56.5%	
		Total	*16*	*100%*		*1,537*	*100%*		*100%*	*12*	*100%*	*3,340*	*100%*	*100%*	*7*	*100%*		*2,145*	*100%*		*5*	*100%*		*1,195*	*100%*	
	Loan Size	$100,000 or Less	12	75.0%	71.7%	312	20.3%	18.2%		3	25.0%	130	3.9%		1	14.3%	64.4%	60	2.8%	12.1%	2	40.0%	67.7%	70	5.9%	16.8%
		$100,001 - $250,000	1	6.3%	13.6%	175	11.4%	24.5%		2	16.7%	350	10.5%		1	14.3%	18.2%	175	8.2%	28.3%	1	20.0%	20.0%	175	14.6%	36.0%
		$250,001 - $500,000	3	18.8%	14.8%	1,050	68.3%	57.4%		7	58.3%	2,860	85.6%		5	71.4%	17.4%	1,910	89.0%	59.6%	2	40.0%	12.3%	950	79.5%	47.2%
		Total	*16*	*100%*	*100%*	*1,537*	*100%*	*100%*		*12*	*100%*	*3,340*	*100%*		*7*	*100%*	*100%*	*2,145*	*100%*	*100%*	*5*	*100%*	*100%*	*1,195*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	10	71.4%		226	15.6%			3	75.0%	130	30.2%		1	50.0%		60	16.7%		2	100.0%		70	100.0%	
		$100,001 - $250,000	1	7.1%		175	12.1%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	3	21.4%		1,050	72.4%			1	25.0%	300	69.8%		1	50.0%		300	83.3%		0	0.0%		0	0.0%	
		Total	*14*	*100%*		*1,451*	*100%*			*4*	*100%*	*430*	*100%*		*2*	*100%*		*360*	*100%*		*2*	*100%*		*70*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Louisville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	7.1%	23.5%	142	6.2%	20.3%	21.7%	2	15.4%	364	11.0%	15.7%	2	22.2%	17.2%	364	17.4%	13.7%	0	0.0%	17.5%	0	0.0%	15.7%
	Middle	13	92.9%	76.5%	2,155	93.8%	79.7%	78.3%	11	84.6%	2,955	89.0%	84.3%	7	77.8%	82.6%	1,733	82.6%	86.2%	4	100.0%	82.5%	1,222	100.0%	84.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*14*	*100%*	*100%*	*2,297*	*100%*	*100%*	*100%*	*13*	*100%*	*3,319*	*100%*	*100%*	*9*	*100%*	*100%*	*2,097*	*100%*	*100%*	*4*	*100%*	*100%*	*1,222*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	6.5%	18.5%	188	4.7%	15.5%	21.7%	1	5.3%	45	2.6%	15.7%	0	0.0%	11.5%	0	0.0%	11.3%	1	8.3%	12.6%	45	4.0%	11.2%
	Middle	29	93.5%	81.5%	3,852	95.3%	84.5%	78.3%	18	94.7%	1,679	97.4%	84.3%	7	100.0%	88.5%	603	100.0%	88.7%	11	91.7%	87.4%	1,076	96.0%	88.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*31*	*100%*	*100%*	*4,040*	*100%*	*100%*	*100%*	*19*	*100%*	*1,724*	*100%*	*100%*	*7*	*100%*	*100%*	*603*	*100%*	*100%*	*12*	*100%*	*100%*	*1,121*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	15.0%	0	0.0%	13.7%	21.7%	1	3.8%	15	1.1%	15.7%	1	5.9%	16.2%	15	1.6%	11.4%	0	0.0%	13.6%	0	0.0%	10.7%
	Middle	8	100.0%	85.0%	278	100.0%	86.3%	78.3%	25	96.2%	1,301	98.9%	84.3%	16	94.1%	83.8%	941	98.4%	88.6%	9	100.0%	86.4%	360	100.0%	89.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*100%*	*278*	*100%*	*100%*	*100%*	*26*	*100%*	*1,316*	*100%*	*100%*	*17*	*100%*	*100%*	*956*	*100%*	*100%*	*9*	*100%*	*100%*	*360*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	11.2%	0	0.0%	0	0.0%	4.6%	0	0.0%	16.7%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	88.8%	0	0.0%	0	0.0%	95.4%	0	0.0%	83.3%	0	0.0%	79.6%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	20.5%	0	0.0%	17.3%	21.7%	1	12.5%	19	10.9%	15.7%	0	0.0%	11.3%	0	0.0%	9.7%	1	33.3%	7.1%	19	32.2%	4.9%
	Middle	1	100.0%	79.5%	25	100.0%	82.7%	78.3%	7	87.5%	155	89.1%	84.3%	5	100.0%	88.7%	115	100.0%	90.3%	2	66.7%	92.9%	40	67.8%	95.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*100%*	*8*	*100%*	*174*	*100%*	*100%*	*5*	*100%*	*100%*	*115*	*100%*	*100%*	*3*	*100%*	*100%*	*59*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Louisville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	13.9%	0	0.0%	16.4%	21.7%	0	0.0%	0	0.0%	15.7%	0	0.0%	11.1%	0	0.0%	7.9%	0	0.0%	10.1%	0	0.0%	9.1%
	Middle	0	0.0%	86.1%	0	0.0%	83.6%	78.3%	4	100.0%	97	100.0%	84.3%	1	100.0%	88.9%	23	100.0%	92.1%	3	100.0%	89.9%	74	100.0%	90.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*4*	*100%*	*97*	*100%*	*100%*	*1*	*100%*	*100%*	*23*	*100%*	*100%*	*3*	*100%*	*100%*	*74*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	25.8%	0	0.0%	19.1%	21.7%	0	0.0%	0	0.0%	15.7%	0	0.0%	13.6%	0	0.0%	8.2%	0	0.0%	12.5%	0	0.0%	6.2%
	Middle	0	0.0%	74.2%	0	0.0%	80.9%	78.3%	0	0.0%	0	0.0%	84.3%	0	0.0%	86.4%	0	0.0%	91.8%	0	0.0%	87.5%	0	0.0%	93.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	5.6%	20.3%	330	5.0%	17.4%	21.7%	5	7.1%	443	6.7%	15.7%	3	7.7%	14.6%	379	10.0%	12.7%	2	6.5%	14.8%	64	2.3%	13.1%
	Middle	51	94.4%	79.7%	6,310	95.0%	82.6%	78.3%	65	92.9%	6,187	93.3%	84.3%	36	92.3%	85.3%	3,415	90.0%	87.2%	29	93.5%	85.2%	2,772	97.7%	86.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*54*	*100%*	*100%*	*6,640*	*100%*	*100%*	*100%*	*70*	*100%*	*6,630*	*100%*	*100%*	*39*	*100%*	*100%*	*3,794*	*100%*	*100%*	*31*	*100%*	*100%*	*2,836*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Louisville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	21.4%	12.0%	264	11.5%	7.5%	23.9%	1	7.7%	111	3.3%	20.7%	1	11.1%	13.7%	111	5.3%	8.5%	0	0.0%	10.2%	0	0.0%	6.1%
	Moderate	5	35.7%	25.5%	695	30.3%	21.2%	20.4%	6	46.2%	1,090	32.8%	22.2%	5	55.6%	25.7%	854	40.7%	22.3%	1	25.0%	27.5%	236	19.3%	21.6%
	Middle	3	21.4%	19.2%	610	26.6%	20.7%	23.1%	3	23.1%	766	23.1%	25.3%	1	11.1%	20.2%	180	8.6%	21.2%	2	50.0%	23.4%	586	48.0%	25.4%
	Upper	3	21.4%	19.7%	728	31.7%	28.4%	32.6%	3	23.1%	1,352	40.7%	31.7%	2	22.2%	19.5%	952	45.4%	28.3%	1	25.0%	18.1%	400	32.7%	27.4%
	Unknown	0	0.0%	23.7%	0	0.0%	22.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.9%	0	0.0%	19.8%	0	0.0%	20.9%	0	0.0%	19.4%
	Total	*14*	*100%*	*100%*	*2,297*	*100%*	*100%*	*100%*	*13*	*100%*	*3,319*	*100%*	*100%*	*9*	*100%*	*100%*	*2,097*	*100%*	*100%*	*4*	*100%*	*100%*	*1,222*	*100%*	*100%*
REFINANCE	Low	5	16.1%	8.9%	255	6.3%	5.3%	23.9%	3	15.8%	196	11.4%	20.7%	2	28.6%	13.7%	146	24.2%	8.4%	1	8.3%	14.7%	50	4.5%	9.0%
	Moderate	8	25.8%	19.4%	970	24.0%	15.7%	20.4%	8	42.1%	723	41.9%	22.2%	3	42.9%	27.7%	236	39.1%	23.9%	5	41.7%	25.1%	487	43.4%	20.4%
	Middle	9	29.0%	21.0%	1,563	38.7%	20.1%	23.1%	6	31.6%	505	29.3%	25.3%	2	28.6%	24.1%	221	36.7%	24.1%	4	33.3%	25.7%	284	25.3%	27.1%
	Upper	9	29.0%	21.7%	1,252	31.0%	28.0%	32.6%	2	10.5%	300	17.4%	31.7%	0	0.0%	20.0%	0	0.0%	26.9%	2	16.7%	23.9%	300	26.8%	30.0%
	Unknown	0	0.0%	29.0%	0	0.0%	31.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.6%	0	0.0%	16.7%	0	0.0%	10.6%	0	0.0%	13.5%
	Total	*31*	*100%*	*100%*	*4,040*	*100%*	*100%*	*100%*	*19*	*100%*	*1,724*	*100%*	*100%*	*7*	*100%*	*100%*	*603*	*100%*	*100%*	*12*	*100%*	*100%*	*1,121*	*100%*	*100%*
HOME IMPROVEMENT	Low	4	50.0%	16.0%	135	48.6%	10.9%	23.9%	4	15.4%	204	15.5%	20.7%	4	23.5%	14.6%	204	21.3%	9.7%	0	0.0%	11.7%	0	0.0%	8.3%
	Moderate	0	0.0%	16.0%	0	0.0%	16.0%	20.4%	7	26.9%	191	14.5%	22.2%	2	11.8%	20.7%	61	6.4%	14.2%	5	55.6%	21.0%	130	36.1%	17.7%
	Middle	2	25.0%	29.0%	100	36.0%	18.9%	23.1%	11	42.3%	611	46.4%	25.3%	8	47.1%	23.7%	531	55.5%	21.2%	3	33.3%	29.0%	80	22.2%	23.0%
	Upper	2	25.0%	27.0%	43	15.5%	30.4%	32.6%	4	15.4%	310	23.6%	31.7%	3	17.6%	36.9%	160	16.7%	51.4%	1	11.1%	35.0%	150	41.7%	47.7%
	Unknown	0	0.0%	12.0%	0	0.0%	23.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	3.5%	0	0.0%	3.3%	0	0.0%	3.4%
	Total	*8*	*100%*	*100%*	*278*	*100%*	*100%*	*100%*	*26*	*100%*	*1,316*	*100%*	*100%*	*17*	*100%*	*100%*	*956*	*100%*	*100%*	*9*	*100%*	*100%*	*360*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.9%	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.4%	0	0.0%	0	0.0%	22.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	23.1%	0	0.0%	0	0.0%	25.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	32.6%	0	0.0%	0	0.0%	31.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	0.7%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	87.5%	0	0.0%	99.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	5.1%	0	0.0%	3.9%	23.9%	5	62.5%	97	55.7%	20.7%	3	60.0%	7.9%	58	50.4%	4.6%	2	66.7%	10.0%	39	66.1%	4.4%
	Moderate	0	0.0%	12.8%	0	0.0%	13.7%	20.4%	2	25.0%	57	32.8%	22.2%	2	40.0%	24.9%	57	49.6%	19.6%	0	0.0%	20.7%	0	0.0%	17.4%
	Middle	1	100.0%	33.3%	25	100.0%	26.6%	23.1%	0	0.0%	0	0.0%	25.3%	0	0.0%	21.5%	0	0.0%	23.0%	0	0.0%	35.0%	0	0.0%	30.6%
	Upper	0	0.0%	46.2%	0	0.0%	55.1%	32.6%	1	12.5%	20	11.5%	31.7%	0	0.0%	38.4%	0	0.0%	47.5%	1	33.3%	31.4%	20	33.9%	46.2%
	Unknown	0	0.0%	2.6%	0	0.0%	0.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.3%	0	0.0%	5.2%	0	0.0%	2.9%	0	0.0%	1.4%
	Total	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*100%*	*8*	*100%*	*174*	*100%*	*100%*	*5*	*100%*	*100%*	*115*	*100%*	*100%*	*3*	*100%*	*100%*	*59*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Louisville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	16.7%	0	0.0%	9.8%	23.9%	3	75.0%	64	66.0%	20.7%	1	100.0%	16.7%	23	100.0%	14.6%	2	66.7%	19.1%	41	55.4%	16.5%
	Moderate	0	0.0%	27.8%	0	0.0%	23.0%	20.4%	1	25.0%	33	34.0%	22.2%	0	0.0%	13.9%	0	0.0%	16.3%	1	33.3%	27.0%	33	44.6%	23.5%
	Middle	0	0.0%	33.3%	0	0.0%	32.5%	23.1%	0	0.0%	0	0.0%	25.3%	0	0.0%	30.6%	0	0.0%	25.2%	0	0.0%	33.7%	0	0.0%	31.9%
	Upper	0	0.0%	8.3%	0	0.0%	4.8%	32.6%	0	0.0%	0	0.0%	31.7%	0	0.0%	34.7%	0	0.0%	38.5%	0	0.0%	20.2%	0	0.0%	28.1%
	Unknown	0	0.0%	13.9%	0	0.0%	30.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.2%	0	0.0%	5.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*4*	*100%*	*97*	*100%*	*100%*	*1*	*100%*	*100%*	*23*	*100%*	*100%*	*3*	*100%*	*100%*	*74*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.2%	0	0.0%	2.6%	23.9%	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.2%	0	0.0%	5.5%	20.4%	0	0.0%	0	0.0%	22.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	23.1%	0	0.0%	0	0.0%	25.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	3.2%	0	0.0%	13.1%	32.6%	0	0.0%	0	0.0%	31.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	90.3%	0	0.0%	78.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	12	22.2%	10.2%	654	9.8%	6.3%	23.9%	16	22.9%	672	10.1%	20.7%	11	28.2%	13.3%	542	14.3%	8.2%	5	16.1%	11.7%	130	4.6%	6.5%
	Moderate	13	24.1%	21.4%	1,665	25.1%	17.8%	20.4%	24	34.3%	2,094	31.6%	22.2%	12	30.8%	25.2%	1,208	31.8%	21.9%	12	38.7%	25.5%	886	31.2%	19.6%
	Middle	15	27.8%	20.6%	2,298	34.6%	20.2%	23.1%	20	28.6%	1,882	28.4%	25.3%	11	28.2%	22.0%	932	24.6%	21.8%	9	29.0%	25.7%	950	33.5%	24.2%
	Upper	14	25.9%	21.1%	2,023	30.5%	28.0%	32.6%	10	14.3%	1,982	29.9%	31.7%	5	12.8%	22.7%	1,112	29.3%	28.9%	5	16.1%	22.3%	870	30.7%	27.7%
	Unknown	0	0.0%	26.8%	0	0.0%	27.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.8%	0	0.0%	19.2%	0	0.0%	14.9%	0	0.0%	22.0%
	Total	*54*	*100%*	*100%*	*6,640*	*100%*	*100%*	*100%*	*70*	*100%*	*6,630*	*100%*	*100%*	*39*	*100%*	*100%*	*3,794*	*100%*	*100%*	*31*	*100%*	*100%*	*2,836*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IN Louisville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	7.7%	20.7%	51	7.3%	16.5%	22.2%	1	25.0%	20	23.8%	15.8%	1	33.3%	14.6%	20	37.0%	16.0%	0	0.0%	14.7%	0	0.0%	15.8%
	Middle	12	92.3%	78.4%	652	92.7%	83.3%	77.8%	3	75.0%	64	76.2%	84.2%	2	66.7%	84.6%	34	63.0%	83.7%	1	100.0%	84.3%	30	100.0%	83.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.9%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.3%	0	0.0%	1.0%	0	0.0%	0.3%
	Total	*13*	*100%*	*100%*	*703*	*100%*	*100%*	*100%*	*4*	*100%*	*84*	*100%*	*100%*	*3*	*100%*	*100%*	*54*	*100%*	*100%*	*1*	*100%*	*100%*	*30*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	22.2%	19.2%	42	7.3%	11.1%	18.3%	0	0.0%	0	0.0%	11.5%	0	0.0%	14.0%	0	0.0%	13.4%	0	0.0%	19.2%	0	0.0%	18.2%
	Middle	7	77.8%	80.8%	537	92.7%	88.9%	81.7%	2	100.0%	385	100.0%	88.5%	1	100.0%	86.0%	300	100.0%	86.6%	1	100.0%	79.8%	85	100.0%	81.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.0%	0	0.0%	0.2%
	Total	*9*	*100%*	*100%*	*579*	*100%*	*100%*	*100%*	*2*	*100%*	*385*	*100%*	*100%*	*1*	*100%*	*100%*	*300*	*100%*	*100%*	*1*	*100%*	*100%*	*85*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IN Louisville

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	12	92.3%	48.3%	531	75.5%	34.7%	93.4%	3	75.0%	57	67.9%	92.9%	2	66.7%	52.5%	27	50.0%	42.8%	1	100.0%	55.1%	30	100.0%	33.1%
		Over $1 Million	1	7.7%		172	24.5%		4.9%	1	25.0%	27	32.1%	5.2%	1	33.3%		27	50.0%		0	0.0%		0	0.0%	
		Total Rev. available	13	100.0%		703	100.0%		98.4%	4	100.0%	84	100.0%	98.1%	3	100.0%		54	100.0%		1	100.0%		30	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		1.6%	0	0.0%	0	0.0%	1.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*13*	*100%*		*703*	*100%*		*100.0%*	*4*	*100%*	*84*	*100%*	*100%*	*3*	*100%*		*54*	*100%*		*1*	*100%*		*30*	*100%*	
	Loan Size	$100,000 or Less	11	84.6%	95.1%	417	59.3%	49.9%		4	100.0%	84	100.0%		3	100.0%	93.2%	54	100.0%	38.0%	1	100.0%	91.6%	30	100.0%	32.3%
		$100,001 - $250,000	2	15.4%	3.5%	286	40.7%	19.5%		0	0.0%	0	0.0%		0	0.0%	3.8%	0	0.0%	20.7%	0	0.0%	4.9%	0	0.0%	21.4%
		$250,001 - $1 Million	0	0.0%	1.4%	0	0.0%	30.6%		0	0.0%	0	0.0%		0	0.0%	3.0%	0	0.0%	41.2%	0	0.0%	3.6%	0	0.0%	46.3%
		Total	*13*	*100%*	*100.0%*	*703*	*100%*	*100.0%*		*4*	*100%*	*84*	*100%*		*3*	*100%*	*100%*	*54*	*100%*	*100%*	*1*	*100%*	*100%*	*30*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	11	91.7%		417	78.5%			3	100.0%	57	100.0%		2	100.0%		27	100.0%		1	100.0%		30	100.0%	
		$100,001 - $250,000	1	8.3%		114	21.5%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*12*	*100%*		*531*	*100%*			*3*	*100%*	*57*	*100%*		*2*	*100%*		*27*	*100%*		*1*	*100%*		*30*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	8	88.9%	49.0%	279	48.2%	44.2%	99.2%	1	50.0%	85	22.1%	99.6%	0	0%	55.9%	0	0%	60.2%	1	100%	53.5%	85	100%	43.9%
		Over $1 Million	1	11.1%		300	51.8%		0.8%	0	0.0%	0	0.0%	0.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	9	100.0%		579	100.0%		100.0%	1	50.0%	85	22.1%	100.0%	0	0.0%		0	0.0%		1	100.0%		85	100.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	1	50.0%	300	77.9%	0.0%	1	100.0%		300	100.0%		0	0.0%		0	0.0%	
		Total	*9*	*100%*		*579*	*100%*		*100%*	*2*	*100%*	*385*	*100%*	*100%*	*1*	*100%*		*300*	*100%*		*1*	*100%*		*85*	*100%*	
	Loan Size	$100,000 or Less	7	77.8%	89.4%	129	22.3%	40.1%		1	50.0%	85	22.1%		0	0.0%	71.0%	0	0.0%	20.5%	1	100.0%	84.8%	85	100.0%	41.7%
		$100,001 - $250,000	1	11.1%	5.8%	150	25.9%	23.7%		0	0.0%	0	0.0%		0	0.0%	16.1%	0	0.0%	28.1%	0	0.0%	9.1%	0	0.0%	21.9%
		$250,001 - $500,000	1	11.1%	4.8%	300	51.8%	36.2%		1	50.0%	300	77.9%		1	100.0%	12.9%	300	100.0%	51.4%	0	0.0%	6.1%	0	0.0%	36.4%
		Total	*9*	*100%*	*100%*	*579*	*100%*	*100%*		*2*	*100%*	*385*	*100%*		*1*	*100%*	*100%*	*300*	*100%*	*100%*	*1*	*100%*	*100%*	*85*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	7	87.5%		129	46.2%			1	100.0%	85	100.0%		0	0.0%		0	0.0%		1	100.0%		85	100.0%	
		$100,001 - $250,000	1	12.5%		150	53.8%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*8*	*100%*		*279*	*100%*			*1*	*100%*	*85*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*85*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: IN Southwest IN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.9%	70	1.1%	1.5%	1	3.4%	0.3%	70	1.8%	0.2%	0	0.0%	1.0%	0	0.0%	0.7%
	Moderate	8	22.9%	16.1%	788	17.5%	12.1%	11.7%	21	40.4%	2,076	33.7%	14.2%	12	41.4%	18.5%	1,143	30.1%	14.0%	9	39.1%	18.1%	933	39.5%	13.3%
	Middle	18	51.4%	67.5%	2,292	51.0%	70.9%	70.9%	24	46.2%	2,869	46.6%	71.3%	13	44.8%	72.3%	1,813	47.7%	73.3%	11	47.8%	70.9%	1,056	44.7%	72.9%
	Upper	9	25.7%	16.4%	1,413	31.4%	16.9%	17.3%	6	11.5%	1,147	18.6%	13.1%	3	10.3%	8.9%	776	20.4%	12.5%	3	13.0%	9.9%	371	15.7%	13.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*35*	*100%*	*100%*	*4,493*	*100%*	*100%*	*100%*	*52*	*100%*	*6,162*	*100%*	*100%*	*29*	*100%*	*100%*	*3,802*	*100%*	*100%*	*23*	*100%*	*100%*	*2,360*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.2%
	Moderate	12	17.4%	9.8%	695	11.4%	7.2%	11.7%	20	24.4%	1,199	18.6%	14.2%	14	26.4%	14.4%	894	21.7%	10.3%	6	20.7%	11.9%	305	13.2%	8.7%
	Middle	32	46.4%	67.1%	3,219	52.7%	68.3%	70.9%	51	62.2%	4,017	62.4%	71.3%	30	56.6%	70.5%	2,370	57.5%	69.5%	21	72.4%	74.8%	1,647	71.1%	80.4%
	Upper	25	36.2%	23.1%	2,189	35.9%	24.4%	17.3%	11	13.4%	1,221	19.0%	13.1%	9	17.0%	14.6%	856	20.8%	19.8%	2	6.9%	12.9%	365	15.8%	10.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*69*	*100%*	*100%*	*6,103*	*100%*	*100%*	*100%*	*82*	*100%*	*6,437*	*100%*	*100%*	*53*	*100%*	*100%*	*4,120*	*100%*	*100%*	*29*	*100%*	*100%*	*2,317*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	0.9%
	Moderate	7	28.0%	9.8%	310	20.1%	6.8%	11.7%	16	21.9%	520	14.9%	14.2%	7	18.4%	15.1%	220	11.7%	13.3%	9	25.7%	13.7%	300	18.7%	12.4%
	Middle	16	64.0%	60.5%	1,186	76.9%	61.8%	70.9%	49	67.1%	2,701	77.5%	71.3%	27	71.1%	70.8%	1,564	83.1%	73.4%	22	62.9%	68.3%	1,137	71.0%	68.8%
	Upper	2	8.0%	29.7%	47	3.0%	31.3%	17.3%	8	11.0%	264	7.6%	13.1%	4	10.5%	14.2%	99	5.3%	13.3%	4	11.4%	16.9%	165	10.3%	18.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*25*	*100%*	*100%*	*1,543*	*100%*	*100%*	*100%*	*73*	*100%*	*3,485*	*100%*	*100%*	*38*	*100%*	*100%*	*1,883*	*100%*	*100%*	*35*	*100%*	*100%*	*1,602*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	10.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	0.3%
	Moderate	0	0.0%	40.0%	0	0.0%	24.1%	26.1%	0	0.0%	0	0.0%	38.0%	0	0.0%	66.7%	0	0.0%	79.1%	0	0.0%	32.1%	0	0.0%	30.6%
	Middle	0	0.0%	45.0%	0	0.0%	64.6%	63.3%	0	0.0%	0	0.0%	33.7%	0	0.0%	33.3%	0	0.0%	20.9%	0	0.0%	60.7%	0	0.0%	63.8%
	Upper	0	0.0%	15.0%	0	0.0%	11.3%	10.6%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.6%	0	0.0%	5.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	3.1%
	Moderate	0	0.0%	6.7%	0	0.0%	2.6%	11.7%	0	0.0%	0	0.0%	14.2%	0	0.0%	9.3%	0	0.0%	5.2%	0	0.0%	11.7%	0	0.0%	7.4%
	Middle	2	50.0%	70.2%	35	41.2%	73.6%	70.9%	5	83.3%	106	84.1%	71.3%	1	50.0%	70.9%	25	55.6%	74.6%	4	100.0%	70.1%	81	100.0%	71.8%
	Upper	2	50.0%	23.1%	50	58.8%	23.8%	17.3%	1	16.7%	20	15.9%	13.1%	1	50.0%	19.8%	20	44.4%	20.3%	0	0.0%	16.9%	0	0.0%	17.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*85*	*100%*	*100%*	*100%*	*6*	*100%*	*126*	*100%*	*100%*	*2*	*100%*	*100%*	*45*	*100%*	*100%*	*4*	*100%*	*100%*	*81*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: IN Southwest IN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	50.0%	12.5%	141	61.0%	8.9%	11.7%	1	10.0%	64	12.2%	14.2%	1	20.0%	16.7%	64	25.2%	14.0%	0	0.0%	22.4%	0	0.0%	19.9%
	Middle	1	25.0%	67.5%	20	8.7%	71.1%	70.9%	9	90.0%	462	87.8%	71.3%	4	80.0%	75.0%	190	74.8%	78.7%	5	100.0%	67.2%	272	100.0%	67.9%
	Upper	1	25.0%	20.0%	70	30.3%	19.9%	17.3%	0	0.0%	0	0.0%	13.1%	0	0.0%	8.3%	0	0.0%	7.2%	0	0.0%	10.3%	0	0.0%	12.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*231*	*100%*	*100%*	*100%*	*10*	*100%*	*526*	*100%*	*100%*	*5*	*100%*	*100%*	*254*	*100%*	*100%*	*5*	*100%*	*100%*	*272*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	10.0%	0	0.0%	2.5%	11.7%	0	0.0%	0	0.0%	14.2%	0	0.0%	19.0%	0	0.0%	14.0%	0	0.0%	12.5%	0	0.0%	12.2%
	Middle	0	0.0%	72.0%	0	0.0%	89.0%	70.9%	0	0.0%	0	0.0%	71.3%	0	0.0%	76.2%	0	0.0%	79.7%	0	0.0%	87.5%	0	0.0%	87.8%
	Upper	0	0.0%	18.0%	0	0.0%	8.5%	17.3%	0	0.0%	0	0.0%	13.1%	0	0.0%	4.8%	0	0.0%	6.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.4%	70	0.4%	1.5%	1	0.8%	0.3%	70	0.7%	0.2%	0	0.0%	0.9%	0	0.0%	0.6%
	Moderate	29	21.2%	12.7%	1,934	15.5%	9.7%	11.7%	58	26.0%	3,859	23.1%	14.2%	34	26.8%	16.9%	2,321	23.0%	16.7%	24	25.0%	16.3%	1,538	23.2%	14.0%
	Middle	69	50.4%	67.0%	6,752	54.2%	69.7%	70.9%	138	61.9%	10,155	60.7%	71.3%	75	59.1%	71.4%	5,962	59.0%	69.4%	63	65.6%	71.4%	4,193	63.2%	73.2%
	Upper	39	28.5%	20.3%	3,769	30.3%	20.5%	17.3%	26	11.7%	2,652	15.8%	13.1%	17	13.4%	11.3%	1,751	17.3%	13.7%	9	9.4%	11.4%	901	13.6%	12.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*137*	*100%*	*100%*	*12,455*	*100%*	*100%*	*100%*	*223*	*100%*	*16,736*	*100%*	*100%*	*127*	*100%*	*100%*	*10,104*	*100%*	*100%*	*96*	*100%*	*100%*	*6,632*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Southwest IN

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	9	25.7%	8.6%	728	16.2%	4.6%	18.4%	13	25.0%	987	16.0%	21.1%	9	31.0%	9.9%	642	16.9%	5.1%	4	17.4%	11.1%	345	14.6%	6.0%
	Moderate	7	20.0%	24.9%	842	18.7%	19.8%	18.7%	19	36.5%	1,949	31.6%	19.9%	9	31.0%	26.4%	1,048	27.6%	20.2%	10	43.5%	25.2%	901	38.2%	20.4%
	Middle	11	31.4%	21.5%	1,486	33.1%	22.0%	22.0%	14	26.9%	1,956	31.7%	20.7%	7	24.1%	20.5%	1,085	28.5%	21.7%	7	30.4%	21.5%	871	36.9%	22.5%
	Upper	8	22.9%	23.3%	1,437	32.0%	32.3%	40.9%	6	11.5%	1,270	20.6%	38.3%	4	13.8%	22.5%	1,027	27.0%	32.3%	2	8.7%	18.0%	243	10.3%	27.8%
	Unknown	0	0.0%	21.8%	0	0.0%	21.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.8%	0	0.0%	20.6%	0	0.0%	24.3%	0	0.0%	23.4%
	Total	*35*	*100%*	*100%*	*4,493*	*100%*	*100%*	*100%*	*52*	*100%*	*6,162*	*100%*	*100%*	*29*	*100%*	*100%*	*3,802*	*100%*	*100%*	*23*	*100%*	*100%*	*2,360*	*100%*	*100%*
REFINANCE	Low	7	10.1%	6.3%	310	5.1%	3.6%	18.4%	17	20.7%	844	13.1%	21.1%	12	22.6%	12.3%	505	12.3%	6.6%	5	17.2%	13.7%	339	14.6%	8.8%
	Moderate	13	18.8%	17.6%	846	13.9%	12.3%	18.7%	26	31.7%	1,892	29.4%	19.9%	19	35.8%	24.2%	1,502	36.5%	18.8%	7	24.1%	27.6%	390	16.8%	22.6%
	Middle	17	24.6%	24.6%	1,424	23.3%	21.8%	22.0%	20	24.4%	1,621	25.2%	20.7%	12	22.6%	28.0%	1,109	26.9%	26.0%	8	27.6%	25.8%	512	22.1%	23.0%
	Upper	32	46.4%	33.1%	3,523	57.7%	41.2%	40.9%	19	23.2%	2,080	32.3%	38.3%	10	18.9%	27.9%	1,004	24.4%	38.4%	9	31.0%	25.0%	1,076	46.4%	34.2%
	Unknown	0	0.0%	18.5%	0	0.0%	21.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	10.2%	0	0.0%	7.8%	0	0.0%	11.4%
	Total	*69*	*100%*	*100%*	*6,103*	*100%*	*100%*	*100%*	*82*	*100%*	*6,437*	*100%*	*100%*	*53*	*100%*	*100%*	*4,120*	*100%*	*100%*	*29*	*100%*	*100%*	*2,317*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	12.0%	5.5%	98	6.4%	4.5%	18.4%	16	21.9%	428	12.3%	21.1%	7	18.4%	12.8%	178	9.5%	7.7%	9	25.7%	17.5%	250	15.6%	14.4%
	Moderate	5	20.0%	18.0%	228	14.8%	15.4%	18.7%	19	26.0%	1,139	32.7%	19.9%	10	26.3%	22.8%	774	41.1%	22.7%	9	25.7%	20.2%	365	22.8%	17.2%
	Middle	4	16.0%	22.3%	111	7.2%	18.6%	22.0%	18	24.7%	842	24.2%	20.7%	10	26.3%	25.1%	520	27.6%	26.4%	8	22.9%	30.6%	322	20.1%	28.3%
	Upper	13	52.0%	50.4%	1,106	71.7%	57.4%	40.9%	20	27.4%	1,076	30.9%	38.3%	11	28.9%	37.0%	411	21.8%	41.1%	9	25.7%	29.5%	665	41.5%	37.3%
	Unknown	0	0.0%	3.9%	0	0.0%	4.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	2.1%	0	0.0%	2.2%	0	0.0%	2.7%
	Total	*25*	*100%*	*100%*	*1,543*	*100%*	*100%*	*100%*	*73*	*100%*	*3,485*	*100%*	*100%*	*38*	*100%*	*100%*	*1,883*	*100%*	*100%*	*35*	*100%*	*100%*	*1,602*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.4%	0	0.0%	0	0.0%	21.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.7%	0	0.0%	0	0.0%	19.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	10.0%	0	0.0%	4.4%	22.0%	0	0.0%	0	0.0%	20.7%	0	0.0%	6.7%	0	0.0%	1.5%	0	0.0%	7.1%	0	0.0%	0.7%
	Upper	0	0.0%	10.0%	0	0.0%	1.6%	40.9%	0	0.0%	0	0.0%	38.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	80.0%	0	0.0%	94.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.3%	0	0.0%	98.5%	0	0.0%	92.9%	0	0.0%	99.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	4.8%	0	0.0%	5.1%	18.4%	2	33.3%	35	27.8%	21.1%	0	0.0%	11.6%	0	0.0%	8.2%	2	50.0%	14.3%	35	43.2%	10.4%
	Moderate	3	75.0%	25.0%	60	70.6%	13.0%	18.7%	0	0.0%	0	0.0%	19.9%	0	0.0%	25.6%	0	0.0%	16.2%	0	0.0%	20.8%	0	0.0%	19.3%
	Middle	1	25.0%	19.2%	25	29.4%	11.5%	22.0%	3	50.0%	66	52.4%	20.7%	1	50.0%	20.9%	20	44.4%	11.7%	2	50.0%	26.0%	46	56.8%	21.9%
	Upper	0	0.0%	47.1%	0	0.0%	67.1%	40.9%	1	16.7%	25	19.8%	38.3%	1	50.0%	37.2%	25	55.6%	59.3%	0	0.0%	32.5%	0	0.0%	40.0%
	Unknown	0	0.0%	3.8%	0	0.0%	3.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	4.7%	0	0.0%	6.5%	0	0.0%	8.5%
	Total	*4*	*100%*	*100%*	*85*	*100%*	*100%*	*100%*	*6*	*100%*	*126*	*100%*	*100%*	*2*	*100%*	*100%*	*45*	*100%*	*100%*	*4*	*100%*	*100%*	*81*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Southwest IN

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	12.5%	0	0.0%	6.2%	18.4%	1	10.0%	30	5.7%	21.1%	0	0.0%	20.0%	0	0.0%	18.9%	1	20.0%	19.0%	30	11.0%	19.0%
	Moderate	0	0.0%	25.0%	0	0.0%	17.8%	18.7%	4	40.0%	203	38.6%	19.9%	2	40.0%	21.7%	134	52.8%	26.5%	2	40.0%	37.9%	69	25.4%	32.6%
	Middle	2	50.0%	15.0%	132	57.1%	11.3%	22.0%	4	40.0%	161	30.6%	20.7%	3	60.0%	31.7%	120	47.2%	23.9%	1	20.0%	20.7%	41	15.1%	16.9%
	Upper	2	50.0%	45.0%	99	42.9%	63.8%	40.9%	1	10.0%	132	25.1%	38.3%	0	0.0%	25.0%	0	0.0%	30.2%	1	20.0%	22.4%	132	48.5%	31.5%
	Unknown	0	0.0%	2.5%	0	0.0%	0.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.7%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*231*	*100%*	*100%*	*100%*	*10*	*100%*	*526*	*100%*	*100%*	*5*	*100%*	*100%*	*254*	*100%*	*100%*	*5*	*100%*	*100%*	*272*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.0%	0	0.0%	0.9%	18.4%	0	0.0%	0	0.0%	21.1%	0	0.0%	4.8%	0	0.0%	3.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	4.0%	0	0.0%	1.8%	18.7%	0	0.0%	0	0.0%	19.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	3.3%
	Middle	0	0.0%	2.0%	0	0.0%	0.0%	22.0%	0	0.0%	0	0.0%	20.7%	0	0.0%	4.8%	0	0.0%	6.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	4.0%	0	0.0%	3.0%	40.9%	0	0.0%	0	0.0%	38.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	88.0%	0	0.0%	94.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	90.5%	0	0.0%	90.1%	0	0.0%	87.5%	0	0.0%	96.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	19	13.9%	7.2%	1,136	9.1%	4.1%	18.4%	49	22.0%	2,324	13.9%	21.1%	28	22.0%	11.1%	1,325	13.1%	5.4%	21	21.9%	12.4%	999	15.1%	6.4%
	Moderate	28	20.4%	20.9%	1,976	15.9%	16.0%	18.7%	68	30.5%	5,183	31.0%	19.9%	40	31.5%	24.9%	3,458	34.2%	18.7%	28	29.2%	25.2%	1,725	26.0%	19.0%
	Middle	35	25.5%	22.7%	3,178	25.5%	21.4%	22.0%	59	26.5%	4,646	27.8%	20.7%	33	26.0%	23.3%	2,854	28.2%	21.6%	26	27.1%	23.2%	1,792	27.0%	20.7%
	Upper	55	40.1%	29.5%	6,165	49.5%	36.8%	40.9%	47	21.1%	4,583	27.4%	38.3%	26	20.5%	25.6%	2,467	24.4%	32.5%	21	21.9%	21.0%	2,116	31.9%	26.9%
	Unknown	0	0.0%	19.8%	0	0.0%	21.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.1%	0	0.0%	21.7%	0	0.0%	18.2%	0	0.0%	27.0%
	Total	*137*	*100%*	*100%*	*12,455*	*100%*	*100%*	*100%*	*223*	*100%*	*16,736*	*100%*	*100%*	*127*	*100%*	*100%*	*10,104*	*100%*	*100%*	*96*	*100%*	*100%*	*6,632*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IN Southwest IN

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	0.8%	0	0.0%	1.3%	0	0.0%	0.4%	0	0.0%	0.4%
	Moderate	14	30.4%	14.4%	624	30.9%	16.6%	19.0%	3	30.0%	138	43.7%	26.2%	1	16.7%	17.4%	101	37.7%	22.9%	2	50.0%	16.3%	37	77.1%	15.0%
	Middle	21	45.7%	60.8%	763	37.8%	57.8%	64.8%	5	50.0%	161	50.9%	55.9%	3	50.0%	58.9%	150	56.0%	48.5%	2	50.0%	60.7%	11	22.9%	60.8%
	Upper	11	23.9%	24.1%	630	31.2%	25.5%	16.2%	2	20.0%	17	5.4%	16.0%	2	33.3%	21.7%	17	6.3%	26.7%	0	0.0%	21.8%	0	0.0%	23.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	1.2%	0	0.0%	0.6%	0	0.0%	0.7%	0	0.0%	0.1%
	Total	*46*	*100%*	*100%*	*2,017*	*100%*	*100%*	*100%*	*10*	*100%*	*316*	*100%*	*100%*	*6*	*100%*	*100%*	*268*	*100%*	*100%*	*4*	*100%*	*100%*	*48*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.5%
	Moderate	0	0.0%	1.8%	0	0.0%	1.1%	1.1%	0	0.0%	0	0.0%	1.7%	0	0.0%	0.3%	0	0.0%	0.5%	0	0.0%	1.4%	0	0.0%	0.9%
	Middle	14	45.2%	54.4%	968	57.5%	60.1%	65.7%	12	85.7%	1,550	89.1%	74.6%	7	100.0%	75.2%	987	100.0%	75.5%	5	71.4%	75.8%	563	74.8%	73.6%
	Upper	17	54.8%	43.1%	715	42.5%	38.7%	33.3%	2	14.3%	190	10.9%	23.8%	0	0.0%	24.5%	0	0.0%	24.0%	2	28.6%	22.4%	190	25.2%	25.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*31*	*100%*	*100%*	*1,683*	*100%*	*100%*	*100%*	*14*	*100%*	*1,740*	*100%*	*100%*	*7*	*100%*	*100%*	*987*	*100%*	*100%*	*7*	*100%*	*100%*	*753*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IN Southwest IN

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	36	78.3%	40.1%	758	37.6%	27.4%	90.7%	6	60.0%	125	39.6%	90.3%	4	66.7%	56.7%	92	34.3%	31.8%	2	50.0%	62.6%	33	68.8%	37.6%
		Over $1 Million	6	13.0%		875	43.4%		7.2%	4	40.0%	191	60.4%	7.3%	2	33.3%		176	65.7%		2	50.0%		15	31.3%	
		Total Rev. available	42	91.3%		1,633	81.0%		97.9%	10	100.0%	316	100.0%	97.6%	6	100.0%		268	100.0%		4	100.0%		48	100.0%	
		Rev. Not Known	4	8.7%		384	19.0%		2.1%	0	0.0%	0	0.0%	2.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*46*	*100%*		*2,017*	*100%*		*100.0%*	*10*	*100%*	*316*	*100%*	*100%*	*6*	*100%*		*268*	*100%*		*4*	*100%*		*48*	*100%*	
	Loan Size	$100,000 or Less	41	89.1%	91.0%	1,018	50.5%	34.0%		9	90.0%	215	68.0%		5	83.3%	91.1%	167	62.3%	32.2%	4	100.0%	92.3%	48	100.0%	38.0%
		$100,001 - $250,000	4	8.7%	4.6%	710	35.2%	16.1%		1	10.0%	101	32.0%		1	16.7%	4.7%	101	37.7%	17.0%	0	0.0%	4.3%	0	0.0%	17.1%
		$250,001 - $1 Million	1	2.2%	4.5%	289	14.3%	49.9%		0	0.0%	0	0.0%		0	0.0%	4.1%	0	0.0%	50.9%	0	0.0%	3.4%	0	0.0%	44.9%
		Total	*46*	*100%*	*100.0%*	*2,017*	*100%*	*100.0%*		*10*	*100%*	*316*	*100%*		*6*	*100%*	*100%*	*268*	*100%*	*100%*	*4*	*100%*	*100%*	*48*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	35	97.2%		605	79.8%			6	100.0%	125	100.0%		4	100.0%		92	100.0%		2	100.0%		33	100.0%	
		$100,001 - $250,000	1	2.8%		153	20.2%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*36*	*100%*		*758*	*100%*			*6*	*100%*	*125*	*100%*		*4*	*100%*		*92*	*100%*		*2*	*100%*		*33*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	30	96.8%	63.9%	1,508	89.6%	72.4%	97.4%	5	35.7%	538	30.9%	96.7%	2	29%	54.4%	450	46%	52.0%	3	43%	52.3%	88	12%	54.6%
		Over $1 Million	1	3.2%		175	10.4%		2.4%	4	28.6%	452	26.0%	3.0%	3	42.9%		252	25.5%		1	14.3%		200	26.6%	
		Total Rev. available	31	100.0%		1,683	100.0%		99.8%	9	64.3%	990	56.9%	99.7%	5	71.4%		702	71.1%		4	57.1%		288	38.2%	
		Not Known	0	0.0%		0	0.0%		0.2%	5	35.7%	750	43.1%	0.3%	2	28.6%		285	28.9%		3	42.9%		465	61.8%	
		Total	*31*	*100%*		*1,683*	*100%*		*100%*	*14*	*100%*	*1,740*	*100%*	*100%*	*7*	*100%*		*987*	*100%*		*7*	*100%*		*753*	*100%*	
	Loan Size	$100,000 or Less	26	83.9%	74.5%	593	35.2%	24.0%		5	35.7%	165	9.5%		2	28.6%	61.4%	77	7.8%	16.7%	3	42.9%	67.5%	88	11.7%	18.7%
		$100,001 - $250,000	4	12.9%	13.8%	705	41.9%	27.6%		8	57.1%	1,300	74.7%		4	57.1%	22.5%	635	64.3%	33.9%	4	57.1%	17.7%	665	88.3%	29.6%
		$250,001 - $500,000	1	3.2%	11.7%	385	22.9%	48.5%		1	7.1%	275	15.8%		1	14.3%	16.1%	275	27.9%	49.4%	0	0.0%	14.8%	0	0.0%	51.7%
		Total	*31*	*100%*	*100%*	*1,683*	*100%*	*100%*		*14*	*100%*	*1,740*	*100%*		*7*	*100%*	*100%*	*987*	*100%*	*100%*	*7*	*100%*	*100%*	*753*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	26	86.7%		593	39.3%			3	60.0%	88	16.4%		0	0.0%		0	0.0%		3	100.0%		88	100.0%	
		$100,001 - $250,000	3	10.0%		530	35.1%			1	20.0%	175	32.5%		1	50.0%		175	38.9%		0	0.0%		0	0.0%	
		$250,001 - $500,000	1	3.3%		385	25.5%			1	20.0%	275	51.1%		1	50.0%		275	61.1%		0	0.0%		0	0.0%	
		Total	*30*	*100%*		*1,508*	*100%*			*5*	*100%*	*538*	*100%*		*2*	*100%*		*450*	*100%*		*3*	*100%*		*88*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Terre Haute

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	%	$ (000s)	$ %	$ %	%
HOME PURCHASE	Low	0	0.0%	3.4%	0	0.0%	1.8%	4.7%	0	0.0%	5.0%	0	0.0%	2.3%	5.1%
	Moderate	3	18.8%	19.0%	349	14.8%	10.8%	17.9%	1	25.0%	24.3%	233	34.2%	14.8%	20.5%
	Middle	8	50.0%	36.1%	944	40.0%	32.8%	30.3%	0	0.0%	33.5%	0	0.0%	34.4%	35.1%
	Upper	5	31.3%	41.5%	1,068	45.2%	54.7%	47.0%	3	75.0%	37.2%	448	65.8%	48.5%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*16*	*100%*	*100%*	*2,361*	*100%*	*100%*	*100%*	*4*	*100%*	*100%*	*681*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	1.6%	0	0.0%	0.7%	4.7%	0	0.0%	3.6%	0	0.0%	2.1%	5.1%
	Moderate	0	0.0%	8.4%	0	0.0%	4.4%	17.9%	0	0.0%	16.6%	0	0.0%	10.6%	20.5%
	Middle	2	40.0%	33.9%	203	24.1%	29.1%	30.3%	0	0.0%	35.9%	0	0.0%	37.4%	35.1%
	Upper	3	60.0%	56.1%	641	75.9%	65.8%	47.0%	1	100.0%	43.9%	78	100.0%	49.9%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*844*	*100%*	*100%*	*100%*	*1*	*100%*	*100%*	*78*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.9%	0	0.0%	0.5%	4.7%	0	0.0%	3.5%	0	0.0%	2.9%	5.1%
	Moderate	0	0.0%	7.7%	0	0.0%	4.7%	17.9%	1	50.0%	19.0%	20	60.6%	17.5%	20.5%
	Middle	2	50.0%	33.3%	24	23.1%	33.2%	30.3%	0	0.0%	37.2%	0	0.0%	39.4%	35.1%
	Upper	2	50.0%	58.1%	80	76.9%	61.7%	47.0%	1	50.0%	40.3%	13	39.4%	40.2%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*104*	*100%*	*100%*	*100%*	*2*	*100%*	*100%*	*33*	*100%*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units								Multi-Family Units
	Low	0	0.0%	14.3%	0	0.0%	1.1%	10.8%	0	0.0%	0.0%	0	0.0%	0.0%	9.7%
	Moderate	0	0.0%	60.7%	0	0.0%	86.4%	35.8%	0	0.0%	44.1%	0	0.0%	8.5%	24.3%
	Middle	0	0.0%	3.6%	0	0.0%	0.5%	24.5%	0	0.0%	23.5%	0	0.0%	8.7%	26.1%
	Upper	0	0.0%	21.4%	0	0.0%	12.0%	28.9%	0	0.0%	32.4%	0	0.0%	82.8%	27.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	12.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	9.4%	0	0.0%	5.6%	4.7%	0	0.0%	1.5%	0	0.0%	0.8%	5.1%
	Moderate	0	0.0%	9.4%	0	0.0%	2.4%	17.9%	0	0.0%	13.8%	0	0.0%	4.8%	20.5%
	Middle	2	100.0%	40.6%	120	100.0%	30.7%	30.3%	0	0.0%	32.3%	0	0.0%	17.0%	35.1%
	Upper	0	0.0%	40.6%	0	0.0%	61.3%	47.0%	1	100.0%	52.3%	39	100.0%	77.4%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*120*	*100%*	*100%*	*100%*	*1*	*100%*	*100%*	*39*	*100%*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Terre Haute

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	%	$ (000s)	$ %	$ %	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	4.7%	0	0.0%	6.8%	0	0.0%	3.4%	5.1%
	Moderate	0	0.0%	8.9%	0	0.0%	4.3%	17.9%	0	0.0%	22.0%	0	0.0%	12.1%	20.5%
	Middle	0	0.0%	37.8%	0	0.0%	30.9%	30.3%	0	0.0%	35.6%	0	0.0%	44.9%	35.1%
	Upper	0	0.0%	53.3%	0	0.0%	64.8%	47.0%	0	0.0%	35.6%	0	0.0%	39.6%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	15.9%	0	0.0%	9.4%	4.7%	0	0.0%	0.0%	0	0.0%	0.0%	5.1%
	Moderate	0	0.0%	18.2%	0	0.0%	13.1%	17.9%	0	0.0%	30.8%	0	0.0%	20.8%	20.5%
	Middle	0	0.0%	29.5%	0	0.0%	32.5%	30.3%	0	0.0%	19.2%	0	0.0%	23.0%	35.1%
	Upper	0	0.0%	36.4%	0	0.0%	45.0%	47.0%	0	0.0%	50.0%	0	0.0%	56.2%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	0	0.0%	2.8%	0	0.0%	1.3%	4.7%	0	0.0%	4.3%	0	0.0%	2.0%	5.1%
	Moderate	3	11.1%	13.9%	349	10.2%	16.5%	17.9%	2	25.0%	21.7%	253	30.4%	13.1%	20.5%
	Middle	14	51.9%	34.7%	1,291	37.6%	27.7%	30.3%	0	0.0%	34.2%	0	0.0%	31.9%	35.1%
	Upper	10	37.0%	48.5%	1,789	52.2%	54.5%	47.0%	6	75.0%	39.7%	578	69.6%	53.1%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*27*	*100%*	*100%*	*3,429*	*100%*	*100%*	*100%*	*8*	*100%*	*100%*	*831*	*100%*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IN Terre Haute

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	%	$ (000s)	$ %	$ %	%
HOME PURCHASE	Low	4	25.0%	8.7%	310	13.1%	4.7%	21.9%	0	0.0%	7.4%	0	0.0%	3.6%	23.3%
	Moderate	4	25.0%	20.2%	478	20.2%	14.9%	17.7%	2	50.0%	21.4%	307	45.1%	14.9%	16.7%
	Middle	4	25.0%	20.3%	474	20.1%	20.3%	19.0%	1	25.0%	20.4%	141	20.7%	19.4%	21.4%
	Upper	4	25.0%	32.4%	1,099	46.5%	44.1%	41.4%	1	25.0%	31.1%	233	34.2%	42.9%	38.6%
	Unknown	0	0.0%	18.5%	0	0.0%	16.0%	0.0%	0	0.0%	19.7%	0	0.0%	19.2%	0.0%
	Total	*16*	*100%*	*100%*	*2,361*	*100%*	*100%*	*100%*	*4*	*100%*	*100%*	*681*	*100%*	*100%*	*100%*
REFINANCE	Low	1	20.0%	5.0%	70	8.3%	2.4%	21.9%	0	0.0%	10.8%	0	0.0%	5.9%	23.3%
	Moderate	0	0.0%	15.7%	0	0.0%	9.9%	17.7%	0	0.0%	20.6%	0	0.0%	14.2%	16.7%
	Middle	3	60.0%	21.1%	316	37.4%	17.2%	19.0%	1	100.0%	21.1%	78	100.0%	18.1%	21.4%
	Upper	1	20.0%	38.3%	458	54.3%	49.1%	41.4%	0	0.0%	36.7%	0	0.0%	49.6%	38.6%
	Unknown	0	0.0%	20.0%	0	0.0%	21.4%	0.0%	0	0.0%	10.8%	0	0.0%	12.3%	0.0%
	Total	*5*	*100%*	*100%*	*844*	*100%*	*100%*	*100%*	*1*	*100%*	*100%*	*78*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	50.0%	7.7%	41	39.4%	5.4%	21.9%	1	50.0%	12.6%	20	60.6%	7.4%	23.3%
	Moderate	0	0.0%	17.1%	0	0.0%	11.8%	17.7%	0	0.0%	20.3%	0	0.0%	16.4%	16.7%
	Middle	1	25.0%	17.1%	13	12.5%	15.0%	19.0%	0	0.0%	23.8%	0	0.0%	21.9%	21.4%
	Upper	1	25.0%	47.9%	50	48.1%	57.3%	41.4%	1	50.0%	35.1%	13	39.4%	44.2%	38.6%
	Unknown	0	0.0%	10.3%	0	0.0%	10.6%	0.0%	0	0.0%	8.2%	0	0.0%	10.1%	0.0%
	Total	*4*	*100%*	*100%*	*104*	*100%*	*100%*	*100%*	*2*	*100%*	*100%*	*33*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.9%	0	0.0%	0.0%	0	0.0%	0.0%	23.3%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	16.7%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.4%	0	0.0%	0.0%	0	0.0%	0.0%	38.6%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	50.0%	18.8%	20	16.7%	6.2%	21.9%	0	0.0%	12.3%	0	0.0%	6.1%	23.3%
	Moderate	0	0.0%	12.5%	0	0.0%	3.6%	17.7%	0	0.0%	24.6%	0	0.0%	11.1%	16.7%
	Middle	0	0.0%	21.9%	0	0.0%	12.0%	19.0%	1	100.0%	12.3%	39	100.0%	7.4%	21.4%
	Upper	1	50.0%	43.8%	100	83.3%	76.8%	41.4%	0	0.0%	43.1%	0	0.0%	72.0%	38.6%
	Unknown	0	0.0%	3.1%	0	0.0%	1.4%	0.0%	0	0.0%	7.7%	0	0.0%	3.4%	0.0%
	Total	*2*	*100%*	*100%*	*120*	*100%*	*100%*	*100%*	*1*	*100%*	*100%*	*39*	*100%*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IN Terre Haute

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	%	$ (000s)	$ %	$ %	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	13.3%	0	0.0%	6.4%	21.9%	0	0.0%	13.6%	0	0.0%	6.5%	23.3%
	Moderate	0	0.0%	8.9%	0	0.0%	6.5%	17.7%	0	0.0%	20.3%	0	0.0%	13.4%	16.7%
	Middle	0	0.0%	26.7%	0	0.0%	22.8%	19.0%	0	0.0%	30.5%	0	0.0%	34.2%	21.4%
	Upper	0	0.0%	42.2%	0	0.0%	59.1%	41.4%	0	0.0%	32.2%	0	0.0%	44.4%	38.6%
	Unknown	0	0.0%	8.9%	0	0.0%	5.2%	0.0%	0	0.0%	3.4%	0	0.0%	1.4%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.9%	0	0.0%	0.0%	0	0.0%	0.0%	23.3%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	16.7%
	Middle	0	0.0%	2.3%	0	0.0%	2.6%	19.0%	0	0.0%	0.0%	0	0.0%	0.0%	21.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.4%	0	0.0%	0.0%	0	0.0%	0.0%	38.6%
	Unknown	0	0.0%	97.7%	0	0.0%	97.4%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
HMDA TOTALS	Low	8	29.6%	6.9%	441	12.9%	3.2%	21.9%	1	12.5%	8.9%	20	2.4%	3.7%	23.3%
	Moderate	4	14.8%	17.4%	478	13.9%	11.0%	17.7%	2	25.0%	20.7%	307	36.9%	12.8%	16.7%
	Middle	8	29.6%	20.2%	803	23.4%	16.6%	19.0%	3	37.5%	20.5%	258	31.0%	16.8%	21.4%
	Upper	7	25.9%	35.1%	1,707	49.8%	41.4%	41.4%	2	25.0%	32.6%	246	29.6%	39.4%	38.6%
	Unknown	0	0.0%	20.2%	0	0.0%	27.8%	0.0%	0	0.0%	17.4%	0	0.0%	27.3%	0.0%
	Total	*27*	*100%*	*100%*	*3,429*	*100%*	*100%*	*100%*	*8*	*100%*	*100%*	*831*	*100%*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IN Terre Haute

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Total Businesses	Count			Dollar			Total Businesses
		Bank		Agg	Bank		Agg		Bank		Agg	Bank		Agg	
		#	%	%	$ (000s)	$ %	$ %	%	#	%	%	$ (000s)	$ %	$ %	%
SMALL BUSINESSES	Low	0	0.0%	9.5%	0	0.0%	13.7%	9.9%	0	0.0%	9.9%	0	0.0%	13.8%	9.0%
	Moderate	1	8.3%	22.3%	181	23.3%	27.9%	25.3%	0	0.0%	18.2%	0	0.0%	18.9%	19.6%
	Middle	7	58.3%	25.9%	543	69.8%	26.7%	26.1%	0	0.0%	35.2%	0	0.0%	30.1%	34.2%
	Upper	4	33.3%	41.8%	54	6.9%	31.7%	38.7%	0	0.0%	29.7%	0	0.0%	26.0%	28.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	11.0%	9.2%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	6.3%	0	0.0%	11.0%	
	Total	*12*	*100%*	*100%*	*778*	*100%*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
								Total Farms							Total Farms
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	1.2%
	Moderate	0	0.0%	3.0%	0	0.0%	4.3%	0.0%	0	0.0%	3.2%	0	0.0%	7.2%	0.0%
	Middle	0	0.0%	5.3%	0	0.0%	6.6%	8.1%	0	0.0%	60.0%	0	0.0%	50.4%	40.5%
	Upper	0	0.0%	91.7%	0	0.0%	89.1%	90.7%	0	0.0%	36.8%	0	0.0%	42.5%	58.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IN Terre Haute

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data													
			2021							2022						
			Count			Dollar			Total	Count			Dollar			Total
			Bank		Agg	Bank		Agg	Businesses	Bank		Agg	Bank		Agg	Businesses
			#	%	%	$ (000s)	$ %	$ %	%	#	%	%	$ (000s)	$ %	$ %	%
SMALL BUSINESS	Revenue	$1 Million or Less	9	75.0%	37.8%	122	15.7%	37.8%	88.8%	0	0.0%	46.8%	0	0.0%	33.4%	88.7%
		Over $1 Million	2	16.7%		475	61.1%		9.6%	0	0.0%		0	0.0%		9.7%
		Total Rev. available	11	91.7%		597	76.7%		98.4%	0	0.0%		0	0.0%		98.4%
		Rev. Not Known	1	8.3%		181	23.3%		1.6%	0	0.0%		0	0.0%		1.6%
		Total	*12*	*100%*		*778*	*100%*		*100.0%*	*0*	*0.0%*		*0*	*0.0%*		*100.0%*
	Loan Size	$100,000 or Less	10	83.3%	87.4%	147	18.9%	29.6%		0	0.0%	88.3%	0	0.0%	28.3%	
		$100,001 - $250,000	1	8.3%	6.8%	181	23.3%	18.3%		0	0.0%	6.8%	0	0.0%	21.1%	
		$250,001 - $1 Million	1	8.3%	5.8%	450	57.8%	52.1%		0	0.0%	4.9%	0	0.0%	50.6%	
		Total	*12*	*100%*	*100.0%*	*778*	*100%*	*100.0%*		*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100.0%*	
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	9	100.0%		122	100.0%			0	0.0%		0	0.0%		
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total	*9*	*100%*		*122*	*100%*			*0*	*0.0%*		*0*	*0.0%*		
									Total Farms							Total Farms
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	78.2%	0	0.0%	87.7%	100.0%	0	0.0%	68.4%	0	0.0%	73.7%	100.0%
		Over $1 Million	0	0.0%		0	0.0%		0.0%	0	0.0%		0	0.0%		0.0%
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%		0	0.0%		100.0%
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%		0	0.0%		0.0%
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*		*0*	*0.0%*		*100%*
	Loan Size	$100,000 or Less	0	0.0%	75.2%	0	0.0%	26.7%		0	0.0%	67.4%	0	0.0%	22.0%	
		$100,001 - $250,000	0	0.0%	16.5%	0	0.0%	35.1%		0	0.0%	17.9%	0	0.0%	28.8%	
		$250,001 - $500,000	0	0.0%	8.3%	0	0.0%	38.2%		0	0.0%	14.7%	0	0.0%	49.2%	
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%		0	0.0%		
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*		*0*	*0.0%*		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

SOUTH CAROLINA

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: SC Barnwell

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	30.0%	17.6%	521	38.1%	16.0%	14.1%	1	12.5%	199	14.6%	8.1%	1	20.0%	7.2%	199	26.1%	8.6%	0	0.0%	6.4%	0	0.0%	8.3%
	Middle	7	70.0%	82.0%	847	61.9%	83.8%	85.9%	4	50.0%	563	41.4%	64.1%	3	60.0%	68.6%	407	53.3%	64.4%	1	33.3%	65.1%	156	26.1%	62.5%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	37.5%	599	44.0%	27.8%	1	20.0%	24.2%	157	20.6%	27.0%	2	66.7%	28.5%	442	73.9%	29.2%
	Unknown	0	0.0%	0.4%	0	0.0%	0.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*10*	*100%*	*100%*	*1,368*	*100%*	*100%*	*100%*	*8*	*100%*	*1,361*	*100%*	*100%*	*5*	*100%*	*100%*	*763*	*100%*	*100%*	*3*	*100%*	*100%*	*598*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	8.3%	19.6%	53	3.9%	15.9%	14.1%	0	0.0%	0	0.0%	8.1%	0	0.0%	5.1%	0	0.0%	4.0%	0	0.0%	2.6%	0	0.0%	0.5%
	Middle	11	91.7%	79.7%	1,304	96.1%	83.6%	85.9%	5	62.5%	490	61.9%	64.1%	3	60.0%	75.9%	390	60.8%	78.6%	2	66.7%	61.5%	100	66.7%	64.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	37.5%	301	38.1%	27.8%	2	40.0%	19.0%	251	39.2%	17.4%	1	33.3%	35.9%	50	33.3%	35.5%
	Unknown	0	0.0%	0.6%	0	0.0%	0.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*1,357*	*100%*	*100%*	*100%*	*8*	*100%*	*791*	*100%*	*100%*	*5*	*100%*	*100%*	*641*	*100%*	*100%*	*3*	*100%*	*100%*	*150*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	20.0%	0	0.0%	40.0%	14.1%	1	25.0%	168	59.8%	8.1%	1	33.3%	7.7%	168	72.4%	18.5%	0	0.0%	6.7%	0	0.0%	3.9%
	Middle	1	100.0%	80.0%	15	100.0%	60.0%	85.9%	2	50.0%	90	32.0%	64.1%	1	33.3%	53.8%	41	17.7%	46.0%	1	100.0%	73.3%	49	100.0%	80.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	25.0%	23	8.2%	27.8%	1	33.3%	38.5%	23	9.9%	35.5%	0	0.0%	20.0%	0	0.0%	16.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*15*	*100%*	*100%*	*100%*	*4*	*100%*	*281*	*100%*	*100%*	*3*	*100%*	*100%*	*232*	*100%*	*100%*	*1*	*100%*	*100%*	*49*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	50.0%	0	0.0%	28.1%	47.3%	0	0.0%	0	0.0%	28.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	50.0%	0	0.0%	71.9%	52.7%	0	0.0%	0	0.0%	71.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.1%	0	0.0%	0	0.0%	8.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	85.9%	0	0.0%	0	0.0%	64.1%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	50.0%	0	0.0%	76.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	100.0%	15	100.0%	27.8%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	50.0%	15	100.0%	23.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*1*	*100%*	*15*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*15*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: SC Barnwell

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Dollar		Agg	Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
														Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.1%	0	0.0%	0	0.0%	8.1%	0	0.0%	8.3%	0	0.0%	3.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	100.0%	100.0%	120	100.0%	100.0%	85.9%	1	100.0%	25	100.0%	64.1%	1	100.0%	83.3%	25	100.0%	89.7%	0	0.0%	70.0%	0	0.0%	68.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	27.8%	0	0.0%	8.3%	0	0.0%	6.9%	0	0.0%	30.0%	0	0.0%	31.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*120*	*100%*	*100%*	*100%*	*1*	*100%*	*25*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	33.3%	0	0.0%	25.9%	14.1%	0	0.0%	0	0.0%	8.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	66.7%	0	0.0%	74.1%	85.9%	0	0.0%	0	0.0%	64.1%	0	0.0%	50.0%	0	0.0%	58.3%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	27.8%	0	0.0%	50.0%	0	0.0%	41.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	16.7%	18.8%	574	20.1%	16.2%	14.1%	2	9.1%	367	14.8%	8.1%	2	14.3%	6.6%	367	22.1%	7.3%	0	0.0%	5.4%	0	0.0%	6.8%
	Middle	20	83.3%	80.7%	2,286	79.9%	83.4%	85.9%	12	54.5%	1,168	47.2%	64.1%	8	57.1%	70.7%	863	52.0%	68.6%	4	50.0%	65.6%	305	37.6%	63.5%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	8	36.4%	938	37.9%	27.8%	4	28.6%	22.7%	431	25.9%	24.0%	4	50.0%	29.0%	507	62.4%	29.7%
	Unknown	0	0.0%	0.5%	0	0.0%	0.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*24*	*100%*	*100%*	*2,860*	*100%*	*100%*	*100%*	*22*	*100%*	*2,473*	*100%*	*100%*	*14*	*100%*	*100%*	*1,661*	*100%*	*100%*	*8*	*100%*	*100%*	*812*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Barnwell

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	4.7%	0	0.0%	2.7%	27.3%	0	0.0%	0	0.0%	26.8%	0	0.0%	4.1%	0	0.0%	2.1%	0	0.0%	2.9%	0	0.0%	2.0%
	Moderate	5	50.0%	15.2%	360	26.3%	9.8%	15.7%	4	50.0%	583	42.8%	14.2%	4	80.0%	26.3%	583	76.4%	18.4%	0	0.0%	13.4%	0	0.0%	8.8%
	Middle	2	20.0%	24.2%	215	15.7%	20.3%	16.4%	1	12.5%	156	11.5%	18.3%	0	0.0%	24.7%	0	0.0%	23.8%	1	33.3%	30.8%	156	26.1%	28.3%
	Upper	3	30.0%	39.5%	793	58.0%	49.4%	40.6%	3	37.5%	622	45.7%	40.7%	1	20.0%	28.9%	180	23.6%	38.8%	2	66.7%	32.6%	442	73.9%	39.6%
	Unknown	0	0.0%	16.4%	0	0.0%	17.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.0%	0	0.0%	16.8%	0	0.0%	20.3%	0	0.0%	21.4%
	Total	*10*	*100%*	*100%*	*1,368*	*100%*	*100%*	*100%*	*8*	*100%*	*1,361*	*100%*	*100%*	*5*	*100%*	*100%*	*763*	*100%*	*100%*	*3*	*100%*	*100%*	*598*	*100%*	*100%*
REFINANCE	Low	3	25.0%	3.8%	174	12.8%	1.5%	27.3%	0	0.0%	0	0.0%	26.8%	0	0.0%	6.3%	0	0.0%	3.5%	0	0.0%	7.7%	0	0.0%	3.9%
	Moderate	1	8.3%	7.0%	124	9.1%	4.4%	15.7%	0	0.0%	0	0.0%	14.2%	0	0.0%	7.6%	0	0.0%	5.1%	0	0.0%	15.4%	0	0.0%	11.9%
	Middle	2	16.7%	23.4%	104	7.7%	19.4%	16.4%	1	12.5%	62	7.8%	18.3%	1	20.0%	21.5%	62	9.7%	14.4%	0	0.0%	12.8%	0	0.0%	8.1%
	Upper	6	50.0%	44.3%	955	70.4%	50.3%	40.6%	7	87.5%	729	92.2%	40.7%	4	80.0%	49.4%	579	90.3%	53.5%	3	100.0%	61.5%	150	100.0%	73.8%
	Unknown	0	0.0%	21.5%	0	0.0%	24.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.2%	0	0.0%	23.5%	0	0.0%	2.6%	0	0.0%	2.2%
	Total	*12*	*100%*	*100%*	*1,357*	*100%*	*100%*	*100%*	*8*	*100%*	*791*	*100%*	*100%*	*5*	*100%*	*100%*	*641*	*100%*	*100%*	*3*	*100%*	*100%*	*150*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	100.0%	20.0%	15	100.0%	7.5%	27.3%	0	0.0%	0	0.0%	26.8%	0	0.0%	7.7%	0	0.0%	8.8%	0	0.0%	6.7%	0	0.0%	1.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.7%	1	25.0%	168	59.8%	14.2%	1	33.3%	15.4%	168	72.4%	25.1%	0	0.0%	6.7%	0	0.0%	3.5%
	Middle	0	0.0%	40.0%	0	0.0%	27.5%	16.4%	0	0.0%	0	0.0%	18.3%	0	0.0%	38.5%	0	0.0%	40.4%	0	0.0%	13.3%	0	0.0%	13.2%
	Upper	0	0.0%	40.0%	0	0.0%	65.0%	40.6%	3	75.0%	113	40.2%	40.7%	2	66.7%	38.5%	64	27.6%	25.7%	1	100.0%	73.3%	49	100.0%	81.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*15*	*100%*	*100%*	*100%*	*4*	*100%*	*281*	*100%*	*100%*	*3*	*100%*	*100%*	*232*	*100%*	*100%*	*1*	*100%*	*100%*	*49*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	27.3%	0	0.0%	0	0.0%	26.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.7%	0	0.0%	0	0.0%	14.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.6%	0	0.0%	0	0.0%	40.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	27.3%	1	100.0%	15	100.0%	26.8%	0	0.0%	0.0%	0	0.0%	0.0%	1	100.0%	50.0%	15	100.0%	23.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.7%	0	0.0%	0	0.0%	14.2%	0	0.0%	25.0%	0	0.0%	10.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	18.3%	0	0.0%	25.0%	0	0.0%	29.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.6%	0	0.0%	0	0.0%	40.7%	0	0.0%	50.0%	0	0.0%	59.9%	0	0.0%	50.0%	0	0.0%	76.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*1*	*100%*	*15*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*15*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Barnwell

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	27.3%	0	0.0%	0	0.0%	26.8%	0	0.0%	8.3%	0	0.0%	11.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.7%	0	0.0%	0	0.0%	14.2%	0	0.0%	33.3%	0	0.0%	22.8%	0	0.0%	10.0%	0	0.0%	9.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	1	100.0%	25	100.0%	18.3%	1	100.0%	25.0%	25	100.0%	21.0%	0	0.0%	30.0%	0	0.0%	29.1%
	Upper	1	100.0%	100.0%	120	100.0%	100.0%	40.6%	0	0.0%	0	0.0%	40.7%	0	0.0%	33.3%	0	0.0%	44.3%	0	0.0%	60.0%	0	0.0%	61.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*120*	*100%*	*100%*	*100%*	*1*	*100%*	*25*	*100%*	*100%*	*1*	*100%*	*100%*	*25*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	27.3%	0	0.0%	0	0.0%	26.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.7%	0	0.0%	0	0.0%	14.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.6%	0	0.0%	0	0.0%	40.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	16.7%	4.4%	189	6.6%	2.2%	27.3%	1	4.5%	15	0.6%	26.8%	0	0.0%	4.9%	0	0.0%	2.8%	1	12.5%	4.1%	15	1.8%	2.3%
	Moderate	6	25.0%	11.6%	484	16.9%	7.6%	15.7%	5	22.7%	751	30.4%	14.2%	5	35.7%	21.1%	751	45.2%	14.8%	0	0.0%	12.9%	0	0.0%	9.1%
	Middle	4	16.7%	23.4%	319	11.2%	19.6%	16.4%	3	13.6%	243	9.8%	18.3%	2	14.3%	24.3%	87	5.2%	21.3%	1	12.5%	26.1%	156	19.2%	24.7%
	Upper	10	41.7%	40.4%	1,868	65.3%	48.8%	40.6%	13	59.1%	1,464	59.2%	40.7%	7	50.0%	34.9%	823	49.5%	42.7%	6	75.0%	40.7%	641	78.9%	46.4%
	Unknown	0	0.0%	20.2%	0	0.0%	21.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.8%	0	0.0%	18.4%	0	0.0%	16.2%	0	0.0%	17.5%
	Total	*24*	*100%*	*100%*	*2,860*	*100%*	*100%*	*100%*	*22*	*100%*	*2,473*	*100%*	*100%*	*14*	*100%*	*100%*	*1,661*	*100%*	*100%*	*8*	*100%*	*100%*	*812*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Barnwell

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	25.0%	30.5%	26	2.3%	45.2%	34.7%	4	40.0%	435	59.2%	6.3%	2	100.0%	5.3%	210	100.0%	4.7%	2	25.0%	6.7%	225	42.9%	7.5%
	Middle	6	75.0%	68.0%	1,105	97.7%	54.7%	64.9%	5	50.0%	264	35.9%	79.0%	0	0.0%	81.0%	0	0.0%	91.2%	5	62.5%	73.3%	264	50.3%	79.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	10.0%	36	4.9%	14.0%	0	0.0%	11.5%	0	0.0%	3.4%	1	12.5%	19.0%	36	6.9%	12.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%	0	0.0%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	2.2%	0	0.0%	0.7%	0	0.0%	1.0%	0	0.0%	0.3%
	Total	*8*	*100%*	*100%*	*1,131*	*100%*	*100%*	*100%*	*10*	*100%*	*735*	*100%*	*100%*	*2*	*100%*	*100%*	*210*	*100%*	*100%*	*8*	*100%*	*100%*	*525*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	14.3%	0	0.0%	52.1%	9.3%	0	0.0%	0	0.0%	16.3%	0	0.0%	9.5%	0	0.0%	2.6%	0	0.0%	17.6%	0	0.0%	2.2%
	Middle	0	0.0%	85.7%	0	0.0%	47.9%	90.7%	0	0.0%	0	0.0%	62.8%	0	0.0%	71.4%	0	0.0%	86.8%	0	0.0%	64.7%	0	0.0%	93.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	20.9%	0	0.0%	19.0%	0	0.0%	10.6%	0	0.0%	17.6%	0	0.0%	4.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Barnwell

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	6	75.0%	42.1%	82	7.3%	32.5%	91.7%	6	60.0%	289	39.3%	91.9%	0	0.0%	54.0%	0	0.0%	15.8%	6	75.0%	61.0%	289	55.0%	36.8%
		Over $1 Million	2	25.0%		1,049	92.7%		5.9%	4	40.0%	446	60.7%	5.9%	2	100.0%		210	100.0%		2	25.0%		236	45.0%	
		Total Rev. available	8	100.0%		1,131	100.0%		97.6%	10	100.0%	735	100.0%	97.8%	2	100.0%		210	100.0%		8	100.0%		525	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		2.4%	0	0.0%	0	0.0%	2.2%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*8*	*100%*		*1,131*	*100%*		*100.0%*	*10*	*100%*	*735*	*100%*	*100%*	*2*	*100%*		*210*	*100%*		*8*	*100%*		*525*	*100%*	
	Loan Size	$100,000 or Less	6	75.0%	93.1%	82	7.3%	37.6%		6	60.0%	129	17.6%		1	50.0%	93.4%	10	4.8%	31.6%	5	62.5%	94.9%	119	22.7%	53.4%
		$100,001 - $250,000	0	0.0%	3.9%	0	0.0%	14.5%		4	40.0%	606	82.4%		1	50.0%	4.0%	200	95.2%	22.0%	3	37.5%	4.1%	406	77.3%	30.2%
		$250,001 - $1 Million	2	25.0%	3.1%	1,049	92.7%	47.9%		0	0.0%	0	0.0%		0	0.0%	2.7%	0	0.0%	46.5%	0	0.0%	1.0%	0	0.0%	16.4%
		Total	*8*	*100%*	*100.0%*	*1,131*	*100%*	*100.0%*		*10*	*100%*	*735*	*100%*		*2*	*100%*	*100%*	*210*	*100%*	*100%*	*8*	*100%*	*100%*	*525*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	6	100.0%		82	100.0%			4	66.7%	83	28.7%		0	0.0%		0	0.0%		4	66.7%		83	28.7%	
		$100,001 - $250,000	0	0.0%		0	0.0%			2	33.3%	206	71.3%		0	0.0%		0	0.0%		2	33.3%		206	71.3%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*6*	*100%*		*82*	*100%*			*6*	*100%*	*289*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*6*	*100%*		*289*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	28.6%	0	0.0%	39.1%	95.3%	0	0.0%	0	0.0%	95.3%	0	0.0%	57.1%	0	0.0%	47.9%	0	0.0%	41.2%	0	0.0%	25.6%
		Over $1 Million	0	0.0%		0	0.0%		4.7%	0	0.0%	0	0.0%	4.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	71.4%	0	0.0%	14.1%		0	0.0%	0	0.0%		0	0.0%	90.5%	0	0.0%	28.9%	0	0.0%	70.6%	0	0.0%	9.5%
		$100,001 - $250,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	11.8%	0	0.0%	19.5%
		$250,001 - $500,000	0	0.0%	28.6%	0	0.0%	85.9%		0	0.0%	0	0.0%		0	0.0%	9.5%	0	0.0%	71.1%	0	0.0%	17.6%	0	0.0%	71.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	2	3.2%	3.6%	333	1.6%	2.1%	5.0%	0	0.0%	0	0.0%	3.7%	0	0.0%	1.8%	0	0.0%	0.8%	0	0.0%	1.7%	0	0.0%	0.9%
	Moderate	9	14.3%	12.5%	1,357	6.6%	8.0%	17.9%	9	9.7%	1,684	5.8%	16.8%	8	13.8%	12.9%	1,536	7.9%	8.1%	1	2.9%	13.4%	148	1.5%	8.9%
	Middle	13	20.6%	22.2%	3,665	17.9%	17.7%	27.6%	43	46.2%	11,015	37.6%	38.3%	20	34.5%	40.6%	4,634	24.0%	36.2%	23	65.7%	42.8%	6,381	64.2%	39.2%
	Upper	39	61.9%	61.7%	15,167	73.9%	72.2%	49.5%	40	43.0%	16,275	55.6%	39.7%	29	50.0%	43.2%	12,870	66.6%	53.5%	11	31.4%	40.0%	3,405	34.3%	49.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.1%	289	1.0%	1.5%	1	1.7%	1.6%	289	1.5%	1.3%	0	0.0%	2.1%	0	0.0%	1.6%
	Total	*63*	*100%*	*100%*	*20,522*	*100%*	*100%*	*100%*	*93*	*100%*	*29,263*	*100%*	*100%*	*58*	*100%*	*100%*	*19,329*	*100%*	*100%*	*35*	*100%*	*100%*	*9,934*	*100%*	*100%*
REFINANCE	Low	2	3.4%	2.1%	202	1.4%	1.2%	5.0%	0	0.0%	0	0.0%	3.7%	0	0.0%	2.3%	0	0.0%	1.2%	0	0.0%	3.4%	0	0.0%	2.0%
	Moderate	4	6.8%	8.7%	481	3.2%	5.5%	17.9%	1	6.7%	89	3.2%	16.8%	1	8.3%	12.4%	89	3.7%	8.0%	0	0.0%	13.3%	0	0.0%	9.3%
	Middle	6	10.2%	20.8%	1,312	8.8%	16.0%	27.6%	8	53.3%	1,434	52.3%	38.3%	6	50.0%	42.2%	1,250	52.1%	37.9%	2	66.7%	43.7%	184	54.0%	41.8%
	Upper	47	79.7%	68.4%	12,904	86.6%	77.3%	49.5%	6	40.0%	1,218	44.4%	39.7%	5	41.7%	41.6%	1,061	44.2%	51.6%	1	33.3%	37.9%	157	46.0%	45.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	1.5%	0	0.0%	1.3%	0	0.0%	1.7%	0	0.0%	1.8%
	Total	*59*	*100%*	*100%*	*14,899*	*100%*	*100%*	*100%*	*15*	*100%*	*2,741*	*100%*	*100%*	*12*	*100%*	*100%*	*2,400*	*100%*	*100%*	*3*	*100%*	*100%*	*341*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	2.4%	0	0.0%	1.7%	5.0%	0	0.0%	0	0.0%	3.7%	0	0.0%	2.4%	0	0.0%	1.6%	0	0.0%	2.6%	0	0.0%	1.8%
	Moderate	0	0.0%	5.7%	0	0.0%	3.7%	17.9%	0	0.0%	0	0.0%	16.8%	0	0.0%	8.3%	0	0.0%	6.2%	0	0.0%	11.5%	0	0.0%	9.6%
	Middle	0	0.0%	19.2%	0	0.0%	17.8%	27.6%	6	66.7%	373	58.3%	38.3%	5	71.4%	32.5%	340	61.0%	29.0%	1	50.0%	34.0%	33	39.8%	29.1%
	Upper	4	100.0%	72.7%	268	100.0%	76.8%	49.5%	3	33.3%	267	41.7%	39.7%	2	28.6%	55.5%	217	39.0%	62.3%	1	50.0%	50.4%	50	60.2%	58.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	1.4%	0	0.0%	1.0%	0	0.0%	1.6%	0	0.0%	1.4%
	Total	*4*	*100%*	*100%*	*268*	*100%*	*100%*	*100%*	*9*	*100%*	*640*	*100%*	*100%*	*7*	*100%*	*100%*	*557*	*100%*	*100%*	*2*	*100%*	*100%*	*83*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	22.9%	0	0.0%	6.4%	22.2%	2	100.0%	9,285	100.0%	6.2%	1	100.0%	10.5%	5,644	100.0%	4.5%	1	100.0%	20.0%	3,641	100.0%	15.0%
	Moderate	0	0.0%	22.9%	0	0.0%	19.8%	41.7%	0	0.0%	0	0.0%	46.1%	0	0.0%	39.5%	0	0.0%	52.2%	0	0.0%	40.0%	0	0.0%	38.1%
	Middle	0	0.0%	18.8%	0	0.0%	7.2%	16.0%	0	0.0%	0	0.0%	24.8%	0	0.0%	13.2%	0	0.0%	20.4%	0	0.0%	16.0%	0	0.0%	36.7%
	Upper	0	0.0%	35.4%	0	0.0%	66.6%	19.4%	0	0.0%	0	0.0%	19.7%	0	0.0%	36.8%	0	0.0%	22.9%	0	0.0%	16.0%	0	0.0%	2.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.8%	0	0.0%	0	0.0%	3.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	8.0%	0	0.0%	7.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*9,285*	*100%*	*100%*	*1*	*100%*	*100%*	*5,644*	*100%*	*100%*	*1*	*100%*	*100%*	*3,641*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.2%	0	0.0%	0.6%	5.0%	0	0.0%	0	0.0%	3.7%	0	0.0%	1.5%	0	0.0%	0.9%	0	0.0%	3.5%	0	0.0%	2.2%
	Moderate	1	50.0%	5.1%	50	33.3%	2.4%	17.9%	1	16.7%	45	7.5%	16.8%	0	0.0%	8.2%	0	0.0%	4.3%	1	25.0%	8.4%	45	22.5%	6.1%
	Middle	0	0.0%	19.4%	0	0.0%	15.9%	27.6%	1	16.7%	25	4.2%	38.3%	0	0.0%	27.7%	0	0.0%	21.7%	1	25.0%	32.6%	25	12.5%	22.4%
	Upper	1	50.0%	74.3%	100	66.7%	81.0%	49.5%	4	66.7%	530	88.3%	39.7%	2	100.0%	61.0%	400	100.0%	71.3%	2	50.0%	54.4%	130	65.0%	68.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	1.5%	0	0.0%	1.7%	0	0.0%	1.1%	0	0.0%	0.8%
	Total	*2*	*100%*	*100%*	*150*	*100%*	*100%*	*100%*	*6*	*100%*	*600*	*100%*	*100%*	*2*	*100%*	*100%*	*400*	*100%*	*100%*	*4*	*100%*	*100%*	*200*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	3.4%	21	5.0%	2.0%	5.0%	0	0.0%	0	0.0%	3.7%	0	0.0%	2.4%	0	0.0%	1.7%	0	0.0%	2.4%	0	0.0%	2.2%
	Moderate	0	0.0%	13.1%	0	0.0%	7.6%	17.9%	0	0.0%	0	0.0%	16.8%	0	0.0%	13.7%	0	0.0%	12.7%	0	0.0%	12.6%	0	0.0%	10.2%
	Middle	0	0.0%	18.6%	0	0.0%	15.1%	27.6%	0	0.0%	0	0.0%	38.3%	0	0.0%	34.1%	0	0.0%	27.5%	0	0.0%	42.7%	0	0.0%	36.5%
	Upper	1	50.0%	64.8%	400	95.0%	75.3%	49.5%	3	100.0%	351	100.0%	39.7%	0	0.0%	48.3%	0	0.0%	55.4%	3	100.0%	41.5%	351	100.0%	50.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	1.5%	0	0.0%	2.7%	0	0.0%	0.8%	0	0.0%	0.5%
	Total	*2*	*100%*	*100%*	*421*	*100%*	*100%*	*100%*	*3*	*100%*	*351*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*351*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.8%	0	0.0%	2.2%	5.0%	0	0.0%	0	0.0%	3.7%	0	0.0%	2.9%	0	0.0%	1.8%	0	0.0%	1.2%	0	0.0%	0.6%
	Moderate	0	0.0%	14.0%	0	0.0%	10.5%	17.9%	0	0.0%	0	0.0%	16.8%	0	0.0%	11.6%	0	0.0%	8.2%	0	0.0%	10.5%	0	0.0%	6.9%
	Middle	0	0.0%	37.5%	0	0.0%	33.8%	27.6%	0	0.0%	0	0.0%	38.3%	0	0.0%	62.8%	0	0.0%	56.9%	0	0.0%	60.5%	0	0.0%	53.5%
	Upper	0	0.0%	44.7%	0	0.0%	53.5%	49.5%	0	0.0%	0	0.0%	39.7%	0	0.0%	19.2%	0	0.0%	27.7%	0	0.0%	26.7%	0	0.0%	37.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.5%	0	0.0%	3.5%	0	0.0%	5.4%	0	0.0%	1.2%	0	0.0%	2.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	5	3.8%	2.8%	556	1.5%	1.9%	5.0%	2	1.6%	9,285	21.7%	3.7%	1	1.3%	2.0%	5,644	19.9%	1.2%	1	2.1%	2.2%	3,641	25.0%	1.7%
	Moderate	14	10.8%	10.4%	1,888	5.2%	7.5%	17.9%	11	8.6%	1,818	4.2%	16.8%	9	11.3%	12.5%	1,625	5.7%	11.1%	2	4.2%	13.1%	193	1.3%	10.3%
	Middle	19	14.6%	21.6%	4,977	13.7%	16.4%	27.6%	58	45.3%	12,847	30.0%	38.3%	31	38.8%	40.3%	6,224	22.0%	35.2%	27	56.3%	42.1%	6,623	45.5%	39.0%
	Upper	92	70.8%	65.1%	28,839	79.5%	74.1%	49.5%	56	43.8%	18,641	43.5%	39.7%	38	47.5%	43.7%	14,548	51.4%	51.3%	18	37.5%	40.7%	4,093	28.1%	47.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.8%	289	0.7%	1.5%	1	1.3%	1.6%	289	1.0%	1.2%	0	0.0%	1.9%	0	0.0%	1.9%
	Total	*130*	*100%*	*100%*	*36,260*	*100%*	*100%*	*100%*	*128*	*100%*	*42,880*	*100%*	*100%*	*80*	*100%*	*100%*	*28,330*	*100%*	*100%*	*48*	*100%*	*100%*	*14,550*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	4.8%	6.7%	416	2.0%	3.6%	23.3%	4	4.3%	599	2.0%	24.0%	3	5.2%	6.9%	459	2.4%	3.6%	1	2.9%	4.6%	140	1.4%	2.2%
	Moderate	12	19.0%	21.0%	2,260	11.0%	15.1%	15.9%	21	22.6%	4,305	14.7%	16.0%	14	24.1%	21.4%	2,764	14.3%	16.0%	7	20.0%	20.4%	1,541	15.5%	14.5%
	Middle	14	22.2%	21.6%	3,516	17.1%	20.4%	18.2%	20	21.5%	4,802	16.4%	18.2%	15	25.9%	22.1%	3,441	17.8%	21.4%	5	14.3%	22.2%	1,361	13.7%	20.6%
	Upper	34	54.0%	32.1%	14,330	69.8%	42.4%	42.6%	48	51.6%	19,557	66.8%	41.8%	26	44.8%	28.7%	12,665	65.5%	37.7%	22	62.9%	28.7%	6,892	69.4%	37.7%
	Unknown	0	0.0%	18.5%	0	0.0%	18.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.0%	0	0.0%	21.4%	0	0.0%	24.1%	0	0.0%	25.0%
	Total	*63*	*100%*	*100%*	*20,522*	*100%*	*100%*	*100%*	*93*	*100%*	*29,263*	*100%*	*100%*	*58*	*100%*	*100%*	*19,329*	*100%*	*100%*	*35*	*100%*	*100%*	*9,934*	*100%*	*100%*
REFINANCE	Low	1	1.7%	3.8%	134	0.9%	2.0%	23.3%	2	13.3%	317	11.6%	24.0%	1	8.3%	9.6%	208	8.7%	5.3%	1	33.3%	7.5%	109	32.0%	4.4%
	Moderate	8	13.6%	12.3%	1,201	8.1%	8.0%	15.9%	3	20.0%	312	11.4%	16.0%	2	16.7%	20.4%	237	9.9%	15.1%	1	33.3%	19.7%	75	22.0%	15.3%
	Middle	13	22.0%	16.7%	2,790	18.7%	13.7%	18.2%	5	33.3%	878	32.0%	18.2%	5	41.7%	24.2%	878	36.6%	22.7%	0	0.0%	24.3%	0	0.0%	21.5%
	Upper	37	62.7%	34.7%	10,774	72.3%	41.8%	42.6%	5	33.3%	1,234	45.0%	41.8%	4	33.3%	30.1%	1,077	44.9%	39.8%	1	33.3%	33.7%	157	46.0%	41.0%
	Unknown	0	0.0%	32.5%	0	0.0%	34.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.7%	0	0.0%	17.1%	0	0.0%	14.8%	0	0.0%	17.9%
	Total	*59*	*100%*	*100%*	*14,899*	*100%*	*100%*	*100%*	*15*	*100%*	*2,741*	*100%*	*100%*	*12*	*100%*	*100%*	*2,400*	*100%*	*100%*	*3*	*100%*	*100%*	*341*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	3.8%	0	0.0%	3.0%	23.3%	0	0.0%	0	0.0%	24.0%	0	0.0%	6.0%	0	0.0%	3.8%	0	0.0%	7.1%	0	0.0%	4.3%
	Moderate	0	0.0%	12.1%	0	0.0%	7.2%	15.9%	1	11.1%	20	3.1%	16.0%	1	14.3%	15.6%	20	3.6%	11.9%	0	0.0%	16.5%	0	0.0%	12.3%
	Middle	1	25.0%	23.4%	38	14.2%	17.9%	18.2%	4	44.4%	233	36.4%	18.2%	3	42.9%	22.2%	200	35.9%	18.6%	1	50.0%	22.4%	33	39.8%	17.4%
	Upper	3	75.0%	58.0%	230	85.8%	68.9%	42.6%	4	44.4%	387	60.5%	41.8%	3	42.9%	52.8%	337	60.5%	62.4%	1	50.0%	49.4%	50	60.2%	59.5%
	Unknown	0	0.0%	2.8%	0	0.0%	3.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.5%	0	0.0%	3.3%	0	0.0%	4.6%	0	0.0%	6.5%
	Total	*4*	*100%*	*100%*	*268*	*100%*	*100%*	*100%*	*9*	*100%*	*640*	*100%*	*100%*	*7*	*100%*	*100%*	*557*	*100%*	*100%*	*2*	*100%*	*100%*	*83*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	23.3%	0	0.0%	0	0.0%	24.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.9%	0	0.0%	0	0.0%	16.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.2%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.6%	0	0.0%	0	0.0%	41.8%	0	0.0%	7.9%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	2	100.0%	9,285	100.0%	0.0%	1	100.0%	92.1%	5,644	100.0%	99.1%	1	100.0%	100.0%	3,641	100.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*9,285*	*100%*	*100%*	*1*	*100%*	*100%*	*5,644*	*100%*	*100%*	*1*	*100%*	*100%*	*3,641*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	3.6%	0	0.0%	1.9%	23.3%	0	0.0%	0	0.0%	24.0%	0	0.0%	6.2%	0	0.0%	3.0%	0	0.0%	4.6%	0	0.0%	2.7%
	Moderate	0	0.0%	11.9%	0	0.0%	6.2%	15.9%	0	0.0%	0	0.0%	16.0%	0	0.0%	13.1%	0	0.0%	8.4%	0	0.0%	14.3%	0	0.0%	8.6%
	Middle	0	0.0%	17.0%	0	0.0%	15.0%	18.2%	3	50.0%	120	20.0%	18.2%	0	0.0%	20.8%	0	0.0%	15.6%	3	75.0%	22.9%	120	60.0%	16.2%
	Upper	2	100.0%	64.5%	150	100.0%	73.3%	42.6%	3	50.0%	480	80.0%	41.8%	2	100.0%	58.2%	400	100.0%	71.4%	1	25.0%	53.6%	80	40.0%	69.6%
	Unknown	0	0.0%	3.0%	0	0.0%	3.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.8%	0	0.0%	1.6%	0	0.0%	4.6%	0	0.0%	3.0%
	Total	*2*	*100%*	*100%*	*150*	*100%*	*100%*	*100%*	*6*	*100%*	*600*	*100%*	*100%*	*2*	*100%*	*100%*	*400*	*100%*	*100%*	*4*	*100%*	*100%*	*200*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar	
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	5.5%	0	0.0%	2.4%	23.3%	0	0.0%	0	0.0%	24.0%	0	0.0%	12.2%	0	0.0%	6.6%	0	0.0%	8.5%	0	0.0%	6.4%
	Moderate	0	0.0%	24.1%	0	0.0%	16.6%	15.9%	1	33.3%	17	4.8%	16.0%	0	0.0%	16.6%	0	0.0%	10.6%	1	33.3%	17.5%	17	4.8%	15.6%
	Middle	0	0.0%	17.2%	0	0.0%	11.9%	18.2%	1	33.3%	254	72.4%	18.2%	0	0.0%	20.0%	0	0.0%	15.5%	1	33.3%	24.8%	254	72.4%	23.6%
	Upper	2	100.0%	48.3%	421	100.0%	66.5%	42.6%	1	33.3%	80	22.8%	41.8%	0	0.0%	42.0%	0	0.0%	56.3%	1	33.3%	42.3%	80	22.8%	46.6%
	Unknown	0	0.0%	4.8%	0	0.0%	2.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.3%	0	0.0%	11.1%	0	0.0%	6.9%	0	0.0%	7.8%
	Total	*2*	*100%*	*100%*	*421*	*100%*	*100%*	*100%*	*3*	*100%*	*351*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*351*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.7%	0	0.0%	1.4%	23.3%	0	0.0%	0	0.0%	24.0%	0	0.0%	1.2%	0	0.0%	0.7%	0	0.0%	1.2%	0	0.0%	0.7%
	Moderate	0	0.0%	1.4%	0	0.0%	0.8%	15.9%	0	0.0%	0	0.0%	16.0%	0	0.0%	1.2%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.2%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.3%	0	0.0%	0.6%	42.6%	0	0.0%	0	0.0%	41.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	1.2%
	Unknown	0	0.0%	96.6%	0	0.0%	97.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.7%	0	0.0%	97.7%	0	0.0%	97.7%	0	0.0%	98.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	3.1%	5.1%	550	1.5%	2.7%	23.3%	6	4.7%	916	2.1%	24.0%	4	5.0%	7.5%	667	2.4%	3.7%	2	4.2%	5.3%	249	1.7%	2.5%
	Moderate	20	15.4%	16.2%	3,461	9.5%	10.9%	15.9%	26	20.3%	4,654	10.9%	16.0%	17	21.3%	20.2%	3,021	10.7%	14.4%	9	18.8%	19.6%	1,633	11.2%	13.7%
	Middle	28	21.5%	18.9%	6,344	17.5%	16.1%	18.2%	33	25.8%	6,287	14.7%	18.2%	23	28.8%	22.2%	4,519	16.0%	19.9%	10	20.8%	22.4%	1,768	12.2%	19.6%
	Upper	78	60.0%	34.1%	25,905	71.4%	40.1%	42.6%	61	47.7%	21,738	50.7%	41.8%	35	43.8%	30.9%	14,479	51.1%	36.4%	26	54.2%	31.8%	7,259	49.9%	37.3%
	Unknown	0	0.0%	25.8%	0	0.0%	30.2%	0.0%	2	1.6%	9,285	21.7%	0.0%	1	1.3%	19.1%	5,644	19.9%	25.5%	1	2.1%	21.0%	3,641	25.0%	26.9%
	Total	*130*	*100%*	*100%*	*36,260*	*100%*	*100%*	*100%*	*128*	*100%*	*42,880*	*100%*	*100%*	*80*	*100%*	*100%*	*28,330*	*100%*	*100%*	*48*	*100%*	*100%*	*14,550*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	2	8.3%	10.7%	169	8.0%	15.4%	14.6%	1	4.5%	40	4.1%	5.6%	0	0.0%	4.1%	0	0.0%	3.2%	1	5.0%	3.8%	40	4.1%	3.4%
	Moderate	3	12.5%	19.3%	695	33.0%	26.8%	21.2%	8	36.4%	372	37.7%	26.8%	2	100.0%	22.5%	14	100.0%	30.4%	6	30.0%	23.0%	358	36.8%	34.9%
	Middle	6	25.0%	23.5%	354	16.8%	19.9%	23.8%	8	36.4%	355	36.0%	33.9%	0	0.0%	34.2%	0	0.0%	28.3%	8	40.0%	32.2%	355	36.5%	25.6%
	Upper	13	54.2%	45.5%	889	42.2%	37.1%	39.9%	5	22.7%	220	22.3%	31.1%	0	0.0%	36.6%	0	0.0%	36.4%	5	25.0%	38.5%	220	22.6%	34.5%
	Unknown	0	0.0%	0.3%	0	0.0%	0.6%	0.6%	0	0.0%	0	0.0%	2.7%	0	0.0%	2.0%	0	0.0%	1.5%	0	0.0%	2.1%	0	0.0%	1.5%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*24*	*100%*	*100%*	*2,107*	*100%*	*100%*	*100%*	*22*	*100%*	*987*	*100%*	*100%*	*2*	*100%*	*100%*	*14*	*100%*	*100%*	*20*	*100%*	*100%*	*973*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	2.1%	0	0.0%	0.2%	4.7%	0	0.0%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	12.5%	0	0.0%	21.4%	14.7%	0	0.0%	0	0.0%	15.3%	0	0.0%	3.1%	0	0.0%	1.1%	0	0.0%	13.6%	0	0.0%	7.9%
	Middle	0	0.0%	37.5%	0	0.0%	59.5%	27.9%	0	0.0%	0	0.0%	45.1%	0	0.0%	53.1%	0	0.0%	76.7%	0	0.0%	54.5%	0	0.0%	81.0%
	Upper	0	0.0%	47.9%	0	0.0%	18.9%	51.9%	0	0.0%	0	0.0%	37.5%	0	0.0%	40.6%	0	0.0%	21.8%	0	0.0%	29.5%	0	0.0%	11.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.8%	0	0.0%	0	0.0%	1.4%	0	0.0%	3.1%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	0.1%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Columbia

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	17	70.8%	45.7%	241	11.4%	31.6%	92.6%	12	54.5%	309	31.3%	93.6%	2	100.0%	51.6%	14	100.0%	39.5%	10	50.0%	53.0%	295	30.3%	38.6%
		Over $1 Million	4	16.7%		1,343	63.7%		6.4%	10	45.5%	678	68.7%	5.6%	0	0.0%		0	0.0%		10	50.0%		678	69.7%	
		Total Rev. available	21	87.5%		1,584	75.2%		99.1%	22	100.0%	987	100.0%	99.1%	2	100.0%		14	100.0%		20	100.0%		973	100.0%	
		Rev. Not Known	3	12.5%		523	24.8%		0.9%	0	0.0%	0	0.0%	0.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*24*	*100%*		*2,107*	*100%*		*100.0%*	*22*	*100%*	*987*	*100%*	*100%*	*2*	*100%*		*14*	*100%*		*20*	*100%*		*973*	*100%*	
	Loan Size	$100,000 or Less	18	75.0%	91.6%	269	12.8%	33.7%		19	86.4%	584	59.2%		2	100.0%	93.5%	14	100.0%	39.6%	17	85.0%	93.2%	570	58.6%	38.0%
		$100,001 - $250,000	3	12.5%	4.5%	451	21.4%	17.8%		3	13.6%	403	40.8%		0	0.0%	3.7%	0	0.0%	17.4%	3	15.0%	3.8%	403	41.4%	17.7%
		$250,001 - $1 Million	3	12.5%	3.9%	1,387	65.8%	48.5%		0	0.0%	0	0.0%		0	0.0%	2.8%	0	0.0%	43.0%	0	0.0%	3.0%	0	0.0%	44.3%
		Total	*24*	*100%*	*100.0%*	*2,107*	*100%*	*100.0%*		*22*	*100%*	*987*	*100%*		*2*	*100%*	*100%*	*14*	*100%*	*100%*	*20*	*100%*	*100%*	*973*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	17	100.0%		241	100.0%			12	100.0%	309	100.0%		2	100.0%		14	100.0%		10	100.0%		295	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*17*	*100%*		*241*	*100%*			*12*	*100%*	*309*	*100%*		*2*	*100%*		*14*	*100%*		*10*	*100%*		*295*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	47.9%	0	0.0%	56.6%	97.7%	0	0.0%	0	0.0%	97.2%	0	0.0%	71.9%	0	0.0%	86.8%	0	0.0%	77.3%	0	0.0%	76.7%
		Over $1 Million	0	0.0%		0	0.0%		2.3%	0	0.0%	0	0.0%	2.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	81.3%	0	0.0%	23.3%		0	0.0%	0	0.0%		0	0.0%	87.5%	0	0.0%	23.2%	0	0.0%	93.2%	0	0.0%	59.0%
		$100,001 - $250,000	0	0.0%	12.5%	0	0.0%	35.8%		0	0.0%	0	0.0%		0	0.0%	6.3%	0	0.0%	18.5%	0	0.0%	2.3%	0	0.0%	6.4%
		$250,001 - $500,000	0	0.0%	6.3%	0	0.0%	40.9%		0	0.0%	0	0.0%		0	0.0%	6.3%	0	0.0%	58.3%	0	0.0%	4.5%	0	0.0%	34.6%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	3	4.5%	4.0%	1,087	4.8%	3.2%	4.0%	1	1.5%	305	1.4%	3.6%	1	3.0%	3.7%	305	2.8%	2.4%	0	0.0%	4.2%	0	0.0%	2.9%
	Moderate	12	17.9%	13.1%	2,064	9.1%	9.8%	16.5%	5	7.7%	1,248	5.9%	17.0%	2	6.1%	16.4%	245	2.2%	12.7%	3	9.4%	15.7%	1,003	9.8%	12.6%
	Middle	16	23.9%	41.8%	3,637	16.0%	37.9%	39.6%	26	40.0%	6,750	31.9%	38.8%	13	39.4%	38.8%	3,325	30.4%	35.5%	13	40.6%	43.2%	3,425	33.5%	40.1%
	Upper	36	53.7%	41.2%	15,964	70.2%	49.2%	39.9%	33	50.8%	12,862	60.8%	40.1%	17	51.5%	39.5%	7,066	64.6%	47.9%	16	50.0%	34.9%	5,796	56.7%	42.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	1.7%	0	0.0%	1.6%	0	0.0%	2.0%	0	0.0%	1.7%
	Total	*67*	*100%*	*100%*	*22,752*	*100%*	*100%*	*100%*	*65*	*100%*	*21,165*	*100%*	*100%*	*33*	*100%*	*100%*	*10,941*	*100%*	*100%*	*32*	*100%*	*100%*	*10,224*	*100%*	*100%*
REFINANCE	Low	1	1.4%	2.5%	202	1.3%	2.2%	4.0%	1	2.3%	124	1.0%	3.6%	1	4.2%	3.1%	124	1.5%	2.0%	0	0.0%	3.7%	0	0.0%	1.9%
	Moderate	9	12.2%	9.0%	1,517	9.7%	6.4%	16.5%	10	22.7%	1,629	13.3%	17.0%	3	12.5%	13.7%	415	5.0%	10.5%	7	35.0%	16.3%	1,214	30.8%	10.2%
	Middle	25	33.8%	36.6%	4,744	30.2%	32.2%	39.6%	11	25.0%	5,300	43.2%	38.8%	7	29.2%	38.7%	5,067	60.7%	35.1%	4	20.0%	36.8%	233	5.9%	27.6%
	Upper	39	52.7%	51.9%	9,248	58.9%	59.2%	39.9%	22	50.0%	5,225	42.6%	40.1%	13	54.2%	44.2%	2,735	32.8%	52.1%	9	45.0%	42.6%	2,490	63.2%	59.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.3%	0	0.0%	0.7%	0	0.0%	0.5%
	Total	*74*	*100%*	*100%*	*15,711*	*100%*	*100%*	*100%*	*44*	*100%*	*12,278*	*100%*	*100%*	*24*	*100%*	*100%*	*8,341*	*100%*	*100%*	*20*	*100%*	*100%*	*3,937*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	3.1%	0	0.0%	3.4%	4.0%	0	0.0%	0	0.0%	3.6%	0	0.0%	1.5%	0	0.0%	1.2%	0	0.0%	1.9%	0	0.0%	1.3%
	Moderate	2	7.4%	8.9%	280	13.1%	7.3%	16.5%	3	7.0%	208	7.3%	17.0%	3	10.3%	11.6%	208	11.5%	9.2%	0	0.0%	10.5%	0	0.0%	8.2%
	Middle	9	33.3%	33.6%	519	24.2%	27.4%	39.6%	14	32.6%	731	25.7%	38.8%	7	24.1%	30.7%	280	15.5%	28.1%	7	50.0%	33.8%	451	43.0%	28.3%
	Upper	16	59.3%	54.3%	1,344	62.7%	61.9%	39.9%	26	60.5%	1,910	67.0%	40.1%	19	65.5%	56.1%	1,313	72.9%	60.9%	7	50.0%	53.2%	597	57.0%	61.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.8%
	Total	*27*	*100%*	*100%*	*2,143*	*100%*	*100%*	*100%*	*43*	*100%*	*2,849*	*100%*	*100%*	*29*	*100%*	*100%*	*1,801*	*100%*	*100%*	*14*	*100%*	*100%*	*1,048*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTIFAMILY	Low	0	0.0%	16.3%	0	0.0%	15.5%	6.6%	0	0.0%	0	0.0%	5.2%	0	0.0%	17.6%	0	0.0%	11.1%	0	0.0%	17.0%	0	0.0%	4.0%
	Moderate	0	0.0%	24.4%	0	0.0%	10.9%	19.4%	0	0.0%	0	0.0%	22.5%	0	0.0%	24.1%	0	0.0%	27.9%	0	0.0%	27.7%	0	0.0%	26.4%
	Middle	0	0.0%	34.9%	0	0.0%	25.9%	41.2%	2	66.7%	48,148	96.9%	37.2%	0	0.0%	31.5%	0	0.0%	30.3%	2	100.0%	36.2%	48,148	100.0%	38.6%
	Upper	0	0.0%	24.4%	0	0.0%	47.8%	32.8%	1	33.3%	1,541	3.1%	32.7%	1	100.0%	25.9%	1,541	100.0%	27.5%	0	0.0%	14.9%	0	0.0%	19.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.4%	0	0.0%	0.9%	0	0.0%	3.3%	0	0.0%	4.3%	0	0.0%	11.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*49,689*	*100%*	*100%*	*1*	*100%*	*100%*	*1,541*	*100%*	*100%*	*2*	*100%*	*100%*	*48,148*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	2.1%	0	0.0%	2.0%	4.0%	0	0.0%	0	0.0%	3.6%	0	0.0%	1.1%	0	0.0%	0.6%	0	0.0%	1.8%	0	0.0%	0.8%
	Moderate	1	10.0%	7.4%	25	3.3%	4.6%	16.5%	1	6.3%	50	2.5%	17.0%	0	0.0%	8.5%	0	0.0%	6.6%	1	12.5%	10.9%	50	4.0%	8.0%
	Middle	1	10.0%	30.5%	100	13.2%	25.4%	39.6%	7	43.8%	609	30.1%	38.8%	5	62.5%	33.2%	478	61.3%	26.2%	2	25.0%	35.0%	131	10.5%	31.0%
	Upper	8	80.0%	60.0%	632	83.5%	68.0%	39.9%	8	50.0%	1,364	67.4%	40.1%	3	37.5%	56.3%	302	38.7%	65.1%	5	62.5%	51.5%	1,062	85.4%	59.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	1.5%	0	0.0%	0.9%	0	0.0%	1.1%
	Total	*10*	*100%*	*100%*	*757*	*100%*	*100%*	*100%*	*16*	*100%*	*2,023*	*100%*	*100%*	*8*	*100%*	*100%*	*780*	*100%*	*100%*	*8*	*100%*	*100%*	*1,243*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	5.6%	0	0.0%	5.3%	4.0%	0	0.0%	0	0.0%	3.6%	0	0.0%	2.0%	0	0.0%	2.1%	0	0.0%	3.1%	0	0.0%	2.6%
	Moderate	1	33.3%	8.6%	95	25.6%	5.0%	16.5%	1	7.7%	35	3.4%	17.0%	0	0.0%	12.8%	0	0.0%	10.4%	1	25.0%	14.0%	35	14.9%	12.3%
	Middle	1	33.3%	33.0%	226	60.9%	30.0%	39.6%	5	38.5%	458	44.2%	38.8%	4	44.4%	36.0%	365	45.6%	30.0%	1	25.0%	37.8%	93	39.6%	34.5%
	Upper	1	33.3%	52.8%	50	13.5%	59.6%	39.9%	7	53.8%	543	52.4%	40.1%	5	55.6%	48.0%	436	54.4%	55.1%	2	50.0%	44.9%	107	45.5%	50.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	1.1%	0	0.0%	2.4%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*3*	*100%*	*100%*	*371*	*100%*	*100%*	*100%*	*13*	*100%*	*1,036*	*100%*	*100%*	*9*	*100%*	*100%*	*801*	*100%*	*100%*	*4*	*100%*	*100%*	*235*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.8%	0	0.0%	1.5%	4.0%	0	0.0%	0	0.0%	3.6%	0	0.0%	4.3%	0	0.0%	2.3%	0	0.0%	5.7%	0	0.0%	3.8%
	Moderate	0	0.0%	17.9%	0	0.0%	26.9%	16.5%	0	0.0%	0	0.0%	17.0%	0	0.0%	16.7%	0	0.0%	11.3%	0	0.0%	13.8%	0	0.0%	11.6%
	Middle	0	0.0%	43.8%	0	0.0%	36.1%	39.6%	0	0.0%	0	0.0%	38.8%	0	0.0%	42.0%	0	0.0%	40.1%	0	0.0%	48.3%	0	0.0%	50.0%
	Upper	0	0.0%	34.5%	0	0.0%	35.4%	39.9%	0	0.0%	0	0.0%	40.1%	0	0.0%	36.2%	0	0.0%	45.9%	0	0.0%	32.2%	0	0.0%	34.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.7%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	2.2%	3.2%	1,289	3.1%	3.1%	4.0%	2	1.1%	429	0.5%	3.6%	2	1.9%	3.3%	429	1.8%	3.2%	0	0.0%	3.8%	0	0.0%	2.8%
	Moderate	25	13.8%	10.9%	3,981	9.5%	8.2%	16.5%	20	10.9%	3,170	3.6%	17.0%	8	7.7%	14.9%	868	3.6%	13.7%	12	15.0%	15.1%	2,302	3.6%	13.2%
	Middle	52	28.7%	38.6%	9,226	22.1%	34.5%	39.6%	65	35.3%	61,996	69.6%	38.8%	36	34.6%	37.9%	9,515	39.3%	34.4%	29	36.3%	40.9%	52,481	80.9%	37.7%
	Upper	100	55.2%	47.3%	27,238	65.3%	54.2%	39.9%	97	52.7%	23,445	26.3%	40.1%	58	55.8%	42.7%	13,393	55.3%	47.3%	39	48.8%	38.6%	10,052	15.5%	44.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	1.2%	0	0.0%	1.5%	0	0.0%	1.6%	0	0.0%	2.3%
	Total	*181*	*100%*	*100%*	*41,734*	*100%*	*100%*	*100%*	*184*	*100%*	*89,040*	*100%*	*100%*	*104*	*100%*	*100%*	*24,205*	*100%*	*100%*	*80*	*100%*	*100%*	*64,835*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	5	7.5%	6.6%	647	2.8%	3.7%	22.0%	4	6.2%	550	2.6%	20.2%	4	12.1%	5.6%	550	5.0%	2.8%	0	0.0%	3.4%	0	0.0%	1.5%
	Moderate	16	23.9%	20.5%	3,195	14.0%	15.2%	16.4%	10	15.4%	2,407	11.4%	17.1%	5	15.2%	19.0%	1,218	11.1%	13.0%	5	15.6%	16.9%	1,189	11.6%	11.3%
	Middle	16	23.9%	21.7%	3,814	16.8%	19.7%	18.5%	17	26.2%	3,752	17.7%	20.0%	9	27.3%	21.7%	1,916	17.5%	18.9%	8	25.0%	21.5%	1,836	18.0%	18.6%
	Upper	30	44.8%	34.5%	15,096	66.4%	45.2%	43.1%	34	52.3%	14,456	68.3%	42.7%	15	45.5%	37.5%	7,257	66.3%	49.5%	19	59.4%	35.9%	7,199	70.4%	47.0%
	Unknown	0	0.0%	16.7%	0	0.0%	16.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.2%	0	0.0%	15.8%	0	0.0%	22.3%	0	0.0%	21.6%
	Total	*67*	*100%*	*100%*	*22,752*	*100%*	*100%*	*100%*	*65*	*100%*	*21,165*	*100%*	*100%*	*33*	*100%*	*100%*	*10,941*	*100%*	*100%*	*32*	*100%*	*100%*	*10,224*	*100%*	*100%*
REFINANCE	Low	2	2.7%	5.8%	159	1.0%	3.1%	22.0%	7	15.9%	962	7.8%	20.2%	6	25.0%	10.5%	864	10.4%	5.9%	1	5.0%	9.6%	98	2.5%	4.1%
	Moderate	18	24.3%	15.9%	2,928	18.6%	11.0%	16.4%	8	18.2%	893	7.3%	17.1%	5	20.8%	21.1%	672	8.1%	15.5%	3	15.0%	20.7%	221	5.6%	12.6%
	Middle	19	25.7%	20.3%	3,788	24.1%	17.0%	18.5%	8	18.2%	1,769	14.4%	20.0%	4	16.7%	24.2%	1,001	12.0%	22.0%	4	20.0%	23.2%	768	19.5%	17.6%
	Upper	35	47.3%	38.1%	8,836	56.2%	48.4%	43.1%	21	47.7%	8,654	70.5%	42.7%	9	37.5%	32.3%	5,804	69.6%	43.7%	12	60.0%	33.7%	2,850	72.4%	34.9%
	Unknown	0	0.0%	19.9%	0	0.0%	20.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.9%	0	0.0%	12.9%	0	0.0%	12.8%	0	0.0%	30.9%
	Total	*74*	*100%*	*100%*	*15,711*	*100%*	*100%*	*100%*	*44*	*100%*	*12,278*	*100%*	*100%*	*24*	*100%*	*100%*	*8,341*	*100%*	*100%*	*20*	*100%*	*100%*	*3,937*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	7.4%	6.2%	66	3.1%	3.2%	22.0%	3	7.0%	160	5.6%	20.2%	2	6.9%	6.2%	85	4.7%	3.4%	1	7.1%	4.7%	75	7.2%	2.8%
	Moderate	4	14.8%	15.3%	241	11.2%	10.9%	16.4%	10	23.3%	485	17.0%	17.1%	6	20.7%	13.6%	190	10.5%	8.0%	4	28.6%	15.9%	295	28.1%	9.7%
	Middle	4	14.8%	18.2%	207	9.7%	14.0%	18.5%	7	16.3%	355	12.5%	20.0%	6	20.7%	20.8%	334	18.5%	16.5%	1	7.1%	19.8%	21	2.0%	13.7%
	Upper	17	63.0%	56.0%	1,629	76.0%	67.3%	43.1%	23	53.5%	1,849	64.9%	42.7%	15	51.7%	55.8%	1,192	66.2%	67.3%	8	57.1%	56.1%	657	62.7%	68.3%
	Unknown	0	0.0%	4.3%	0	0.0%	4.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	4.8%	0	0.0%	3.6%	0	0.0%	5.6%
	Total	*27*	*100%*	*100%*	*2,143*	*100%*	*100%*	*100%*	*43*	*100%*	*2,849*	*100%*	*100%*	*29*	*100%*	*100%*	*1,801*	*100%*	*100%*	*14*	*100%*	*100%*	*1,048*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.0%	0	0.0%	0	0.0%	20.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.4%	0	0.0%	0	0.0%	17.1%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.5%	0	0.0%	0	0.0%	20.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	1.2%	0	0.0%	0.2%	43.1%	0	0.0%	0	0.0%	42.7%	0	0.0%	0.9%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.8%	0	0.0%	99.8%	0.0%	3	100.0%	49,689	100.0%	0.0%	1	100.0%	98.1%	1,541	100.0%	99.9%	2	100.0%	100.0%	48,148	100.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*49,689*	*100%*	*100%*	*1*	*100%*	*100%*	*1,541*	*100%*	*100%*	*2*	*100%*	*100%*	*48,148*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	10.0%	3.7%	75	9.9%	1.5%	22.0%	0	0.0%	0	0.0%	20.2%	0	0.0%	5.0%	0	0.0%	3.0%	0	0.0%	6.4%	0	0.0%	3.0%
	Moderate	0	0.0%	10.2%	0	0.0%	5.4%	16.4%	0	0.0%	0	0.0%	17.1%	0	0.0%	12.5%	0	0.0%	6.5%	0	0.0%	14.1%	0	0.0%	8.6%
	Middle	3	30.0%	16.0%	125	16.5%	10.6%	18.5%	4	25.0%	211	10.4%	20.0%	3	37.5%	20.5%	180	23.1%	14.1%	1	12.5%	22.7%	31	2.5%	16.3%
	Upper	6	60.0%	67.1%	557	73.6%	80.1%	43.1%	12	75.0%	1,812	89.6%	42.7%	5	62.5%	58.8%	600	76.9%	73.6%	7	87.5%	54.1%	1,212	97.5%	69.9%
	Unknown	0	0.0%	3.0%	0	0.0%	2.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.2%	0	0.0%	2.9%	0	0.0%	2.7%	0	0.0%	2.2%
	Total	*10*	*100%*	*100%*	*757*	*100%*	*100%*	*100%*	*16*	*100%*	*2,023*	*100%*	*100%*	*8*	*100%*	*100%*	*780*	*100%*	*100%*	*8*	*100%*	*100%*	*1,243*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	33.3%	8.6%	226	60.9%	4.5%	22.0%	1	7.7%	93	9.0%	20.2%	0	0.0%	7.2%	0	0.0%	5.3%	1	25.0%	10.2%	93	39.6%	5.6%
	Moderate	0	0.0%	15.9%	0	0.0%	10.7%	16.4%	2	15.4%	168	16.2%	17.1%	2	22.2%	17.8%	168	21.0%	14.8%	0	0.0%	16.5%	0	0.0%	11.4%
	Middle	0	0.0%	23.6%	0	0.0%	15.8%	18.5%	1	7.7%	35	3.4%	20.0%	1	11.1%	22.3%	35	4.4%	16.5%	0	0.0%	22.7%	0	0.0%	16.1%
	Upper	2	66.7%	45.5%	145	39.1%	57.9%	43.1%	9	69.2%	740	71.4%	42.7%	6	66.7%	46.4%	598	74.7%	59.1%	3	75.0%	44.2%	142	60.4%	57.7%
	Unknown	0	0.0%	6.4%	0	0.0%	11.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	4.3%	0	0.0%	6.4%	0	0.0%	9.3%
	Total	*3*	*100%*	*100%*	*371*	*100%*	*100%*	*100%*	*13*	*100%*	*1,036*	*100%*	*100%*	*9*	*100%*	*100%*	*801*	*100%*	*100%*	*4*	*100%*	*100%*	*235*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.3%	0	0.0%	0.1%	22.0%	0	0.0%	0	0.0%	20.2%	0	0.0%	2.9%	0	0.0%	2.2%	0	0.0%	2.3%	0	0.0%	2.1%
	Moderate	0	0.0%	2.2%	0	0.0%	2.0%	16.4%	0	0.0%	0	0.0%	17.1%	0	0.0%	2.2%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.0%	0	0.0%	1.1%	18.5%	0	0.0%	0	0.0%	20.0%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.3%	0	0.0%	0.3%	43.1%	0	0.0%	0	0.0%	42.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	96.2%	0	0.0%	96.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	94.2%	0	0.0%	95.7%	0	0.0%	97.7%	0	0.0%	97.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	11	6.1%	6.1%	1,173	2.8%	3.3%	22.0%	15	8.2%	1,765	2.0%	20.2%	12	11.5%	6.9%	1,499	6.2%	3.2%	3	3.8%	4.8%	266	0.4%	1.9%
	Moderate	38	21.0%	17.6%	6,364	15.2%	12.5%	16.4%	30	16.3%	3,953	4.4%	17.1%	18	17.3%	18.7%	2,248	9.3%	11.8%	12	15.0%	17.2%	1,705	2.6%	10.4%
	Middle	42	23.2%	20.6%	7,934	19.0%	17.4%	18.5%	37	20.1%	6,122	6.9%	20.0%	23	22.1%	22.1%	3,466	14.3%	17.2%	14	17.5%	21.6%	2,656	4.1%	16.7%
	Upper	90	49.7%	37.3%	26,263	62.9%	45.6%	43.1%	99	53.8%	27,511	30.9%	42.7%	50	48.1%	38.1%	15,451	63.8%	43.6%	49	61.3%	38.1%	12,060	18.6%	42.6%
	Unknown	0	0.0%	18.4%	0	0.0%	21.2%	0.0%	3	1.6%	49,689	55.8%	0.0%	1	1.0%	14.2%	1,541	6.4%	24.1%	2	2.5%	18.4%	48,148	74.3%	28.4%
	Total	*181*	*100%*	*100%*	*41,734*	*100%*	*100%*	*100%*	*184*	*100%*	*89,040*	*100%*	*100%*	*104*	*100%*	*100%*	*24,205*	*100%*	*100%*	*80*	*100%*	*100%*	*64,835*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	5	5.6%	6.1%	748	11.7%	7.2%	7.3%	5	6.3%	296	2.0%	5.1%	0	0.0%	3.8%	0	0.0%	4.0%	5	8.1%	3.9%	296	3.1%	3.7%
	Moderate	13	14.6%	12.8%	530	8.3%	13.4%	15.0%	18	22.8%	1,954	13.3%	18.1%	4	23.5%	15.8%	530	10.5%	16.6%	14	22.6%	15.7%	1,424	14.7%	18.5%
	Middle	23	25.8%	34.3%	2,285	35.9%	32.9%	35.9%	31	39.2%	8,857	60.3%	34.6%	7	41.2%	35.7%	3,921	77.9%	34.2%	24	38.7%	34.9%	4,936	51.1%	34.2%
	Upper	48	53.9%	46.1%	2,806	44.1%	46.4%	41.8%	24	30.4%	2,938	20.0%	40.9%	6	35.3%	42.8%	585	11.6%	43.1%	18	29.0%	43.8%	2,353	24.4%	41.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.3%	650	4.4%	1.3%	0	0.0%	1.3%	0	0.0%	1.9%	1	1.6%	1.2%	650	6.7%	2.1%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*89*	*100%*	*100%*	*6,369*	*100%*	*100%*	*100%*	*79*	*100%*	*14,695*	*100%*	*100%*	*17*	*100%*	*100%*	*5,036*	*100%*	*100%*	*62*	*100%*	*100%*	*9,659*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	1.7%	0	0.0%	0.6%	1.5%	0	0.0%	0	0.0%	0.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.2%
	Moderate	0	0.0%	20.0%	0	0.0%	31.7%	13.6%	0	0.0%	0	0.0%	19.5%	0	0.0%	28.1%	0	0.0%	42.8%	0	0.0%	20.9%	0	0.0%	34.4%
	Middle	0	0.0%	45.2%	0	0.0%	39.2%	53.3%	1	100.0%	7	100.0%	42.4%	0	0.0%	31.3%	0	0.0%	25.3%	1	100.0%	40.3%	7	100.0%	31.2%
	Upper	0	0.0%	32.2%	0	0.0%	28.3%	31.5%	0	0.0%	0	0.0%	35.6%	0	0.0%	38.5%	0	0.0%	31.3%	0	0.0%	38.0%	0	0.0%	34.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.9%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	2.1%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*7*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*7*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Greenville

PRODUCT TYPE		Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	$1 Million or Less	63	70.8%	46.7%	1,535	24.1%	32.9%	91.3%	35	44.3%	1,746	11.9%	91.8%	6	35.3%	50.1%	365	7.2%	35.1%	29	46.8%	51.8%	1,381	14.3%	32.9%
Revenue	Over $1 Million	21	23.6%		4,695	73.7%		7.8%	40	50.6%	10,903	74.2%	7.2%	11	64.7%		4,671	92.8%		29	46.8%		6,232	64.5%	
	Total Rev. available	84	94.4%		6,230	97.8%		99.0%	75	94.9%	12,649	86.1%	99.0%	17	100.0%		5,036	100.0%		58	93.5%		7,613	78.8%	
	Rev. Not Known	5	5.6%		139	2.2%		1.0%	4	5.1%	2,046	13.9%	1.0%	0	0.0%		0	0.0%		4	6.5%		2,046	21.2%	
	Total	*89*	*100%*		*6,369*	*100%*		*100.0%*	*79*	*100%*	*14,695*	*100%*	*100%*	*17*	*100%*		*5,036*	*100%*		*62*	*100%*		*9,659*	*100%*	
Loan Size	$100,000 or Less	76	85.4%	90.3%	1,972	31.0%	31.4%		43	54.4%	1,416	9.6%		7	41.2%	92.9%	279	5.5%	36.1%	36	58.1%	92.5%	1,137	11.8%	35.9%
	$100,001 - $250,000	7	7.9%	5.2%	1,219	19.1%	18.6%		19	24.1%	2,972	20.2%		4	23.5%	3.6%	726	14.4%	15.8%	15	24.2%	4.0%	2,246	23.3%	16.8%
	$250,001 - $1 Million	6	6.7%	4.5%	3,178	49.9%	50.0%		17	21.5%	10,307	70.1%		6	35.3%	3.5%	4,031	80.0%	48.2%	11	17.7%	3.5%	6,276	65.0%	47.3%
	Total	*89*	*100%*	*100.0%*	*6,369*	*100%*	*100.0%*		*79*	*100%*	*14,695*	*100%*		*17*	*100%*	*100%*	*5,036*	*100%*	*100%*	*62*	*100%*	*100%*	*9,659*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	61	96.8%		1,307	85.1%			28	80.0%	795	45.5%		4	66.7%		64	17.5%		24	82.8%		731	52.9%	
	$100,001 - $250,000	2	3.2%		228	14.9%			7	20.0%	951	54.5%		2	33.3%		301	82.5%		5	17.2%		650	47.1%	
	$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Total	*63*	*100%*		*1,535*	*100%*			*35*	*100%*	*1,746*	*100%*		*6*	*100%*		*365*	*100%*		*29*	*100%*		*1,381*	*100%*	
								Total Farms					Total Farms												
SMALL FARM	$1 Million or Less	0	0.0%	53.9%	0	0.0%	49.1%	98.8%	0	0.0%	0	0.0%	99.2%	0	0.0%	58.3%	0	0.0%	53.8%	0	0%	59.7%	0	0%	45.9%
Revenue	Over $1 Million	0	0.0%		0	0.0%		1.2%	1	100.0%	7	100.0%	0.8%	0	0.0%		0	0.0%		1	100.0%		7	100.0%	
	Total Rev. available	0	0.0%		0	0.0%		100.0%	1	100.0%	7	100.0%	100.0%	0	0.0%		0	0.0%		1	100.0%		7	100.0%	
	Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*1*	*100%*	*7*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*1*	*100%*		*7*	*100%*	
Loan Size	$100,000 or Less	0	0.0%	93.9%	0	0.0%	51.2%		1	100.0%	7	100.0%		0	0.0%	95.8%	0	0.0%	67.6%	1	100.0%	93.0%	7	100.0%	44.3%
	$100,001 - $250,000	0	0.0%	3.5%	0	0.0%	17.3%		0	0.0%	0	0.0%		0	0.0%	4.2%	0	0.0%	32.4%	0	0.0%	3.9%	0	0.0%	22.1%
	$250,001 - $500,000	0	0.0%	2.6%	0	0.0%	31.6%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	33.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*1*	*100%*	*7*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*7*	*100%*	*100%*
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: SC Hampton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.4%	0	0.0%	2.0%	0	0.0%	1.0%	0	0.0%	2.8%	0	0.0%	2.0%
	Moderate	0	0.0%	14.9%	0	0.0%	16.3%	10.4%	0	0.0%	0	0.0%	23.4%	0	0.0%	14.1%	0	0.0%	11.6%	0	0.0%	12.7%	0	0.0%	11.9%
	Middle	0	0.0%	67.1%	0	0.0%	66.1%	73.5%	0	0.0%	0	0.0%	60.1%	0	0.0%	81.9%	0	0.0%	86.1%	0	0.0%	81.0%	0	0.0%	82.3%
	Upper	0	0.0%	18.0%	0	0.0%	17.5%	16.1%	0	0.0%	0	0.0%	12.0%	0	0.0%	2.0%	0	0.0%	1.4%	0	0.0%	3.5%	0	0.0%	3.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.4%	0	0.0%	7.9%	0	0.0%	14.0%	0	0.0%	2.2%	0	0.0%	4.7%
	Moderate	0	0.0%	18.0%	0	0.0%	21.7%	10.4%	0	0.0%	0	0.0%	23.4%	0	0.0%	22.2%	0	0.0%	21.5%	0	0.0%	21.7%	0	0.0%	14.3%
	Middle	0	0.0%	61.0%	0	0.0%	60.4%	73.5%	2	100.0%	120	100.0%	60.1%	1	100.0%	65.1%	70	100.0%	58.4%	1	100.0%	76.1%	50	100.0%	81.0%
	Upper	0	0.0%	21.0%	0	0.0%	17.9%	16.1%	0	0.0%	0	0.0%	12.0%	0	0.0%	4.8%	0	0.0%	6.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*120*	*100%*	*100%*	*1*	*100%*	*100%*	*70*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	12.4%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	10.4%	0	0.0%	0	0.0%	23.4%	0	0.0%	40.0%	0	0.0%	38.7%	0	0.0%	50.0%	0	0.0%	52.1%
	Middle	1	50.0%	60.0%	31	38.3%	55.2%	73.5%	2	100.0%	128	100.0%	60.1%	1	100.0%	60.0%	28	100.0%	61.3%	1	100.0%	37.5%	100	100.0%	35.5%
	Upper	1	50.0%	40.0%	50	61.7%	44.8%	16.1%	0	0.0%	0	0.0%	12.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*81*	*100%*	*100%*	*100%*	*2*	*100%*	*128*	*100%*	*100%*	*1*	*100%*	*100%*	*28*	*100%*	*100%*	*1*	*100%*	*100%*	*100*	*100%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	12.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	96.2%	0	0.0%	0	0.0%	87.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	3.8%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	10.4%	0	0.0%	0	0.0%	23.4%	0	0.0%	20.0%	0	0.0%	14.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	73.5%	2	100.0%	60	100.0%	60.1%	2	100.0%	80.0%	60	100.0%	85.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	16.1%	0	0.0%	0	0.0%	12.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*2*	*100%*	*60*	*100%*	*100%*	*2*	*100%*	*100%*	*60*	*100%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: SC Hampton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank							Bank					Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg	Owner Occupied Units	Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	11.1%	0	0.0%	20.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	10.4%	0	0.0%	0	0.0%	23.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	33.3%	0	0.0%	30.7%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	73.5%	0	0.0%	0	0.0%	60.1%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	55.6%	0	0.0%	48.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	16.1%	0	0.0%	0	0.0%	12.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.4%	0	0.0%	33.3%	0	0.0%	48.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	25.0%	0	0.0%	15.1%	10.4%	0	0.0%	0	0.0%	23.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	75.0%	0	0.0%	84.9%	73.5%	0	0.0%	0	0.0%	60.1%	0	0.0%	66.7%	0	0.0%	51.3%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	16.1%	0	0.0%	0	0.0%	12.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.4%	0	0.0%	3.9%	0	0.0%	4.4%	0	0.0%	3.4%	0	0.0%	3.1%
	Moderate	0	0.0%	15.7%	0	0.0%	18.1%	10.4%	0	0.0%	0	0.0%	23.4%	0	0.0%	16.5%	0	0.0%	14.1%	0	0.0%	16.9%	0	0.0%	13.2%
	Middle	1	50.0%	65.3%	31	38.3%	64.4%	73.5%	6	100.0%	308	100.0%	60.1%	4	100.0%	77.0%	158	100.0%	79.1%	2	100.0%	77.3%	150	100.0%	80.8%
	Upper	1	50.0%	19.0%	50	61.7%	17.5%	16.1%	0	0.0%	0	0.0%	12.0%	0	0.0%	2.6%	0	0.0%	2.5%	0	0.0%	2.4%	0	0.0%	2.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*81*	*100%*	*100%*	*100%*	*6*	*100%*	*308*	*100%*	*100%*	*4*	*100%*	*100%*	*158*	*100%*	*100%*	*2*	*100%*	*100%*	*150*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Hampton

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	5.6%	0	0.0%	2.6%	22.5%	0	0.0%	0	0.0%	18.7%	0	0.0%	2.7%	0	0.0%	1.6%	0	0.0%	2.8%	0	0.0%	1.0%
	Moderate	0	0.0%	23.0%	0	0.0%	17.1%	20.5%	0	0.0%	0	0.0%	23.6%	0	0.0%	21.5%	0	0.0%	14.7%	0	0.0%	16.2%	0	0.0%	11.3%
	Middle	0	0.0%	30.4%	0	0.0%	27.6%	16.6%	0	0.0%	0	0.0%	21.7%	0	0.0%	22.1%	0	0.0%	18.2%	0	0.0%	31.0%	0	0.0%	26.7%
	Upper	0	0.0%	28.0%	0	0.0%	35.3%	40.3%	0	0.0%	0	0.0%	36.0%	0	0.0%	38.9%	0	0.0%	49.0%	0	0.0%	32.4%	0	0.0%	40.9%
	Unknown	0	0.0%	13.0%	0	0.0%	17.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	14.8%	0	0.0%	16.5%	0	0.0%	17.6%	0	0.0%	20.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
REFINANCE	Low	0	0.0%	3.0%	0	0.0%	0.8%	22.5%	0	0.0%	0	0.0%	18.7%	0	0.0%	7.9%	0	0.0%	4.5%	0	0.0%	2.2%	0	0.0%	1.1%
	Moderate	0	0.0%	4.0%	0	0.0%	2.0%	20.5%	0	0.0%	0	0.0%	23.6%	0	0.0%	11.1%	0	0.0%	7.8%	0	0.0%	17.4%	0	0.0%	8.1%
	Middle	0	0.0%	16.0%	0	0.0%	12.8%	16.6%	1	50.0%	50	41.7%	21.7%	0	0.0%	28.6%	0	0.0%	29.0%	1	100.0%	23.9%	50	100.0%	22.3%
	Upper	0	0.0%	53.0%	0	0.0%	56.2%	40.3%	1	50.0%	70	58.3%	36.0%	1	100.0%	42.9%	70	100.0%	44.8%	0	0.0%	37.0%	0	0.0%	40.7%
	Unknown	0	0.0%	24.0%	0	0.0%	28.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.5%	0	0.0%	13.9%	0	0.0%	19.6%	0	0.0%	27.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*120*	*100%*	*100%*	*1*	*100%*	*100%*	*70*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	40.0%	0	0.0%	28.4%	22.5%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.5%	1	50.0%	28	21.9%	23.6%	1	100.0%	20.0%	28	100.0%	7.7%	0	0.0%	50.0%	0	0.0%	32.2%
	Middle	2	100.0%	40.0%	81	100.0%	44.3%	16.6%	0	0.0%	0	0.0%	21.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	20.0%	0	0.0%	27.3%	40.3%	1	50.0%	100	78.1%	36.0%	0	0.0%	60.0%	0	0.0%	72.4%	1	100.0%	50.0%	100	100.0%	67.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	19.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*81*	*100%*	*100%*	*100%*	*2*	*100%*	*128*	*100%*	*100%*	*1*	*100%*	*100%*	*28*	*100%*	*100%*	*1*	*100%*	*100%*	*100*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.5%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.5%	0	0.0%	0	0.0%	23.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.6%	0	0.0%	0	0.0%	21.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.3%	0	0.0%	0	0.0%	36.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.5%	1	50.0%	50	83.3%	18.7%	1	50.0%	20.0%	50	83.3%	10.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.5%	0	0.0%	0	0.0%	23.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.6%	1	50.0%	10	16.7%	21.7%	1	50.0%	20.0%	10	16.7%	2.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.3%	0	0.0%	0	0.0%	36.0%	0	0.0%	60.0%	0	0.0%	87.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*2*	*100%*	*60*	*100%*	*100%*	*2*	*100%*	*100%*	*60*	*100%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Hampton

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.5%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	22.2%	0	0.0%	23.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.5%	0	0.0%	0	0.0%	23.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	22.2%	0	0.0%	13.1%
	Middle	0	0.0%	25.0%	0	0.0%	47.4%	16.6%	0	0.0%	0	0.0%	21.7%	0	0.0%	60.0%	0	0.0%	62.9%	0	0.0%	11.1%	0	0.0%	11.3%
	Upper	0	0.0%	75.0%	0	0.0%	52.6%	40.3%	0	0.0%	0	0.0%	36.0%	0	0.0%	40.0%	0	0.0%	37.1%	0	0.0%	44.4%	0	0.0%	51.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	25.0%	0	0.0%	13.3%	22.5%	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	20.5%	0	0.0%	0	0.0%	23.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	16.6%	0	0.0%	0	0.0%	21.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.3%	0	0.0%	0	0.0%	36.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	75.0%	0	0.0%	86.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	5.5%	0	0.0%	2.1%	22.5%	1	16.7%	50	16.2%	18.7%	1	25.0%	4.3%	50	31.6%	2.4%	0	0.0%	3.4%	0	0.0%	1.5%
	Moderate	0	0.0%	15.0%	0	0.0%	10.8%	20.5%	1	16.7%	28	9.1%	23.6%	1	25.0%	17.4%	28	17.7%	12.5%	0	0.0%	17.9%	0	0.0%	10.7%
	Middle	2	100.0%	24.8%	81	100.0%	21.9%	16.6%	2	33.3%	60	19.5%	21.7%	1	25.0%	23.9%	10	6.3%	20.8%	1	50.0%	27.1%	50	33.3%	24.7%
	Upper	0	0.0%	37.2%	0	0.0%	43.4%	40.3%	2	33.3%	170	55.2%	36.0%	1	25.0%	40.4%	70	44.3%	48.3%	1	50.0%	34.3%	100	66.7%	40.9%
	Unknown	0	0.0%	17.5%	0	0.0%	21.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.9%	0	0.0%	16.0%	0	0.0%	17.4%	0	0.0%	22.2%
	Total	*2*	*100%*	*100%*	*81*	*100%*	*100%*	*100%*	*6*	*100%*	*308*	*100%*	*100%*	*4*	*100%*	*100%*	*158*	*100%*	*100%*	*2*	*100%*	*100%*	*150*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Hampton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.5%	0	0.0%	2.0%	0	0.0%	1.6%	0	0.0%	3.6%	0	0.0%	1.9%
	Moderate	0	0.0%	16.1%	0	0.0%	26.4%	10.4%	1	10.0%	7	0.9%	22.8%	1	50.0%	21.9%	7	1.4%	12.1%	0	0.0%	14.8%	0	0.0%	23.5%
	Middle	4	50.0%	69.5%	40	32.8%	66.1%	80.8%	9	90.0%	815	99.1%	65.8%	1	50.0%	63.3%	500	98.6%	78.8%	8	100.0%	68.6%	315	100.0%	63.1%
	Upper	4	50.0%	12.6%	82	67.2%	7.2%	8.8%	0	0.0%	0	0.0%	7.8%	0	0.0%	8.6%	0	0.0%	6.1%	0	0.0%	10.3%	0	0.0%	10.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.8%	0	0.0%	0.4%		0	0.0%	0	0.0%		0	0.0%	4.3%	0	0.0%	1.4%	0	0.0%	2.7%	0	0.0%	1.1%
	Total	*8*	*100%*	*100%*	*122*	*100%*	*100%*	*100%*	*10*	*100%*	*822*	*100%*	*100%*	*2*	*100%*	*100%*	*507*	*100%*	*100%*	*8*	*100%*	*100%*	*315*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.2%	0	0.0%	9.1%	0	0.0%	36.2%	0	0.0%	15.4%	0	0.0%	28.2%
	Moderate	0	0.0%	7.1%	0	0.0%	27.7%	2.2%	0	0.0%	0	0.0%	45.8%	0	0.0%	54.5%	0	0.0%	44.8%	0	0.0%	15.4%	0	0.0%	13.7%
	Middle	0	0.0%	71.4%	0	0.0%	52.6%	84.8%	0	0.0%	0	0.0%	39.6%	0	0.0%	9.1%	0	0.0%	0.9%	0	0.0%	38.5%	0	0.0%	48.5%
	Upper	0	0.0%	14.3%	0	0.0%	15.8%	13.0%	0	0.0%	0	0.0%	10.4%	0	0.0%	27.3%	0	0.0%	18.1%	0	0.0%	23.1%	0	0.0%	6.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	7.1%	0	0.0%	4.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	2.7%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Hampton

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	8	100.0%	44.4%	122	100.0%	32.6%	91.3%	4	40.0%	110	13.4%	92.6%	1	50.0%	46.5%	7	1.4%	23.0%	3	37.5%	47.5%	103	32.7%	42.4%
		Over $1 Million	0	0.0%		0	0.0%		6.6%	6	60.0%	712	86.6%	5.5%	1	50.0%		500	98.6%		5	62.5%		212	67.3%	
		Total Rev. available	8	100.0%		122	100.0%		98.0%	10	100.0%	822	100.0%	98.1%	2	100.0%		507	100.0%		8	100.0%		315	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		2.0%	0	0.0%	0	0.0%	1.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*8*	*100%*		*122*	*100%*		*100.0%*	*10*	*100%*	*822*	*100%*	*100%*	*2*	*100%*		*507*	*100%*		*8*	*100%*		*315*	*100%*	
	Loan Size	$100,000 or Less	8	100.0%	96.4%	122	100.0%	42.6%		9	90.0%	322	39.2%		1	50.0%	96.5%	7	1.4%	53.6%	8	100.0%	98.2%	315	100.0%	69.4%
		$100,001 - $250,000	0	0.0%	1.8%	0	0.0%	12.2%		0	0.0%	0	0.0%		0	0.0%	1.6%	0	0.0%	11.9%	0	0.0%	0.9%	0	0.0%	7.3%
		$250,001 - $1 Million	0	0.0%	1.8%	0	0.0%	45.3%		1	10.0%	500	60.8%		1	50.0%	2.0%	500	98.6%	34.5%	0	0.0%	0.9%	0	0.0%	23.3%
		Total	*8*	*100%*	*100.0%*	*122*	*100%*	*100.0%*		*10*	*100%*	*822*	*100%*		*2*	*100%*	*100%*	*507*	*100%*	*100%*	*8*	*100%*	*100%*	*315*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	8	100.0%		122	100.0%			4	100.0%	110	100.0%		1	100.0%		7	100.0%		3	100.0%		103	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*8*	*100%*		*122*	*100%*			*4*	*100%*	*110*	*100%*		*1*	*100%*		*7*	*100%*		*3*	*100%*		*103*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	14.3%	0	0.0%	27.7%	89.1%	0	0.0%	0	0.0%	87.5%	0	0.0%	9.1%	0	0.0%	6.8%	0	0.0%	23.1%	0	0.0%	34.7%
		Over $1 Million	0	0.0%		0	0.0%		10.9%	0	0.0%	0	0.0%	12.5%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	100.0%	0	0.0%	100.0%		0	0.0%	0	0.0%		0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
		$100,001 - $250,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: SC Hilton Head Island-Bluffton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.1%	0	0.0%	1.8%	0	0.0%	1.0%	0	0.0%	2.3%	0	0.0%	1.4%
	Moderate	9	30.0%	21.7%	3,306	19.9%	16.3%	27.1%	6	15.8%	2,208	10.7%	17.6%	3	13.0%	11.0%	1,390	14.0%	7.5%	3	20.0%	12.7%	818	7.6%	8.7%
	Middle	15	50.0%	50.4%	7,161	43.1%	44.9%	45.1%	20	52.6%	9,376	45.4%	49.5%	15	65.2%	53.1%	5,973	60.3%	48.1%	5	33.3%	53.1%	3,403	31.6%	48.7%
	Upper	6	20.0%	27.9%	6,165	37.1%	38.7%	27.8%	12	31.6%	9,085	44.0%	29.9%	5	21.7%	34.0%	2,547	25.7%	43.3%	7	46.7%	31.9%	6,538	60.8%	41.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*30*	*100%*	*100%*	*16,632*	*100%*	*100%*	*100%*	*38*	*100%*	*20,669*	*100%*	*100%*	*23*	*100%*	*100%*	*9,910*	*100%*	*100%*	*15*	*100%*	*100%*	*10,759*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.1%	0	0.0%	1.3%	0	0.0%	1.2%	0	0.0%	2.8%	0	0.0%	2.1%
	Moderate	10	22.2%	15.3%	2,855	25.8%	12.4%	27.1%	6	37.5%	883	18.0%	17.6%	5	38.5%	11.8%	783	21.2%	8.4%	1	33.3%	13.0%	100	8.2%	9.7%
	Middle	24	53.3%	54.9%	5,351	48.4%	48.3%	45.1%	6	37.5%	1,411	28.7%	49.5%	5	38.5%	52.9%	685	18.6%	47.6%	1	33.3%	53.8%	726	59.3%	55.2%
	Upper	11	24.4%	29.8%	2,843	25.7%	39.3%	27.8%	4	25.0%	2,616	53.3%	29.9%	3	23.1%	33.9%	2,217	60.2%	42.8%	1	33.3%	30.4%	399	32.6%	33.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*45*	*100%*	*100%*	*11,049*	*100%*	*100%*	*100%*	*16*	*100%*	*4,910*	*100%*	*100%*	*13*	*100%*	*100%*	*3,685*	*100%*	*100%*	*3*	*100%*	*100%*	*1,225*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	2.9%	168	5.2%	3.1%	0	0.0%	0.6%	0	0.0%	0.6%	1	7.7%	1.2%	168	14.9%	1.0%
	Moderate	3	14.3%	15.2%	480	21.1%	14.2%	27.1%	9	25.7%	991	30.4%	17.6%	5	22.7%	7.8%	674	31.6%	4.8%	4	30.8%	10.1%	317	28.1%	5.7%
	Middle	9	42.9%	47.6%	622	27.3%	42.2%	45.1%	15	42.9%	1,374	42.1%	49.5%	10	45.5%	52.0%	827	38.7%	49.6%	5	38.5%	51.8%	547	48.5%	48.3%
	Upper	9	42.9%	37.2%	1,176	51.6%	43.6%	27.8%	10	28.6%	729	22.3%	29.9%	7	31.8%	39.6%	634	29.7%	45.0%	3	23.1%	37.0%	95	8.4%	44.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*21*	*100%*	*100%*	*2,278*	*100%*	*100%*	*100%*	*35*	*100%*	*3,262*	*100%*	*100%*	*22*	*100%*	*100%*	*2,135*	*100%*	*100%*	*13*	*100%*	*100%*	*1,127*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	58.3%	0	0.0%	24.3%	28.9%	0	0.0%	0	0.0%	7.9%	0	0.0%	33.3%	0	0.0%	8.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	33.3%	0	0.0%	74.9%	37.1%	0	0.0%	0	0.0%	37.1%	0	0.0%	66.7%	0	0.0%	91.3%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	8.3%	0	0.0%	0.8%	33.9%	0	0.0%	0	0.0%	50.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.1%	0	0.0%	1.2%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.2%
	Moderate	4	30.8%	14.9%	465	33.4%	10.8%	27.1%	8	26.7%	722	26.8%	17.6%	3	18.8%	7.0%	266	15.6%	6.7%	5	35.7%	6.1%	456	45.7%	4.4%
	Middle	6	46.2%	43.8%	464	33.4%	38.9%	45.1%	13	43.3%	1,116	41.4%	49.5%	8	50.0%	52.9%	889	52.3%	43.1%	5	35.7%	55.9%	227	22.7%	51.9%
	Upper	3	23.1%	41.3%	462	33.2%	50.3%	27.8%	9	30.0%	860	31.9%	29.9%	5	31.3%	38.9%	545	32.1%	49.7%	4	28.6%	37.8%	315	31.6%	43.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*13*	*100%*	*100%*	*1,391*	*100%*	*100%*	*100%*	*30*	*100%*	*2,698*	*100%*	*100%*	*16*	*100%*	*100%*	*1,700*	*100%*	*100%*	*14*	*100%*	*100%*	*998*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: SC Hilton Head Island-Bluffton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.1%	0	0.0%	1.3%	0	0.0%	0.5%	0	0.0%	3.6%	0	0.0%	1.2%
	Moderate	0	0.0%	17.0%	0	0.0%	10.6%	27.1%	4	33.3%	174	21.2%	17.6%	4	33.3%	10.4%	174	21.2%	8.4%	0	0.0%	13.2%	0	0.0%	4.9%
	Middle	0	0.0%	42.0%	0	0.0%	34.8%	45.1%	5	41.7%	419	51.2%	49.5%	5	41.7%	47.1%	419	51.2%	37.7%	0	0.0%	49.2%	0	0.0%	45.3%
	Upper	1	100.0%	40.9%	68	100.0%	54.6%	27.8%	3	25.0%	226	27.6%	29.9%	3	25.0%	41.3%	226	27.6%	53.4%	0	0.0%	34.0%	0	0.0%	48.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*68*	*100%*	*100%*	*100%*	*12*	*100%*	*819*	*100%*	*100%*	*12*	*100%*	*100%*	*819*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.1%	0	0.0%	4.5%	0	0.0%	2.6%	0	0.0%	11.1%	0	0.0%	9.2%
	Moderate	0	0.0%	19.4%	0	0.0%	9.5%	27.1%	0	0.0%	0	0.0%	17.6%	0	0.0%	40.9%	0	0.0%	26.8%	0	0.0%	22.2%	0	0.0%	17.9%
	Middle	0	0.0%	71.0%	0	0.0%	69.5%	45.1%	0	0.0%	0	0.0%	49.5%	0	0.0%	40.9%	0	0.0%	43.8%	0	0.0%	22.2%	0	0.0%	29.4%
	Upper	0	0.0%	9.7%	0	0.0%	21.0%	27.8%	0	0.0%	0	0.0%	29.9%	0	0.0%	13.6%	0	0.0%	26.8%	0	0.0%	44.4%	0	0.0%	43.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.8%	168	0.5%	3.1%	0	0.0%	1.6%	0	0.0%	1.0%	1	2.2%	2.2%	168	1.2%	1.4%
	Moderate	26	23.6%	18.4%	7,106	22.6%	14.7%	27.1%	33	25.2%	4,978	15.4%	17.6%	20	23.3%	10.9%	3,287	18.0%	7.7%	13	28.9%	12.3%	1,691	12.0%	8.5%
	Middle	54	49.1%	52.3%	13,598	43.3%	46.6%	45.1%	59	45.0%	13,696	42.3%	49.5%	43	50.0%	52.9%	8,793	48.2%	49.2%	16	35.6%	53.1%	4,903	34.8%	49.7%
	Upper	30	27.3%	29.2%	10,714	34.1%	38.8%	27.8%	38	29.0%	13,516	41.8%	29.9%	23	26.7%	34.6%	6,169	33.8%	42.2%	15	33.3%	32.4%	7,347	52.1%	40.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*110*	*100%*	*100%*	*31,418*	*100%*	*100%*	*100%*	*131*	*100%*	*32,358*	*100%*	*100%*	*86*	*100%*	*100%*	*18,249*	*100%*	*100%*	*45*	*100%*	*100%*	*14,109*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Hilton Head Island-Bluffton

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	6.7%	2.4%	386	2.3%	1.0%	20.1%	2	5.3%	326	1.6%	21.0%	2	8.7%	4.0%	326	3.3%	1.7%	0	0.0%	2.9%	0	0.0%	1.2%
	Moderate	1	3.3%	11.1%	264	1.6%	6.1%	19.5%	6	15.8%	1,510	7.3%	17.6%	4	17.4%	15.3%	1,230	12.4%	8.8%	2	13.3%	13.6%	280	2.6%	7.7%
	Middle	0	0.0%	17.6%	0	0.0%	12.0%	20.0%	6	15.8%	2,146	10.4%	20.8%	4	17.4%	19.1%	1,475	14.9%	13.3%	2	13.3%	19.8%	671	6.2%	14.3%
	Upper	27	90.0%	56.7%	15,982	96.1%	68.9%	40.4%	24	63.2%	16,687	80.7%	40.6%	13	56.5%	48.5%	6,879	69.4%	64.2%	11	73.3%	47.8%	9,808	91.2%	62.1%
	Unknown	0	0.0%	12.2%	0	0.0%	12.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.1%	0	0.0%	12.0%	0	0.0%	15.8%	0	0.0%	14.8%
	Total	*30*	*100%*	*100%*	*16,632*	*100%*	*100%*	*100%*	*38*	*100%*	*20,669*	*100%*	*100%*	*23*	*100%*	*100%*	*9,910*	*100%*	*100%*	*15*	*100%*	*100%*	*10,759*	*100%*	*100%*
REFINANCE	Low	4	8.9%	2.9%	303	2.7%	1.4%	20.1%	3	18.8%	386	7.9%	21.0%	3	23.1%	9.3%	386	10.5%	5.0%	0	0.0%	9.7%	0	0.0%	5.2%
	Moderate	7	15.6%	10.8%	1,217	11.0%	6.5%	19.5%	4	25.0%	703	14.3%	17.6%	4	30.8%	20.5%	703	19.1%	14.1%	0	0.0%	17.5%	0	0.0%	10.5%
	Middle	7	15.6%	17.7%	1,322	12.0%	13.0%	20.0%	4	25.0%	479	9.8%	20.8%	3	23.1%	20.6%	379	10.3%	16.8%	1	33.3%	24.2%	100	8.2%	18.0%
	Upper	27	60.0%	46.1%	8,207	74.3%	58.8%	40.4%	5	31.3%	3,342	68.1%	40.6%	3	23.1%	37.2%	2,217	60.2%	51.7%	2	66.7%	33.5%	1,125	91.8%	45.1%
	Unknown	0	0.0%	22.4%	0	0.0%	20.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.5%	0	0.0%	12.3%	0	0.0%	15.1%	0	0.0%	21.3%
	Total	*45*	*100%*	*100%*	*11,049*	*100%*	*100%*	*100%*	*16*	*100%*	*4,910*	*100%*	*100%*	*13*	*100%*	*100%*	*3,685*	*100%*	*100%*	*3*	*100%*	*100%*	*1,225*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	14.3%	3.4%	144	6.3%	1.1%	20.1%	4	11.4%	165	5.1%	21.0%	3	13.6%	4.5%	140	6.6%	1.7%	1	7.7%	3.6%	25	2.2%	1.6%
	Moderate	2	9.5%	8.9%	225	9.9%	4.7%	19.5%	10	28.6%	690	21.2%	17.6%	5	22.7%	13.3%	323	15.1%	6.7%	5	38.5%	14.9%	367	32.6%	7.8%
	Middle	1	4.8%	16.4%	100	4.4%	10.5%	20.0%	6	17.1%	566	17.4%	20.8%	4	18.2%	22.3%	474	22.2%	13.0%	2	15.4%	21.0%	92	8.2%	13.7%
	Upper	15	71.4%	68.4%	1,809	79.4%	80.4%	40.4%	15	42.9%	1,841	56.4%	40.6%	10	45.5%	58.8%	1,198	56.1%	75.8%	5	38.5%	58.9%	643	57.1%	74.0%
	Unknown	0	0.0%	2.9%	0	0.0%	3.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.1%	0	0.0%	2.8%	0	0.0%	1.7%	0	0.0%	2.9%
	Total	*21*	*100%*	*100%*	*2,278*	*100%*	*100%*	*100%*	*35*	*100%*	*3,262*	*100%*	*100%*	*22*	*100%*	*100%*	*2,135*	*100%*	*100%*	*13*	*100%*	*100%*	*1,127*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.1%	0	0.0%	0	0.0%	21.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.5%	0	0.0%	0	0.0%	17.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.4%	0	0.0%	0	0.0%	40.6%	0	0.0%	6.7%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	93.3%	0	0.0%	99.7%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	3.6%	0	0.0%	2.9%	20.1%	4	13.3%	221	8.2%	21.0%	1	6.3%	4.9%	144	8.5%	2.8%	3	21.4%	5.3%	77	7.7%	2.1%
	Moderate	3	23.1%	8.2%	115	8.3%	4.6%	19.5%	3	10.0%	253	9.4%	17.6%	1	6.3%	12.4%	136	8.0%	6.3%	2	14.3%	15.4%	117	11.7%	8.4%
	Middle	2	15.4%	19.6%	200	14.4%	12.3%	20.0%	10	33.3%	675	25.0%	20.8%	7	43.8%	21.8%	440	25.9%	13.4%	3	21.4%	23.7%	235	23.5%	14.5%
	Upper	8	61.5%	67.3%	1,076	77.4%	79.0%	40.4%	13	43.3%	1,549	57.4%	40.6%	7	43.8%	59.5%	980	57.6%	75.5%	6	42.9%	52.7%	569	57.0%	72.8%
	Unknown	0	0.0%	1.4%	0	0.0%	1.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	2.0%	0	0.0%	2.9%	0	0.0%	2.2%
	Total	*13*	*100%*	*100%*	*1,391*	*100%*	*100%*	*100%*	*30*	*100%*	*2,698*	*100%*	*100%*	*16*	*100%*	*100%*	*1,700*	*100%*	*100%*	*14*	*100%*	*100%*	*998*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Hilton Head Island-Bluffton

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	6.8%	0	0.0%	2.8%	20.1%	2	16.7%	117	14.3%	21.0%	2	16.7%	8.3%	117	14.3%	3.3%	0	0.0%	9.1%	0	0.0%	4.5%
	Moderate	0	0.0%	10.8%	0	0.0%	3.1%	19.5%	5	41.7%	377	46.0%	17.6%	5	41.7%	15.8%	377	46.0%	4.0%	0	0.0%	20.3%	0	0.0%	5.4%
	Middle	1	100.0%	15.3%	68	100.0%	6.8%	20.0%	1	8.3%	70	8.5%	20.8%	1	8.3%	15.4%	70	8.5%	6.7%	0	0.0%	18.8%	0	0.0%	5.1%
	Upper	0	0.0%	62.5%	0	0.0%	82.5%	40.4%	4	33.3%	255	31.1%	40.6%	4	33.3%	53.8%	255	31.1%	75.1%	0	0.0%	45.7%	0	0.0%	75.9%
	Unknown	0	0.0%	4.5%	0	0.0%	4.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.7%	0	0.0%	10.9%	0	0.0%	6.1%	0	0.0%	9.1%
	Total	*1*	*100%*	*100%*	*68*	*100%*	*100%*	*100%*	*12*	*100%*	*819*	*100%*	*100%*	*12*	*100%*	*100%*	*819*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	1.6%	0	0.0%	0.6%	20.1%	0	0.0%	0	0.0%	21.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.5%	0	0.0%	0	0.0%	17.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.4%	0	0.0%	0	0.0%	40.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	98.4%	0	0.0%	99.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	9	8.2%	2.7%	833	2.7%	1.2%	20.1%	15	11.5%	1,215	3.8%	21.0%	11	12.8%	5.3%	1,113	6.1%	2.4%	4	8.9%	4.1%	102	0.7%	1.7%
	Moderate	13	11.8%	10.8%	1,821	5.8%	6.1%	19.5%	28	21.4%	3,533	10.9%	17.6%	19	22.1%	16.2%	2,769	15.2%	9.3%	9	20.0%	14.4%	764	5.4%	7.9%
	Middle	11	10.0%	17.6%	1,690	5.4%	12.1%	20.0%	27	20.6%	3,936	12.2%	20.8%	19	22.1%	19.6%	2,838	15.6%	13.4%	8	17.8%	20.5%	1,098	7.8%	14.3%
	Upper	77	70.0%	52.0%	27,074	86.2%	64.0%	40.4%	61	46.6%	23,674	73.2%	40.6%	37	43.0%	46.9%	11,529	63.2%	60.4%	24	53.3%	47.1%	12,145	86.1%	60.8%
	Unknown	0	0.0%	16.8%	0	0.0%	16.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.9%	0	0.0%	14.6%	0	0.0%	13.9%	0	0.0%	15.3%
	Total	*110*	*100%*	*100%*	*31,418*	*100%*	*100%*	*100%*	*131*	*100%*	*32,358*	*100%*	*100%*	*86*	*100%*	*100%*	*18,249*	*100%*	*100%*	*45*	*100%*	*100%*	*14,109*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Hilton Head Island-Bluffton

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	6.7%	305	11.3%	5.2%	1	14.3%	5.6%	279	41.5%	7.3%	1	4.3%	5.0%	26	1.3%	6.7%
	Moderate	37	38.5%	25.9%	1,309	24.0%	28.7%	25.2%	7	23.3%	144	5.3%	14.7%	0	0.0%	13.7%	0	0.0%	14.1%	7	30.4%	13.3%	144	7.1%	10.5%
	Middle	44	45.8%	45.8%	3,150	57.9%	48.1%	49.0%	13	43.3%	410	15.2%	47.9%	5	71.4%	48.9%	143	21.3%	46.6%	8	34.8%	48.2%	267	13.2%	41.1%
	Upper	15	15.6%	27.3%	986	18.1%	23.0%	25.7%	8	26.7%	1,837	68.1%	32.2%	1	14.3%	31.0%	250	37.2%	31.6%	7	30.4%	32.5%	1,587	78.4%	41.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.1%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	0.9%	0	0.0%	0.2%
	Total	*96*	*100%*	*100%*	*5,445*	*100%*	*100%*	*100%*	*30*	*100%*	*2,696*	*100%*	*100%*	*7*	*100%*	*100%*	*672*	*100%*	*100%*	*23*	*100%*	*100%*	*2,024*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	6.0%	0	0.0%	8.8%	0	0.0%	49.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	38.2%	0	0.0%	33.2%	53.2%	1	100.0%	14	100.0%	40.2%	1	100.0%	44.1%	14	100.0%	32.8%	0	0.0%	30.3%	0	0.0%	63.1%
	Middle	0	0.0%	41.2%	0	0.0%	56.7%	30.6%	0	0.0%	0	0.0%	38.5%	0	0.0%	29.4%	0	0.0%	14.0%	0	0.0%	39.4%	0	0.0%	20.0%
	Upper	0	0.0%	11.8%	0	0.0%	6.2%	16.2%	0	0.0%	0	0.0%	15.4%	0	0.0%	14.7%	0	0.0%	3.4%	0	0.0%	27.3%	0	0.0%	16.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	8.8%	0	0.0%	3.9%		0	0.0%	0	0.0%		0	0.0%	2.9%	0	0.0%	0.6%	0	0.0%	3.0%	0	0.0%	0.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*14*	*100%*	*100%*	*1*	*100%*	*100%*	*14*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Hilton Head Island-Bluffton

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	62	64.6%	44.8%	2,097	38.5%	32.6%	93.3%	21	70.0%	2,096	77.7%	93.7%	4	57.1%	49.7%	302	44.9%	36.2%	17	73.9%	51.4%	1,794	88.6%	32.5%
		Over $1 Million	30	31.3%		2,692	49.4%		5.9%	8	26.7%	350	13.0%	5.4%	2	28.6%		120	17.9%		6	26.1%		230	11.4%	
		Total Rev. available	92	95.8%		4,789	88.0%		99.2%	29	96.7%	2,446	90.7%	99.1%	6	85.7%		422	62.8%		23	100.0%		2,024	100.0%	
		Rev. Not Known	4	4.2%		656	12.0%		0.8%	1	3.3%	250	9.3%	0.9%	1	14.3%		250	37.2%		0	0.0%		0	0.0%	
		Total	*96*	*100%*		*5,445*	*100%*		*100.0%*	*30*	*100%*	*2,696*	*100%*	*100%*	*7*	*100%*		*672*	*100%*		*23*	*100%*		*2,024*	*100%*	
	Loan Size	$100,000 or Less	84	87.5%	92.6%	2,371	43.5%	40.6%		26	86.7%	754	28.0%		5	71.4%	93.7%	143	21.3%	41.7%	21	91.3%	93.1%	611	30.2%	38.6%
		$100,001 - $250,000	7	7.3%	4.5%	1,069	19.6%	19.5%		1	3.3%	250	9.3%		1	14.3%	3.4%	250	37.2%	16.5%	0	0.0%	4.0%	0	0.0%	19.2%
		$250,001 - $1 Million	5	5.2%	2.9%	2,005	36.8%	39.9%		3	10.0%	1,692	62.8%		1	14.3%	2.8%	279	41.5%	41.8%	2	8.7%	2.9%	1,413	69.8%	42.2%
		Total	*96*	*100%*	*100.0%*	*5,445*	*100%*	*100.0%*		*30*	*100%*	*2,696*	*100%*		*7*	*100%*	*100%*	*672*	*100%*	*100%*	*23*	*100%*	*100%*	*2,024*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	59	95.2%		1,234	58.8%			18	85.7%	404	19.3%		3	75.0%		23	7.6%		15	88.2%		381	21.2%	
		$100,001 - $250,000	1	1.6%		219	10.4%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	2	3.2%		644	30.7%			3	14.3%	1,692	80.7%		1	25.0%		279	92.4%		2	11.8%		1,413	78.8%	
		Total	*62*	*100%*		*2,097*	*100%*			*21*	*100%*	*2,096*	*100%*		*4*	*100%*		*302*	*100%*		*17*	*100%*		*1,794*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	73.5%	0	0.0%	74.9%	89.2%	1	100.0%	14	100.0%	89.7%	1	100%	67.6%	14	100%	41.8%	0	0.0%	57.6%	0	0.0%	21.0%
		Over $1 Million	0	0.0%		0	0.0%		9.9%	0	0.0%	0	0.0%	9.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		99.1%	1	100.0%	14	100.0%	99.1%	1	100.0%		14	100.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.9%	0	0.0%	0	0.0%	0.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*1*	*100%*	*14*	*100%*	*100%*	*1*	*100%*		*14*	*100%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	100.0%	0	0.0%	100.0%		1	100.0%	14	100.0%		1	100.0%	97.1%	14	100.0%	54.1%	0	0.0%	97.0%	0	0.0%	51.1%
		$100,001 - $250,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	2.9%	0	0.0%	45.9%	0	0.0%	3.0%	0	0.0%	48.9%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*1*	*100%*	*14*	*100%*		*1*	*100%*	*100%*	*14*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			1	100.0%	14	100.0%		1	100.0%		14	100.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*1*	*100%*	*14*	*100%*		*1*	*100%*		*14*	*100%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	1.3%	0	0.0%	0.8%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	1.8%	0	0.0%	1.1%	0	0.0%	2.1%	0	0.0%	1.4%
	Moderate	1	5.9%	10.7%	198	4.8%	8.5%	15.6%	3	11.5%	770	11.8%	10.1%	1	7.1%	10.3%	425	13.5%	7.7%	2	16.7%	10.2%	345	10.3%	7.5%
	Middle	8	47.1%	41.0%	1,821	44.3%	38.9%	47.1%	15	57.7%	3,724	57.2%	59.6%	9	64.3%	54.5%	1,842	58.3%	53.2%	6	50.0%	58.9%	1,882	56.1%	58.1%
	Upper	8	47.1%	46.9%	2,095	50.9%	51.8%	35.1%	8	30.8%	2,022	31.0%	27.5%	4	28.6%	33.1%	892	28.2%	37.7%	4	33.3%	28.3%	1,130	33.7%	32.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.4%
	Total	*17*	*100%*	*100%*	*4,114*	*100%*	*100%*	*100%*	*26*	*100%*	*6,516*	*100%*	*100%*	*14*	*100%*	*100%*	*3,159*	*100%*	*100%*	*12*	*100%*	*100%*	*3,357*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.8%	0	0.0%	0.4%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	1.4%	0	0.0%	0.9%	0	0.0%	2.6%	0	0.0%	2.0%
	Moderate	2	6.7%	7.5%	200	3.3%	5.5%	15.6%	1	10.0%	135	9.7%	10.1%	0	0.0%	9.0%	0	0.0%	6.3%	1	20.0%	8.8%	135	19.0%	7.1%
	Middle	10	33.3%	44.8%	2,381	39.5%	42.0%	47.1%	5	50.0%	701	50.2%	59.6%	3	60.0%	57.8%	410	59.6%	56.7%	2	40.0%	60.1%	291	41.0%	59.4%
	Upper	18	60.0%	46.9%	3,445	57.2%	52.1%	35.1%	4	40.0%	561	40.2%	27.5%	2	40.0%	31.7%	278	40.4%	36.1%	2	40.0%	28.1%	283	39.9%	31.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.3%
	Total	*30*	*100%*	*100%*	*6,026*	*100%*	*100%*	*100%*	*10*	*100%*	*1,397*	*100%*	*100%*	*5*	*100%*	*100%*	*688*	*100%*	*100%*	*5*	*100%*	*100%*	*709*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.6%	0	0.0%	0.3%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	1.2%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	0.3%
	Moderate	0	0.0%	9.8%	0	0.0%	6.7%	15.6%	1	5.3%	60	4.0%	10.1%	1	9.1%	6.0%	60	7.0%	4.2%	0	0.0%	6.8%	0	0.0%	6.1%
	Middle	2	25.0%	44.8%	209	30.3%	42.6%	47.1%	13	68.4%	1,104	72.9%	59.6%	7	63.6%	55.2%	591	68.6%	52.8%	6	75.0%	57.0%	513	78.6%	58.4%
	Upper	6	75.0%	44.8%	480	69.7%	50.5%	35.1%	5	26.3%	350	23.1%	27.5%	3	27.3%	37.2%	210	24.4%	41.9%	2	25.0%	35.1%	140	21.4%	34.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.3%
	Total	*8*	*100%*	*100%*	*689*	*100%*	*100%*	*100%*	*19*	*100%*	*1,514*	*100%*	*100%*	*11*	*100%*	*100%*	*861*	*100%*	*100%*	*8*	*100%*	*100%*	*653*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	12.5%	0	0.0%	10.8%	11.6%	0	0.0%	0	0.0%	6.8%	0	0.0%	10.0%	0	0.0%	1.6%	0	0.0%	2.8%	0	0.0%	1.0%
	Moderate	0	0.0%	39.6%	0	0.0%	39.5%	32.1%	0	0.0%	0	0.0%	34.5%	0	0.0%	45.0%	0	0.0%	60.6%	0	0.0%	16.7%	0	0.0%	33.0%
	Middle	0	0.0%	31.3%	0	0.0%	30.0%	28.4%	0	0.0%	0	0.0%	35.2%	0	0.0%	27.5%	0	0.0%	21.5%	0	0.0%	50.0%	0	0.0%	33.8%
	Upper	0	0.0%	16.7%	0	0.0%	19.7%	27.8%	0	0.0%	0	0.0%	21.9%	0	0.0%	17.5%	0	0.0%	16.3%	0	0.0%	27.8%	0	0.0%	31.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	1.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.3%	0	0.0%	0.3%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.3%
	Moderate	0	0.0%	7.9%	0	0.0%	8.5%	15.6%	0	0.0%	0	0.0%	10.1%	0	0.0%	5.0%	0	0.0%	3.5%	0	0.0%	5.3%	0	0.0%	4.1%
	Middle	1	50.0%	42.2%	25	20.7%	33.8%	47.1%	4	50.0%	110	15.4%	59.6%	3	50.0%	55.3%	85	15.2%	55.0%	1	50.0%	56.5%	25	15.9%	58.5%
	Upper	1	50.0%	49.6%	96	79.3%	57.5%	35.1%	4	50.0%	606	84.6%	27.5%	3	50.0%	39.1%	474	84.8%	41.3%	1	50.0%	37.7%	132	84.1%	37.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*121*	*100%*	*100%*	*100%*	*8*	*100%*	*716*	*100%*	*100%*	*6*	*100%*	*100%*	*559*	*100%*	*100%*	*2*	*100%*	*100%*	*157*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.7%	0	0.0%	1.6%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	1.6%	0	0.0%	1.0%	0	0.0%	0.7%	0	0.0%	0.6%
	Moderate	0	0.0%	9.8%	0	0.0%	9.8%	15.6%	0	0.0%	0	0.0%	10.1%	0	0.0%	9.8%	0	0.0%	9.8%	0	0.0%	10.1%	0	0.0%	10.9%
	Middle	1	50.0%	43.8%	20	34.5%	41.5%	47.1%	1	16.7%	23	10.6%	59.6%	1	25.0%	58.7%	23	14.1%	59.7%	0	0.0%	56.3%	0	0.0%	58.6%
	Upper	1	50.0%	43.8%	38	65.5%	47.0%	35.1%	5	83.3%	195	89.4%	27.5%	3	75.0%	29.9%	140	85.9%	29.5%	2	100.0%	32.8%	55	100.0%	30.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*58*	*100%*	*100%*	*100%*	*6*	*100%*	*218*	*100%*	*100%*	*4*	*100%*	*100%*	*163*	*100%*	*100%*	*2*	*100%*	*100%*	*55*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	2.4%	0	0.0%	1.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	15.4%	0	0.0%	9.9%	15.6%	0	0.0%	0	0.0%	10.1%	0	0.0%	8.2%	0	0.0%	5.7%	0	0.0%	12.8%	0	0.0%	15.3%
	Middle	0	0.0%	46.9%	0	0.0%	47.9%	47.1%	0	0.0%	0	0.0%	59.6%	0	0.0%	62.4%	0	0.0%	59.1%	0	0.0%	56.4%	0	0.0%	51.1%
	Upper	0	0.0%	37.8%	0	0.0%	42.1%	35.1%	0	0.0%	0	0.0%	27.5%	0	0.0%	25.9%	0	0.0%	33.2%	0	0.0%	28.2%	0	0.0%	32.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	1.2%	0	0.0%	0.5%	0	0.0%	2.6%	0	0.0%	1.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	1.1%	0	0.0%	1.3%	2.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	1.6%	0	0.0%	1.1%	0	0.0%	2.0%	0	0.0%	1.3%
	Moderate	3	5.1%	9.4%	398	3.6%	9.3%	15.6%	5	7.2%	965	9.3%	10.1%	2	5.0%	9.6%	485	8.9%	10.9%	3	10.3%	9.5%	480	9.7%	9.8%
	Middle	22	37.3%	42.8%	4,456	40.5%	39.6%	47.1%	38	55.1%	5,662	54.6%	59.6%	23	57.5%	55.4%	2,951	54.3%	51.9%	15	51.7%	58.7%	2,711	55.0%	55.9%
	Upper	34	57.6%	46.8%	6,154	55.9%	49.9%	35.1%	26	37.7%	3,734	36.0%	27.5%	15	37.5%	33.1%	1,994	36.7%	36.0%	11	37.9%	29.3%	1,740	35.3%	32.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.5%	0	0.0%	0.4%
	Total	*59*	*100%*	*100%*	*11,008*	*100%*	*100%*	*100%*	*69*	*100%*	*10,361*	*100%*	*100%*	*40*	*100%*	*100%*	*5,430*	*100%*	*100%*	*29*	*100%*	*100%*	*4,931*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: SC Spartanburg

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	6.6%	0	0.0%	4.0%	21.6%	2	7.7%	281	4.3%	20.1%	1	7.1%	4.9%	140	4.4%	2.7%	1	8.3%	4.3%	141	4.2%	2.1%
	Moderate	6	35.3%	25.3%	1,251	30.4%	20.6%	17.9%	9	34.6%	1,919	29.5%	18.2%	6	42.9%	21.7%	1,232	39.0%	16.9%	3	25.0%	20.1%	687	20.5%	15.1%
	Middle	4	23.5%	22.5%	864	21.0%	22.2%	18.9%	4	15.4%	928	14.2%	20.8%	3	21.4%	25.8%	718	22.7%	24.8%	1	8.3%	24.3%	210	6.3%	23.3%
	Upper	7	41.2%	27.4%	1,999	48.6%	35.2%	41.6%	11	42.3%	3,388	52.0%	40.9%	4	28.6%	30.2%	1,069	33.8%	38.3%	7	58.3%	27.6%	2,319	69.1%	35.1%
	Unknown	0	0.0%	18.2%	0	0.0%	18.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.4%	0	0.0%	17.3%	0	0.0%	23.8%	0	0.0%	24.5%
	Total	*17*	*100%*	*100%*	*4,114*	*100%*	*100%*	*100%*	*26*	*100%*	*6,516*	*100%*	*100%*	*14*	*100%*	*100%*	*3,159*	*100%*	*100%*	*12*	*100%*	*100%*	*3,357*	*100%*	*100%*
REFINANCE	Low	0	0.0%	6.2%	0	0.0%	3.6%	21.6%	1	10.0%	90	6.4%	20.1%	0	0.0%	9.9%	0	0.0%	5.9%	1	20.0%	9.9%	90	12.7%	5.8%
	Moderate	8	26.7%	18.0%	1,193	19.8%	13.7%	17.9%	2	20.0%	161	11.5%	18.2%	2	40.0%	22.4%	161	23.4%	18.2%	0	0.0%	24.0%	0	0.0%	19.8%
	Middle	8	26.7%	21.9%	1,357	22.5%	19.9%	18.9%	3	30.0%	508	36.4%	20.8%	2	40.0%	25.8%	330	48.0%	24.8%	1	20.0%	25.0%	178	25.1%	24.5%
	Upper	14	46.7%	31.8%	3,476	57.7%	40.0%	41.6%	4	40.0%	638	45.7%	40.9%	1	20.0%	31.7%	197	28.6%	40.6%	3	60.0%	27.2%	441	62.2%	32.9%
	Unknown	0	0.0%	22.2%	0	0.0%	22.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	10.2%	0	0.0%	10.5%	0	0.0%	13.9%	0	0.0%	17.1%
	Total	*30*	*100%*	*100%*	*6,026*	*100%*	*100%*	*100%*	*10*	*100%*	*1,397*	*100%*	*100%*	*5*	*100%*	*100%*	*688*	*100%*	*100%*	*5*	*100%*	*100%*	*709*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	12.5%	7.3%	25	3.6%	4.4%	21.6%	3	15.8%	63	4.2%	20.1%	2	18.2%	7.2%	30	3.5%	4.7%	1	12.5%	6.8%	33	5.1%	4.1%
	Moderate	0	0.0%	15.4%	0	0.0%	11.9%	17.9%	3	15.8%	134	8.9%	18.2%	2	18.2%	16.6%	94	10.9%	13.0%	1	12.5%	18.5%	40	6.1%	13.1%
	Middle	2	25.0%	24.1%	138	20.0%	18.0%	18.9%	3	15.8%	235	15.5%	20.8%	2	18.2%	22.8%	165	19.2%	20.6%	1	12.5%	26.8%	70	10.7%	21.2%
	Upper	5	62.5%	50.1%	526	76.3%	62.7%	41.6%	10	52.6%	1,082	71.5%	40.9%	5	45.5%	49.1%	572	66.4%	57.5%	5	62.5%	41.1%	510	78.1%	49.6%
	Unknown	0	0.0%	3.1%	0	0.0%	3.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	4.1%	0	0.0%	6.8%	0	0.0%	12.0%
	Total	*8*	*100%*	*100%*	*689*	*100%*	*100%*	*100%*	*19*	*100%*	*1,514*	*100%*	*100%*	*11*	*100%*	*100%*	*861*	*100%*	*100%*	*8*	*100%*	*100%*	*653*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.6%	0	0.0%	0	0.0%	20.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	2.1%	0	0.0%	0.0%	18.9%	0	0.0%	0	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.6%	0	0.0%	0	0.0%	40.9%	0	0.0%	2.5%	0	0.0%	0.2%	0	0.0%	2.8%	0	0.0%	0.4%
	Unknown	0	0.0%	97.9%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.5%	0	0.0%	99.8%	0	0.0%	97.2%	0	0.0%	99.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	7.3%	0	0.0%	5.7%	21.6%	1	12.5%	20	2.8%	20.1%	1	16.7%	7.7%	20	3.6%	4.3%	0	0.0%	4.9%	0	0.0%	2.6%
	Moderate	0	0.0%	12.6%	0	0.0%	8.8%	17.9%	2	25.0%	65	9.1%	18.2%	1	16.7%	14.1%	40	7.2%	8.3%	1	50.0%	19.9%	25	15.9%	13.0%
	Middle	0	0.0%	20.2%	0	0.0%	14.2%	18.9%	2	25.0%	125	17.5%	20.8%	2	33.3%	22.4%	125	22.4%	19.0%	0	0.0%	26.0%	0	0.0%	22.2%
	Upper	2	100.0%	56.6%	121	100.0%	67.7%	41.6%	3	37.5%	506	70.7%	40.9%	2	33.3%	53.0%	374	66.9%	65.9%	1	50.0%	46.3%	132	84.1%	60.0%
	Unknown	0	0.0%	3.2%	0	0.0%	3.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.9%	0	0.0%	2.4%	0	0.0%	2.9%	0	0.0%	2.1%
	Total	*2*	*100%*	*100%*	*121*	*100%*	*100%*	*100%*	*8*	*100%*	*716*	*100%*	*100%*	*6*	*100%*	*100%*	*559*	*100%*	*100%*	*2*	*100%*	*100%*	*157*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: SC Spartanburg

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	10.7%	0	0.0%	5.2%	21.6%	1	16.7%	60	27.5%	20.1%	1	25.0%	9.8%	60	36.8%	7.9%	0	0.0%	10.1%	0	0.0%	7.9%
	Moderate	1	50.0%	16.1%	20	34.5%	8.5%	17.9%	1	16.7%	50	22.9%	18.2%	1	25.0%	18.5%	50	30.7%	10.5%	0	0.0%	20.1%	0	0.0%	15.5%
	Middle	0	0.0%	18.8%	0	0.0%	15.1%	18.9%	2	33.3%	55	25.2%	20.8%	0	0.0%	26.1%	0	0.0%	21.2%	2	100.0%	27.6%	55	100.0%	23.3%
	Upper	1	50.0%	48.2%	38	65.5%	67.2%	41.6%	2	33.3%	53	24.3%	40.9%	2	50.0%	39.1%	53	32.5%	55.2%	0	0.0%	34.3%	0	0.0%	40.6%
	Unknown	0	0.0%	6.3%	0	0.0%	3.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.5%	0	0.0%	5.3%	0	0.0%	7.8%	0	0.0%	12.6%
	Total	*2*	*100%*	*100%*	*58*	*100%*	*100%*	*100%*	*6*	*100%*	*218*	*100%*	*100%*	*4*	*100%*	*100%*	*163*	*100%*	*100%*	*2*	*100%*	*100%*	*55*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.8%	0	0.0%	2.8%	21.6%	0	0.0%	0	0.0%	20.1%	0	0.0%	1.2%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	5.6%	0	0.0%	5.5%	17.9%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.7%	0	0.0%	0.7%	18.9%	0	0.0%	0	0.0%	20.8%	0	0.0%	1.2%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.7%	0	0.0%	1.2%	41.6%	0	0.0%	0	0.0%	40.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	0.1%
	Unknown	0	0.0%	90.2%	0	0.0%	89.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	97.6%	0	0.0%	98.0%	0	0.0%	97.4%	0	0.0%	99.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	1.7%	6.4%	25	0.2%	3.6%	21.6%	8	11.6%	514	5.0%	20.1%	5	12.5%	6.4%	250	4.6%	3.3%	3	10.3%	5.3%	264	5.4%	2.3%
	Moderate	15	25.4%	21.4%	2,464	22.4%	16.4%	17.9%	17	24.6%	2,329	22.5%	18.2%	12	30.0%	21.1%	1,577	29.0%	15.7%	5	17.2%	20.3%	752	15.3%	14.0%
	Middle	14	23.7%	22.0%	2,359	21.4%	19.7%	18.9%	14	20.3%	1,851	17.9%	20.8%	9	22.5%	25.3%	1,338	24.6%	22.9%	5	17.2%	24.5%	513	10.4%	21.1%
	Upper	29	49.2%	30.2%	6,160	56.0%	35.3%	41.6%	30	43.5%	5,667	54.7%	40.9%	14	35.0%	32.2%	2,265	41.7%	37.1%	16	55.2%	29.4%	3,402	69.0%	32.5%
	Unknown	0	0.0%	20.1%	0	0.0%	25.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.0%	0	0.0%	21.0%	0	0.0%	20.4%	0	0.0%	30.0%
	Total	*59*	*100%*	*100%*	*11,008*	*100%*	*100%*	*100%*	*69*	*100%*	*10,361*	*100%*	*100%*	*40*	*100%*	*100%*	*5,430*	*100%*	*100%*	*29*	*100%*	*100%*	*4,931*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count		Bank Agg	Dollar		Bank Agg	Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	%	Bank #	Bank %	Bank $ (000s)	Bank $ %	%	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $(000s)	Bank $ %	Agg $ %
SMALL BUSINESSES	Low	0	0.0%	1.7%	0	0.0%	1.8%	2.2%	0	0.0%	0	0.0%	2.6%	0	0.0%	3.1%	0	0.0%	3.0%	0	0.0%	3.0%	0	0.0%	3.0%
	Moderate	5	15.6%	18.3%	664	15.5%	24.2%	20.6%	7	17.9%	1,005	12.8%	15.5%	1	12.5%	12.1%	228	7.4%	17.5%	6	19.4%	11.3%	777	16.3%	16.4%
	Middle	15	46.9%	41.4%	2,839	66.3%	36.8%	40.7%	21	53.8%	5,418	69.2%	51.6%	5	62.5%	52.5%	2,152	69.8%	45.7%	16	51.6%	52.8%	3,266	68.7%	46.7%
	Upper	12	37.5%	37.8%	779	18.2%	37.0%	36.5%	11	28.2%	1,411	18.0%	28.9%	2	25.0%	31.1%	701	22.8%	32.3%	9	29.0%	31.7%	710	14.9%	33.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.4%	0	0.0%	0.7%	0	0.0%	1.4%	0	0.0%	0.8%	0	0.0%	0.9%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	*32*	*100%*	*100%*	*4,282*	*100%*	*100%*	*100%*	*39*	*100%*	*7,834*	*100%*	*100%*	*8*	*100%*	*100%*	*3,081*	*100%*	*100%*	*31*	*100%*	*100%*	*4,753*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%	0	0.0%	0	0.0%	1.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	22.9%	0	0.0%	33.1%	17.3%	0	0.0%	0	0.0%	5.9%	0	0.0%	6.7%	0	0.0%	10.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	50.0%	0	0.0%	53.6%	55.6%	0	0.0%	0	0.0%	69.2%	0	0.0%	60.0%	0	0.0%	75.4%	0	0.0%	71.4%	0	0.0%	63.8%
	Upper	0	0.0%	20.8%	0	0.0%	12.7%	26.5%	0	0.0%	0	0.0%	23.7%	0	0.0%	26.7%	0	0.0%	12.9%	0	0.0%	24.5%	0	0.0%	35.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	0.7%	0	0.0%	2.0%	0	0.0%	0.3%
	Tr Unknown	0	0.0%	6.3%	0	0.0%	0.6%		0	0.0%	0	0.0%		0	0.0%	4.4%	0	0.0%	0.8%	0	0.0%	2.0%	0	0.0%	0.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Spartanburg

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	%	Bank #	Bank %	Bank $ (000s)	Bank $ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	18	56.3%	45.3%	554	12.9%	30.5%	90.9%	19	48.7%	1,080	13.8%	91.5%	1	12.5%	51.4%	1	0.0%	32.2%	18	58.1%	55.8%	1,079	22.7%	36.2%
		Over $1 Million	14	43.8%		3,728	87.1%		8.1%	20	51.3%	6,754	86.2%	7.5%	7	87.5%		3,080	100.0%		13	41.9%		3,674	77.3%	
		Total Rev. available	32	100.0%		4,282	100.0%		99.0%	39	100.0%	7,834	100.0%	99.0%	8	100.0%		3,081	100.0%		31	100.0%		4,753	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		1.0%	0	0.0%	0	0.0%	1.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*32*	*100%*		*4,282*	*100%*		*100.0%*	*39*	*100%*	*7,834*	*100%*	*100%*	*8*	*100%*		*3,081*	*100%*		*31*	*100%*		*4,753*	*100%*	
	Loan Size	$100,000 or Less	18	56.3%	90.2%	372	8.7%	30.7%		18	46.2%	752	9.6%		1	12.5%	92.8%	1	0.0%	34.6%	17	54.8%	93.0%	751	15.8%	37.0%
		$100,001 - $250,000	8	25.0%	5.1%	1,091	25.5%	17.8%		8	20.5%	1,050	13.4%		1	12.5%	3.8%	228	7.4%	16.5%	7	22.6%	3.8%	822	17.3%	17.4%
		$250,001 - $1 Million	6	18.8%	4.7%	2,819	65.8%	51.5%		13	33.3%	6,032	77.0%		6	75.0%	3.4%	2,852	92.6%	48.9%	7	22.6%	3.2%	3,180	66.9%	45.7%
		Total	*32*	*100%*	*100.0%*	*4,282*	*100%*	*100.0%*		*39*	*100%*	*7,834*	*100%*		*8*	*100%*	*100%*	*3,081*	*100%*	*100%*	*31*	*100%*	*100%*	*4,753*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	16	88.9%		305	55.1%			15	78.9%	582	53.9%		1	100.0%		1	100.0%		14	77.8%		581	53.8%	
		$100,001 - $250,000	2	11.1%		249	44.9%			4	21.1%	498	46.1%		0	0.0%		0	0.0%		4	22.2%		498	46.2%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*18*	*100%*		*554*	*100%*			*19*	*100%*	*1,080*	*100%*		*1*	*100%*		*1*	*100%*		*18*	*100%*		*1,079*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	35.4%	0	0.0%	24.3%	97.5%	0	0.0%	0	0.0%	97.6%	0	0.0%	55.6%	0	0.0%	44.5%	0	0.0%	53.1%	0	0.0%	45.9%
		Over $1 Million	0	0.0%		0	0.0%		1.9%	0	0.0%	0	0.0%	1.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		99.4%	0	0.0%	0	0.0%	99.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.6%	0	0.0%	0	0.0%	0.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	87.5%	0	0.0%	48.1%		0	0.0%	0	0.0%		0	0.0%	97.8%	0	0.0%	75.9%	0	0.0%	93.9%	0	0.0%	68.0%
		$100,001 - $250,000	0	0.0%	10.4%	0	0.0%	33.4%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.1%	0	0.0%	32.0%
		$250,001 - $500,000	0	0.0%	2.1%	0	0.0%	18.5%		0	0.0%	0	0.0%		0	0.0%	2.2%	0	0.0%	24.1%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

NORTH CAROLINA

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: NC Macon

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	12.5%	1,092	13.5%	10.7%	0	0.0%	13.0%	0	0.0%	13.2%	2	28.6%	14.0%	1,092	33.7%	13.7%
	Middle	5	41.7%	84.3%	1,504	26.5%	69.4%	88.4%	6	37.5%	2,047	25.3%	78.5%	3	33.3%	72.6%	1,061	21.9%	58.5%	3	42.9%	71.5%	986	30.4%	56.1%
	Upper	7	58.3%	15.7%	4,167	73.5%	30.6%	11.6%	8	50.0%	4,954	61.2%	10.8%	6	66.7%	14.5%	3,792	78.1%	28.3%	2	28.6%	14.5%	1,162	35.9%	30.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*5,671*	*100%*	*100%*	*100%*	*16*	*100%*	*8,093*	*100%*	*100%*	*9*	*100%*	*100%*	*4,853*	*100%*	*100%*	*7*	*100%*	*100%*	*3,240*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	10.0%	379	13.5%	10.7%	0	0.0%	11.3%	0	0.0%	9.2%	1	25.0%	16.8%	379	54.7%	18.1%
	Middle	2	11.8%	79.5%	376	5.3%	62.3%	88.4%	3	30.0%	209	7.4%	78.5%	1	16.7%	69.9%	45	2.1%	55.9%	2	50.0%	69.0%	164	23.7%	51.1%
	Upper	15	88.2%	20.5%	6,719	94.7%	37.7%	11.6%	6	60.0%	2,224	79.1%	10.8%	5	83.3%	18.8%	2,074	97.9%	34.9%	1	25.0%	14.2%	150	21.6%	30.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*17*	*100%*	*100%*	*7,095*	*100%*	*100%*	*100%*	*10*	*100%*	*2,812*	*100%*	*100%*	*6*	*100%*	*100%*	*2,119*	*100%*	*100%*	*4*	*100%*	*100%*	*693*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	10.7%	0	0.0%	12.7%	0	0.0%	6.7%	0	0.0%	12.6%	0	0.0%	6.9%
	Middle	2	22.2%	68.8%	175	17.2%	34.4%	88.4%	3	33.3%	151	29.2%	78.5%	2	40.0%	64.5%	79	25.6%	35.9%	1	25.0%	73.7%	72	34.6%	61.3%
	Upper	7	77.8%	31.3%	845	82.8%	65.6%	11.6%	6	66.7%	366	70.8%	10.8%	3	60.0%	22.7%	230	74.4%	57.4%	3	75.0%	13.7%	136	65.4%	31.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*9*	*100%*	*100%*	*1,020*	*100%*	*100%*	*100%*	*9*	*100%*	*517*	*100%*	*100%*	*5*	*100%*	*100%*	*309*	*100%*	*100%*	*4*	*100%*	*100%*	*208*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	86.4%	0	0.0%	0	0.0%	67.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	13.6%	0	0.0%	0	0.0%	32.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	10.7%	0	0.0%	10.2%	0	0.0%	8.8%	0	0.0%	10.8%	0	0.0%	7.7%
	Middle	1	50.0%	90.9%	30	23.1%	56.9%	88.4%	2	50.0%	63	15.3%	78.5%	0	0.0%	68.2%	0	0.0%	46.5%	2	66.7%	70.3%	63	38.7%	52.2%
	Upper	1	50.0%	9.1%	100	76.9%	43.1%	11.6%	2	50.0%	350	84.7%	10.8%	1	100.0%	21.6%	250	100.0%	44.7%	1	33.3%	18.9%	100	61.3%	40.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*130*	*100%*	*100%*	*100%*	*4*	*100%*	*413*	*100%*	*100%*	*1*	*100%*	*100%*	*250*	*100%*	*100%*	*3*	*100%*	*100%*	*163*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: NC Macon

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg							Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	10.7%	0	0.0%	15.4%	0	0.0%	10.6%	0	0.0%	17.2%	0	0.0%	3.5%
	Middle	1	33.3%	44.1%	504	30.7%	15.2%	88.4%	0	0.0%	0	0.0%	78.5%	0	0.0%	30.8%	0	0.0%	7.0%	0	0.0%	48.3%	0	0.0%	11.3%
	Upper	2	66.7%	55.9%	1,136	69.3%	84.8%	11.6%	0	0.0%	0	0.0%	10.8%	0	0.0%	53.8%	0	0.0%	82.4%	0	0.0%	34.5%	0	0.0%	85.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*1,640*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	10.7%	0	0.0%	20.0%	0	0.0%	8.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	88.4%	0	0.0%	0	0.0%	78.5%	0	0.0%	70.0%	0	0.0%	48.3%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	11.6%	0	0.0%	0	0.0%	10.8%	0	0.0%	10.0%	0	0.0%	43.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	7.7%	1,471	12.4%	10.7%	0	0.0%	12.4%	0	0.0%	11.6%	3	16.7%	14.2%	1,471	34.2%	13.5%
	Middle	11	25.6%	81.0%	2,589	16.6%	64.2%	88.4%	14	35.9%	2,470	20.9%	78.5%	6	28.6%	69.8%	1,185	15.7%	54.5%	8	44.4%	70.5%	1,285	29.9%	53.4%
	Upper	32	74.4%	19.0%	12,967	83.4%	35.8%	11.6%	22	56.4%	7,894	66.7%	10.8%	15	71.4%	17.9%	6,346	84.3%	33.9%	7	38.9%	15.3%	1,548	36.0%	33.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*43*	*100%*	*100%*	*15,556*	*100%*	*100%*	*100%*	*39*	*100%*	*11,835*	*100%*	*100%*	*21*	*100%*	*100%*	*7,531*	*100%*	*100%*	*18*	*100%*	*100%*	*4,304*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: NC Macon

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.0%	0	0.0%	0.8%	18.2%	0	0.0%	0	0.0%	18.0%	0	0.0%	3.7%	0	0.0%	1.6%	0	0.0%	3.7%	0	0.0%	1.6%
	Moderate	0	0.0%	13.6%	0	0.0%	7.6%	19.5%	0	0.0%	0	0.0%	16.7%	0	0.0%	13.9%	0	0.0%	8.7%	0	0.0%	12.4%	0	0.0%	6.4%
	Middle	0	0.0%	13.6%	0	0.0%	9.3%	20.2%	1	6.3%	314	3.9%	24.9%	0	0.0%	17.9%	0	0.0%	11.9%	1	14.3%	15.8%	314	9.7%	10.9%
	Upper	12	100.0%	53.3%	5,671	100.0%	66.7%	42.1%	15	93.8%	7,779	96.1%	40.5%	9	100.0%	47.1%	4,853	100.0%	63.0%	6	85.7%	49.6%	2,926	90.3%	62.0%
	Unknown	0	0.0%	17.5%	0	0.0%	15.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.4%	0	0.0%	14.8%	0	0.0%	18.4%	0	0.0%	19.2%
	Total	*12*	*100%*	*100%*	*5,671*	*100%*	*100%*	*100%*	*16*	*100%*	*8,093*	*100%*	*100%*	*9*	*100%*	*100%*	*4,853*	*100%*	*100%*	*7*	*100%*	*100%*	*3,240*	*100%*	*100%*
REFINANCE	Low	1	5.9%	5.1%	77	1.1%	2.4%	18.2%	1	10.0%	45	1.6%	18.0%	1	16.7%	8.8%	45	2.1%	4.3%	0	0.0%	9.6%	0	0.0%	4.5%
	Moderate	0	0.0%	13.4%	0	0.0%	7.8%	19.5%	1	10.0%	34	1.2%	16.7%	0	0.0%	14.6%	0	0.0%	9.1%	1	25.0%	14.7%	34	4.9%	8.6%
	Middle	1	5.9%	17.7%	265	3.7%	12.9%	20.2%	3	30.0%	432	15.4%	24.9%	2	33.3%	25.1%	302	14.3%	19.3%	1	25.0%	21.8%	130	18.8%	15.7%
	Upper	15	88.2%	47.7%	6,753	95.2%	59.9%	42.1%	5	50.0%	2,301	81.8%	40.5%	3	50.0%	44.1%	1,772	83.6%	57.0%	2	50.0%	41.1%	529	76.3%	52.2%
	Unknown	0	0.0%	16.1%	0	0.0%	16.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.3%	0	0.0%	10.3%	0	0.0%	12.7%	0	0.0%	18.9%
	Total	*17*	*100%*	*100%*	*7,095*	*100%*	*100%*	*100%*	*10*	*100%*	*2,812*	*100%*	*100%*	*6*	*100%*	*100%*	*2,119*	*100%*	*100%*	*4*	*100%*	*100%*	*693*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	6.3%	0	0.0%	3.2%	18.2%	0	0.0%	0	0.0%	18.0%	0	0.0%	4.5%	0	0.0%	7.1%	0	0.0%	7.4%	0	0.0%	3.7%
	Moderate	2	22.2%	5.0%	70	6.9%	1.7%	19.5%	3	33.3%	70	13.5%	16.7%	2	40.0%	18.2%	54	17.5%	5.1%	1	25.0%	22.1%	16	7.7%	11.9%
	Middle	0	0.0%	21.3%	0	0.0%	9.8%	20.2%	1	11.1%	105	20.3%	24.9%	1	20.0%	19.1%	105	34.0%	9.3%	0	0.0%	15.8%	0	0.0%	11.9%
	Upper	7	77.8%	66.3%	950	93.1%	82.2%	42.1%	5	55.6%	342	66.2%	40.5%	2	40.0%	57.3%	150	48.5%	75.0%	3	75.0%	48.4%	192	92.3%	56.6%
	Unknown	0	0.0%	1.3%	0	0.0%	3.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.9%	0	0.0%	3.4%	0	0.0%	6.3%	0	0.0%	15.9%
	Total	*9*	*100%*	*100%*	*1,020*	*100%*	*100%*	*100%*	*9*	*100%*	*517*	*100%*	*100%*	*5*	*100%*	*100%*	*309*	*100%*	*100%*	*4*	*100%*	*100%*	*208*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.2%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.5%	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	0	0.0%	0	0.0%	24.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.1%	0	0.0%	0	0.0%	40.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*
OTHER PURPOSE LOC	Low	0	0.0%	3.6%	0	0.0%	1.1%	18.2%	0	0.0%	0	0.0%	18.0%	0	0.0%	1.1%	0	0.0%	0.5%	0	0.0%	5.4%	0	0.0%	2.9%
	Moderate	0	0.0%	20.0%	0	0.0%	12.8%	19.5%	0	0.0%	0	0.0%	16.7%	0	0.0%	13.6%	0	0.0%	6.6%	0	0.0%	16.2%	0	0.0%	7.2%
	Middle	1	50.0%	23.6%	30	23.1%	10.9%	20.2%	1	25.0%	43	10.4%	24.9%	0	0.0%	22.7%	0	0.0%	14.4%	1	33.3%	25.7%	43	26.4%	19.0%
	Upper	1	50.0%	45.5%	100	76.9%	66.4%	42.1%	3	75.0%	370	89.6%	40.5%	1	100.0%	62.5%	250	100.0%	78.5%	2	66.7%	51.4%	120	73.6%	70.3%
	Unknown	0	0.0%	7.3%	0	0.0%	8.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	0.6%
	Total	*2*	*100%*	*100%*	*130*	*100%*	*100%*	*100%*	*4*	*100%*	*413*	*100%*	*100%*	*1*	*100%*	*100%*	*250*	*100%*	*100%*	*3*	*100%*	*100%*	*163*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: NC Macon

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.9%	0	0.0%	0.7%	18.2%	0	0.0%	0	0.0%	18.0%	0	0.0%	2.6%	0	0.0%	0.4%	0	0.0%	13.8%	0	0.0%	3.1%
	Moderate	0	0.0%	14.7%	0	0.0%	2.8%	19.5%	0	0.0%	0	0.0%	16.7%	0	0.0%	20.5%	0	0.0%	7.0%	0	0.0%	17.2%	0	0.0%	2.4%
	Middle	0	0.0%	5.9%	0	0.0%	1.4%	20.2%	0	0.0%	0	0.0%	24.9%	0	0.0%	10.3%	0	0.0%	2.8%	0	0.0%	13.8%	0	0.0%	5.6%
	Upper	3	100.0%	73.5%	1,640	100.0%	89.6%	42.1%	0	0.0%	0	0.0%	40.5%	0	0.0%	61.5%	0	0.0%	79.4%	0	0.0%	51.7%	0	0.0%	69.0%
	Unknown	0	0.0%	2.9%	0	0.0%	5.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.1%	0	0.0%	10.4%	0	0.0%	3.4%	0	0.0%	20.0%
	Total	*3*	*100%*	*100%*	*1,640*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.2%	0	0.0%	0	0.0%	18.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	14.3%	0	0.0%	10.2%	19.5%	0	0.0%	0	0.0%	16.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.2%	0	0.0%	0	0.0%	24.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.1%	0	0.0%	0	0.0%	40.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	85.7%	0	0.0%	89.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	2.3%	3.7%	77	0.5%	1.6%	18.2%	1	2.6%	45	0.4%	18.0%	1	4.8%	5.2%	45	0.6%	2.5%	0	0.0%	5.7%	0	0.0%	2.3%
	Moderate	2	4.7%	13.4%	70	0.4%	7.6%	19.5%	4	10.3%	104	0.9%	16.7%	2	9.5%	14.5%	54	0.7%	8.5%	2	11.1%	14.2%	50	1.2%	6.8%
	Middle	2	4.7%	16.0%	295	1.9%	10.8%	20.2%	6	15.4%	894	7.6%	24.9%	3	14.3%	20.2%	407	5.4%	13.6%	3	16.7%	17.7%	487	11.3%	11.7%
	Upper	38	88.4%	50.9%	15,114	97.2%	64.4%	42.1%	28	71.8%	10,792	91.2%	40.5%	15	71.4%	47.9%	7,025	93.3%	62.4%	13	72.2%	47.8%	3,767	87.5%	60.7%
	Unknown	0	0.0%	16.0%	0	0.0%	15.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.2%	0	0.0%	13.0%	0	0.0%	14.6%	0	0.0%	18.6%
	Total	*43*	*100%*	*100%*	*15,556*	*100%*	*100%*	*100%*	*39*	*100%*	*11,835*	*100%*	*100%*	*21*	*100%*	*100%*	*7,531*	*100%*	*100%*	*18*	*100%*	*100%*	*4,304*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Macon

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	8.3%	0	0.0%	6.4%	0	0.0%	3.4%	0	0.0%	8.3%	0	0.0%	5.1%
	Middle	0	0.0%	73.3%	0	0.0%	62.2%	81.1%	3	33.3%	201	14.0%	72.3%	0	0.0%	69.4%	0	0.0%	58.0%	3	100.0%	71.9%	201	100.0%	67.8%
	Upper	10	100.0%	24.3%	1,162	100.0%	37.5%	18.9%	6	66.7%	1,232	86.0%	19.4%	6	100.0%	23.0%	1,232	100.0%	38.4%	0	0.0%	18.9%	0	0.0%	26.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.4%	0	0.0%	0.4%		0	0.0%	0	0.0%		0	0.0%	1.2%	0	0.0%	0.3%	0	0.0%	0.9%	0	0.0%	0.3%
	Total	*10*	*100%*	*100%*	*1,162*	*100%*	*100%*	*100%*	*9*	*100%*	*1,433*	*100%*	*100%*	*6*	*100%*	*100%*	*1,232*	*100%*	*100%*	*3*	*100%*	*100%*	*201*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	19.0%	0	0.0%	14.3%	0	0.0%	15.5%	0	0.0%	28.6%	0	0.0%	13.5%
	Middle	0	0.0%	66.7%	0	0.0%	76.9%	83.3%	0	0.0%	0	0.0%	64.3%	0	0.0%	50.0%	0	0.0%	38.9%	0	0.0%	57.1%	0	0.0%	48.1%
	Upper	0	0.0%	33.3%	0	0.0%	23.1%	16.7%	0	0.0%	0	0.0%	16.7%	0	0.0%	35.7%	0	0.0%	45.6%	0	0.0%	14.3%	0	0.0%	38.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Macon

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	4	40.0%	55.6%	40	3.4%	47.8%	93.6%	6	66.7%	232	16.2%	93.1%	4	66.7%	57.9%	157	12.7%	35.2%	2	66.7%	62.9%	75	37.3%	47.5%
		Over $1 Million	4	40.0%		1,085	93.4%		5.1%	2	22.2%	201	14.0%	5.5%	1	16.7%		75	6.1%		1	33.3%		126	62.7%	
		Total Rev. available	8	80.0%		1,125	96.8%		98.7%	8	88.9%	433	30.2%	98.6%	5	83.3%		232	18.8%		3	100.0%		201	100.0%	
		Rev. Not Known	2	20.0%		37	3.2%		1.3%	1	11.1%	1,000	69.8%	1.4%	1	16.7%		1,000	81.2%		0	0.0%		0	0.0%	
		Total	*10*	*100%*		*1,162*	*100%*		*100.0%*	*9*	*100%*	*1,433*	*100%*	*100%*	*6*	*100%*		*1,232*	*100%*		*3*	*100%*		*201*	*100%*	
	Loan Size	$100,000 or Less	9	90.0%	92.6%	262	22.5%	36.0%		7	77.8%	307	21.4%		5	83.3%	95.6%	232	18.8%	45.0%	2	66.7%	96.5%	75	37.3%	59.1%
		$100,001 - $250,000	0	0.0%	3.6%	0	0.0%	14.9%		1	11.1%	126	8.8%		0	0.0%	2.2%	0	0.0%	11.3%	1	33.3%	2.1%	126	62.7%	14.7%
		$250,001 - $1 Million	1	10.0%	3.8%	900	77.5%	49.1%		1	11.1%	1,000	69.8%		1	16.7%	2.3%	1,000	81.2%	43.7%	0	0.0%	1.4%	0	0.0%	26.2%
		Total	*10*	*100%*	*100.0%*	*1,162*	*100%*	*100.0%*		*9*	*100%*	*1,433*	*100%*		*6*	*100%*	*100%*	*1,232*	*100%*	*100%*	*3*	*100%*	*100%*	*201*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%		40	100.0%			6	100.0%	232	100.0%		4	100.0%		157	100.0%		2	100.0%		75	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*40*	*100%*			*6*	*100%*	*232*	*100%*		*4*	*100%*		*157*	*100%*		*2*	*100%*		*75*	*100%*	
SMALL FARM									Total Farms					Total Farms											
	Revenue	$1 Million or Less	0	0.0%	77.8%	0	0.0%	79.8%	97.6%	0	0.0%	0	0.0%	95.2%	0	0.0%	50.0%	0	0.0%	28.2%	0	0.0%	71.4%	0	0.0%	84.6%
		Over $1 Million	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	2.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		97.6%	0	0.0%	0	0.0%	97.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		2.4%	0	0.0%	0	0.0%	2.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	100.0%	0	0.0%	100.0%		0	0.0%	0	0.0%		0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
		$100,001 - $250,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		$250,001 - $500,000	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: NC Raleigh

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.8%	0	0.0%	2.3%	2.1%	1	1.1%	254	0.5%	3.0%	0	0.0%	3.3%	0	0.0%	2.3%	1	2.6%	4.9%	254	1.5%	3.4%
	Moderate	12	12.2%	18.7%	3,864	6.3%	14.1%	19.2%	15	16.1%	4,007	8.6%	14.8%	8	14.8%	16.6%	1,994	6.7%	12.5%	7	17.9%	18.0%	2,013	11.8%	14.2%
	Middle	27	27.6%	33.7%	11,922	19.3%	30.2%	34.3%	31	33.3%	10,863	23.2%	36.2%	16	29.6%	41.7%	6,856	23.1%	37.7%	15	38.5%	41.4%	4,007	23.4%	38.0%
	Upper	59	60.2%	44.8%	45,884	74.4%	53.4%	44.5%	45	48.4%	30,983	66.3%	44.7%	29	53.7%	37.0%	20,141	68.0%	45.8%	16	41.0%	33.8%	10,842	63.3%	42.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.1%	647	1.4%	1.3%	1	1.9%	1.4%	647	2.2%	1.6%	0	0.0%	1.8%	0	0.0%	2.3%
	Total	*98*	*100%*	*100%*	*61,670*	*100%*	*100%*	*100%*	*93*	*100%*	*46,754*	*100%*	*100%*	*54*	*100%*	*100%*	*29,638*	*100%*	*100%*	*39*	*100%*	*100%*	*17,116*	*100%*	*100%*
REFINANCE	Low	0	0.0%	1.7%	0	0.0%	1.3%	2.1%	0	0.0%	0	0.0%	3.0%	0	0.0%	3.1%	0	0.0%	2.1%	0	0.0%	3.5%	0	0.0%	2.5%
	Moderate	10	12.0%	14.7%	2,419	8.6%	10.8%	19.2%	2	9.5%	803	15.4%	14.8%	1	6.3%	15.8%	185	4.4%	11.7%	1	20.0%	16.9%	618	59.3%	13.3%
	Middle	28	33.7%	32.7%	7,910	28.0%	28.9%	34.3%	10	47.6%	1,341	25.8%	36.2%	7	43.8%	39.3%	1,166	28.0%	35.3%	3	60.0%	37.5%	175	16.8%	34.3%
	Upper	45	54.2%	50.9%	17,946	63.5%	59.0%	44.5%	9	42.9%	3,060	58.8%	44.7%	8	50.0%	40.8%	2,810	67.5%	49.7%	1	20.0%	41.2%	250	24.0%	48.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.3%	0	0.0%	1.0%	0	0.0%	1.2%	0	0.0%	0.9%	0	0.0%	1.1%
	Total	*83*	*100%*	*100%*	*28,275*	*100%*	*100%*	*100%*	*21*	*100%*	*5,204*	*100%*	*100%*	*16*	*100%*	*100%*	*4,161*	*100%*	*100%*	*5*	*100%*	*100%*	*1,043*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.3%	0	0.0%	1.1%	2.1%	0	0.0%	0	0.0%	3.0%	0	0.0%	1.8%	0	0.0%	1.1%	0	0.0%	2.5%	0	0.0%	1.6%
	Moderate	1	4.8%	13.7%	188	8.1%	9.6%	19.2%	11	20.0%	954	19.3%	14.8%	6	19.4%	11.8%	694	21.6%	8.2%	5	20.8%	12.5%	260	15.1%	8.4%
	Middle	7	33.3%	30.4%	481	20.7%	25.1%	34.3%	23	41.8%	1,692	34.3%	36.2%	15	48.4%	34.8%	1,179	36.7%	28.5%	8	33.3%	36.9%	513	29.9%	31.0%
	Upper	13	61.9%	54.6%	1,656	71.2%	64.2%	44.5%	21	38.2%	2,285	46.3%	44.7%	10	32.3%	50.2%	1,341	41.7%	60.2%	11	45.8%	47.0%	944	55.0%	57.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.3%	0	0.0%	1.5%	0	0.0%	2.0%	0	0.0%	1.2%	0	0.0%	1.5%
	Total	*21*	*100%*	*100%*	*2,325*	*100%*	*100%*	*100%*	*55*	*100%*	*4,931*	*100%*	*100%*	*31*	*100%*	*100%*	*3,214*	*100%*	*100%*	*24*	*100%*	*100%*	*1,717*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	21.3%	0	0.0%	9.8%	10.8%	0	0.0%	0	0.0%	10.6%	0	0.0%	13.3%	0	0.0%	5.5%	0	0.0%	16.9%	0	0.0%	13.7%
	Moderate	0	0.0%	27.8%	0	0.0%	22.5%	25.6%	0	0.0%	0	0.0%	18.8%	0	0.0%	19.5%	0	0.0%	10.5%	0	0.0%	25.4%	0	0.0%	11.0%
	Middle	0	0.0%	30.6%	0	0.0%	30.1%	29.3%	1	33.3%	60,713	43.4%	34.9%	1	33.3%	35.2%	60,713	43.4%	55.9%	0	0.0%	33.9%	0	0.0%	58.8%
	Upper	0	0.0%	19.4%	0	0.0%	37.4%	34.2%	2	66.7%	79,176	56.6%	33.3%	2	66.7%	27.3%	79,176	56.6%	26.4%	0	0.0%	18.6%	0	0.0%	16.1%
	Unknown	0	0.0%	0.9%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	2.4%	0	0.0%	4.7%	0	0.0%	1.7%	0	0.0%	5.1%	0	0.0%	0.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*139,889*	*100%*	*100%*	*3*	*100%*	*100%*	*139,889*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	10.0%	1.4%	245	19.9%	1.0%	2.1%	0	0.0%	0	0.0%	3.0%	0	0.0%	1.5%	0	0.0%	0.7%	0	0.0%	2.5%	0	0.0%	1.0%
	Moderate	0	0.0%	13.2%	0	0.0%	8.9%	19.2%	0	0.0%	0	0.0%	14.8%	0	0.0%	11.0%	0	0.0%	7.2%	0	0.0%	12.2%	0	0.0%	8.0%
	Middle	1	10.0%	30.4%	30	2.4%	25.0%	34.3%	8	42.1%	596	25.7%	36.2%	7	58.3%	36.4%	576	35.0%	28.6%	1	14.3%	37.9%	20	3.0%	30.1%
	Upper	8	80.0%	55.0%	959	77.7%	65.1%	44.5%	11	57.9%	1,723	74.3%	44.7%	5	41.7%	49.3%	1,068	65.0%	61.1%	6	85.7%	45.8%	655	97.0%	58.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.3%	0	0.0%	1.8%	0	0.0%	2.4%	0	0.0%	1.6%	0	0.0%	1.9%
	Total	*10*	*100%*	*100%*	*1,234*	*100%*	*100%*	*100%*	*19*	*100%*	*2,319*	*100%*	*100%*	*12*	*100%*	*100%*	*1,644*	*100%*	*100%*	*7*	*100%*	*100%*	*675*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: NC Raleigh

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.4%	0	0.0%	1.7%	2.1%	0	0.0%	0	0.0%	3.0%	0	0.0%	1.9%	0	0.0%	1.2%	0	0.0%	1.8%	0	0.0%	1.0%
	Moderate	0	0.0%	18.8%	0	0.0%	13.4%	19.2%	2	20.0%	193	9.5%	14.8%	1	16.7%	10.1%	143	26.3%	6.6%	1	25.0%	12.6%	50	3.3%	7.7%
	Middle	1	100.0%	29.9%	328	100.0%	19.4%	34.3%	2	20.0%	100	4.9%	36.2%	1	16.7%	37.3%	60	11.0%	24.0%	1	25.0%	41.7%	40	2.7%	28.8%
	Upper	0	0.0%	48.9%	0	0.0%	65.5%	44.5%	6	60.0%	1,744	85.6%	44.7%	4	66.7%	48.7%	340	62.6%	66.2%	2	50.0%	42.7%	1,404	94.0%	61.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.3%	0	0.0%	1.9%	0	0.0%	1.9%	0	0.0%	1.1%	0	0.0%	1.5%
	Total	*1*	*100%*	*100%*	*328*	*100%*	*100%*	*100%*	*10*	*100%*	*2,037*	*100%*	*100%*	*6*	*100%*	*100%*	*543*	*100%*	*100%*	*4*	*100%*	*100%*	*1,494*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.4%	0	0.0%	2.6%	2.1%	0	0.0%	0	0.0%	3.0%	0	0.0%	6.2%	0	0.0%	5.0%	0	0.0%	7.0%	0	0.0%	7.7%
	Moderate	0	0.0%	42.9%	0	0.0%	33.6%	19.2%	0	0.0%	0	0.0%	14.8%	0	0.0%	35.1%	0	0.0%	26.9%	0	0.0%	31.4%	0	0.0%	21.6%
	Middle	0	0.0%	36.8%	0	0.0%	38.1%	34.3%	0	0.0%	0	0.0%	36.2%	0	0.0%	39.7%	0	0.0%	47.2%	0	0.0%	37.2%	0	0.0%	35.1%
	Upper	0	0.0%	16.9%	0	0.0%	25.7%	44.5%	0	0.0%	0	0.0%	44.7%	0	0.0%	18.6%	0	0.0%	20.7%	0	0.0%	23.3%	0	0.0%	34.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.3%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	1.2%	0	0.0%	0.6%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	0.5%	2.1%	245	0.3%	2.0%	2.1%	1	0.5%	254	0.1%	3.0%	0	0.0%	2.9%	0	0.0%	2.7%	1	1.3%	4.2%	254	1.2%	4.0%
	Moderate	23	10.8%	16.0%	6,471	6.9%	12.6%	19.2%	30	14.9%	5,957	3.0%	14.8%	16	13.1%	15.4%	3,016	1.7%	11.7%	14	17.7%	16.7%	2,941	13.3%	13.4%
	Middle	64	30.0%	32.8%	20,671	22.0%	29.3%	34.3%	75	37.3%	75,305	37.4%	36.2%	47	38.5%	39.7%	70,550	39.4%	39.3%	28	35.4%	40.0%	4,755	21.6%	38.7%
	Upper	125	58.7%	49.0%	66,445	70.8%	56.1%	44.5%	94	46.8%	118,971	59.2%	44.7%	58	47.5%	40.6%	104,876	58.6%	44.7%	36	45.6%	37.5%	14,095	63.9%	41.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	0.5%	647	0.3%	1.3%	1	0.8%	1.4%	647	0.4%	1.6%	0	0.0%	1.6%	0	0.0%	2.0%
	Total	*213*	*100%*	*100%*	*93,832*	*100%*	*100%*	*100%*	*201*	*100%*	*201,134*	*100%*	*100%*	*122*	*100%*	*100%*	*179,089*	*100%*	*100%*	*79*	*100%*	*100%*	*22,045*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: NC Raleigh

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	1.0%	4.9%	165	0.3%	2.7%	19.9%	2	2.2%	393	0.8%	19.5%	2	3.7%	4.3%	393	1.3%	2.2%	0	0.0%	3.6%	0	0.0%	1.7%
	Moderate	8	8.2%	15.9%	2,107	3.4%	11.8%	16.2%	8	8.6%	1,905	4.1%	15.7%	5	9.3%	14.9%	1,134	3.8%	10.7%	3	7.7%	14.7%	771	4.5%	10.2%
	Middle	9	9.2%	21.1%	3,040	4.9%	19.3%	18.8%	15	16.1%	4,907	10.5%	20.4%	8	14.8%	24.6%	3,108	10.5%	22.4%	7	17.9%	22.7%	1,799	10.5%	20.3%
	Upper	80	81.6%	44.6%	56,358	91.4%	52.8%	45.1%	68	73.1%	39,549	84.6%	44.4%	39	72.2%	43.9%	25,003	84.4%	53.1%	29	74.4%	41.3%	14,546	85.0%	50.6%
	Unknown	0	0.0%	13.5%	0	0.0%	13.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.3%	0	0.0%	11.6%	0	0.0%	17.7%	0	0.0%	17.2%
	Total	*98*	*100%*	*100%*	*61,670*	*100%*	*100%*	*100%*	*93*	*100%*	*46,754*	*100%*	*100%*	*54*	*100%*	*100%*	*29,638*	*100%*	*100%*	*39*	*100%*	*100%*	*17,116*	*100%*	*100%*
REFINANCE	Low	0	0.0%	6.0%	0	0.0%	3.2%	19.9%	1	4.8%	142	2.7%	19.5%	1	6.3%	12.0%	142	3.4%	7.1%	0	0.0%	11.8%	0	0.0%	6.9%
	Moderate	11	13.3%	14.8%	2,084	7.4%	10.7%	16.2%	4	19.0%	827	15.9%	15.7%	4	25.0%	20.4%	827	19.9%	15.9%	0	0.0%	20.7%	0	0.0%	15.7%
	Middle	16	19.3%	20.6%	3,562	12.6%	18.5%	18.8%	4	19.0%	314	6.0%	20.4%	2	12.5%	22.8%	184	4.4%	22.0%	2	40.0%	21.8%	130	12.5%	19.7%
	Upper	56	67.5%	43.3%	22,629	80.0%	51.7%	45.1%	12	57.1%	3,921	75.3%	44.4%	9	56.3%	35.4%	3,008	72.3%	44.7%	3	60.0%	37.2%	913	87.5%	47.0%
	Unknown	0	0.0%	15.3%	0	0.0%	15.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.4%	0	0.0%	10.3%	0	0.0%	8.5%	0	0.0%	10.7%
	Total	*83*	*100%*	*100%*	*28,275*	*100%*	*100%*	*100%*	*21*	*100%*	*5,204*	*100%*	*100%*	*16*	*100%*	*100%*	*4,161*	*100%*	*100%*	*5*	*100%*	*100%*	*1,043*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	4.8%	4.3%	245	10.5%	2.2%	19.9%	1	1.8%	30	0.6%	19.5%	1	3.2%	5.4%	30	0.9%	2.7%	0	0.0%	7.2%	0	0.0%	3.3%
	Moderate	1	4.8%	12.1%	23	1.0%	7.3%	16.2%	6	10.9%	260	5.3%	15.7%	2	6.5%	14.6%	70	2.2%	8.4%	4	16.7%	16.8%	190	11.1%	9.2%
	Middle	6	28.6%	17.8%	928	39.9%	13.6%	18.8%	16	29.1%	1,146	23.2%	20.4%	8	25.8%	23.6%	539	16.8%	18.1%	8	33.3%	23.6%	607	35.4%	19.0%
	Upper	13	61.9%	62.9%	1,129	48.6%	73.6%	45.1%	32	58.2%	3,495	70.9%	44.4%	20	64.5%	53.3%	2,575	80.1%	67.5%	12	50.0%	50.0%	920	53.6%	65.9%
	Unknown	0	0.0%	2.9%	0	0.0%	3.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	3.4%	0	0.0%	2.4%	0	0.0%	2.6%
	Total	*21*	*100%*	*100%*	*2,325*	*100%*	*100%*	*100%*	*55*	*100%*	*4,931*	*100%*	*100%*	*31*	*100%*	*100%*	*3,214*	*100%*	*100%*	*24*	*100%*	*100%*	*1,717*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.9%	0	0.0%	0	0.0%	19.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	15.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.8%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.9%	0	0.0%	0.0%	45.1%	0	0.0%	0	0.0%	44.4%	0	0.0%	2.3%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	99.1%	0	0.0%	100.0%	0.0%	3	100.0%	139,889	100.0%	0.0%	3	100.0%	97.7%	139,889	100.0%	99.9%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*139,889*	*100%*	*100%*	*3*	*100%*	*100%*	*139,889*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	4.3%	0	0.0%	2.3%	19.9%	1	5.3%	10	0.4%	19.5%	1	8.3%	5.2%	10	0.6%	2.3%	0	0.0%	7.6%	0	0.0%	3.4%
	Moderate	0	0.0%	11.7%	0	0.0%	6.7%	16.2%	3	15.8%	303	13.1%	15.7%	1	8.3%	14.1%	178	10.8%	7.7%	2	28.6%	17.3%	125	18.5%	9.8%
	Middle	2	20.0%	18.4%	165	13.4%	13.8%	18.8%	7	36.8%	681	29.4%	20.4%	5	41.7%	22.1%	456	27.7%	16.3%	2	28.6%	23.5%	225	33.3%	17.1%
	Upper	8	80.0%	62.5%	1,069	86.6%	73.7%	45.1%	8	42.1%	1,325	57.1%	44.4%	5	41.7%	54.8%	1,000	60.8%	70.2%	3	42.9%	46.6%	325	48.1%	65.5%
	Unknown	0	0.0%	3.1%	0	0.0%	3.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	3.5%	0	0.0%	5.1%	0	0.0%	4.2%
	Total	*10*	*100%*	*100%*	*1,234*	*100%*	*100%*	*100%*	*19*	*100%*	*2,319*	*100%*	*100%*	*12*	*100%*	*100%*	*1,644*	*100%*	*100%*	*7*	*100%*	*100%*	*675*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: NC Raleigh

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	6.1%	0	0.0%	3.5%	19.9%	1	10.0%	143	7.0%	19.5%	1	16.7%	8.0%	143	26.3%	4.7%	0	0.0%	7.5%	0	0.0%	3.9%
	Moderate	0	0.0%	10.7%	0	0.0%	7.1%	16.2%	1	10.0%	50	2.5%	15.7%	0	0.0%	15.1%	0	0.0%	8.8%	1	25.0%	19.8%	50	3.3%	10.9%
	Middle	0	0.0%	18.2%	0	0.0%	13.3%	18.8%	2	20.0%	472	23.2%	20.4%	1	16.7%	24.4%	50	9.2%	15.1%	1	25.0%	25.9%	422	28.2%	16.9%
	Upper	1	100.0%	57.0%	328	100.0%	68.2%	45.1%	6	60.0%	1,372	67.4%	44.4%	4	66.7%	47.2%	350	64.5%	65.8%	2	50.0%	42.3%	1,022	68.4%	60.7%
	Unknown	0	0.0%	7.9%	0	0.0%	7.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.3%	0	0.0%	5.5%	0	0.0%	4.5%	0	0.0%	7.7%
	Total	*1*	*100%*	*100%*	*328*	*100%*	*100%*	*100%*	*10*	*100%*	*2,037*	*100%*	*100%*	*6*	*100%*	*100%*	*543*	*100%*	*100%*	*4*	*100%*	*100%*	*1,494*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.6%	0	0.0%	3.1%	19.9%	0	0.0%	0	0.0%	19.5%	0	0.0%	2.5%	0	0.0%	2.8%	0	0.0%	4.7%	0	0.0%	4.7%
	Moderate	0	0.0%	1.8%	0	0.0%	2.0%	16.2%	0	0.0%	0	0.0%	15.7%	0	0.0%	0.8%	0	0.0%	1.0%	0	0.0%	1.2%	0	0.0%	1.2%
	Middle	0	0.0%	1.5%	0	0.0%	2.8%	18.8%	0	0.0%	0	0.0%	20.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	2.7%
	Upper	0	0.0%	0.3%	0	0.0%	0.4%	45.1%	0	0.0%	0	0.0%	44.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.7%	0	0.0%	91.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	96.7%	0	0.0%	96.2%	0	0.0%	93.0%	0	0.0%	91.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	0.9%	5.5%	410	0.4%	2.9%	19.9%	6	3.0%	718	0.4%	19.5%	6	4.9%	6.7%	718	0.4%	3.0%	0	0.0%	5.6%	0	0.0%	2.2%
	Moderate	20	9.4%	14.9%	4,214	4.5%	10.5%	16.2%	22	10.9%	3,345	1.7%	15.7%	12	9.8%	16.3%	2,209	1.2%	10.0%	10	12.7%	16.1%	1,136	5.2%	9.9%
	Middle	33	15.5%	20.4%	7,695	8.2%	17.9%	18.8%	44	21.9%	7,520	3.7%	20.4%	24	19.7%	23.6%	4,337	2.4%	18.4%	20	25.3%	22.7%	3,183	14.4%	18.5%
	Upper	158	74.2%	45.0%	81,513	86.9%	50.5%	45.1%	126	62.7%	49,662	24.7%	44.4%	77	63.1%	43.1%	31,936	17.8%	44.1%	49	62.0%	42.0%	17,726	80.4%	47.2%
	Unknown	0	0.0%	14.1%	0	0.0%	18.2%	0.0%	3	1.5%	139,889	69.6%	0.0%	3	2.5%	10.3%	139,889	78.1%	24.6%	0	0.0%	13.6%	0	0.0%	22.2%
	Total	*213*	*100%*	*100%*	*93,832*	*100%*	*100%*	*100%*	*201*	*100%*	*201,134*	*100%*	*100%*	*122*	*100%*	*100%*	*179,089*	*100%*	*100%*	*79*	*100%*	*100%*	*22,045*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Raleigh

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	1	3.8%	3.8%	500	13.2%	5.4%	4.2%	9	17.3%	871	13.8%	4.9%	1	25.0%	4.7%	15	1.0%	6.3%	8	16.7%	4.4%	856	17.7%	5.8%
	Moderate	8	30.8%	19.2%	466	12.3%	18.4%	20.1%	9	17.3%	777	12.3%	15.2%	0	0.0%	15.6%	0	0.0%	12.9%	9	18.8%	15.1%	777	16.1%	12.9%
	Middle	11	42.3%	32.8%	2,421	63.9%	33.3%	32.8%	13	25.0%	1,541	24.4%	34.8%	1	25.0%	34.1%	400	26.8%	35.4%	12	25.0%	34.6%	1,141	23.6%	36.6%
	Upper	6	23.1%	43.7%	400	10.6%	42.6%	42.8%	21	40.4%	3,128	49.5%	44.0%	2	50.0%	43.8%	1,075	72.1%	43.9%	19	39.6%	44.1%	2,053	42.5%	43.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.3%	0.1%	0	0.0%	0	0.0%	1.0%	0	0.0%	1.6%	0	0.0%	1.5%	0	0.0%	1.6%	0	0.0%	1.2%
	Tr Unknown	0	0.0%	0.5%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*26*	*100%*	*100%*	*3,787*	*100%*	*100%*	*100%*	*52*	*100%*	*6,317*	*100%*	*100%*	*4*	*100%*	*100%*	*1,490*	*100%*	*100%*	*48*	*100%*	*100%*	*4,827*	*100%*	*100%*
								Total Farms					Total Farms											
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.3%	0	0.0%	0	0.0%	2.6%	0	0.0%	1.6%	0	0.0%	0.3%	0	0.0%	2.8%	0	0.0%	0.7%
	Moderate	0	0.0%	16.1%	0	0.0%	25.9%	17.0%	0	0.0%	0	0.0%	11.3%	0	0.0%	17.2%	0	0.0%	26.7%	0	0.0%	7.5%	0	0.0%	13.4%
	Middle	0	0.0%	43.5%	0	0.0%	38.1%	41.7%	0	0.0%	0	0.0%	36.6%	0	0.0%	33.6%	0	0.0%	37.4%	0	0.0%	43.9%	0	0.0%	36.7%
	Upper	0	0.0%	39.5%	0	0.0%	35.9%	39.0%	0	0.0%	0	0.0%	46.4%	0	0.0%	45.1%	0	0.0%	35.0%	0	0.0%	43.0%	0	0.0%	48.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.0%	0	0.0%	1.6%	0	0.0%	0.4%	0	0.0%	2.8%	0	0.0%	0.8%
	Tr Unknown	0	0.0%	0.8%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Raleigh

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	16	61.5%	46.8%	472	12.5%	31.4%	92.9%	21	40.4%	1,393	22.1%	92.8%	2	50.0%	51.1%	90	6.0%	35.1%	19	39.6%	53.8%	1,303	27.0%	34.5%
		Over $1 Million	9	34.6%		3,287	86.8%		6.1%	31	59.6%	4,924	77.9%	6.1%	2	50.0%		1,400	94.0%		29	60.4%		3,524	73.0%	
		Total Rev. available	25	96.2%		3,759	99.3%		99.0%	52	100.0%	6,317	100.0%	99.0%	4	100.0%		1,490	100.0%		48	100.0%		4,827	100.0%	
		Rev. Not Known	1	3.8%		28	0.7%		1.0%	0	0.0%	0	0.0%	1.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*26*	*100%*		*3,787*	*100%*		*100.0%*	*52*	*100%*	*6,317*	*100%*	*100%*	*4*	*100%*		*1,490*	*100%*		*48*	*100%*		*4,827*	*100%*	
	Loan Size	$100,000 or Less	19	73.1%	91.3%	645	17.0%	33.6%		36	69.2%	1,359	21.5%		2	50.0%	94.2%	90	6.0%	40.7%	34	70.8%	94.5%	1,269	26.3%	42.3%
		$100,001 - $250,000	2	7.7%	4.8%	468	12.4%	18.4%		9	17.3%	1,278	20.2%		0	0.0%	3.0%	0	0.0%	14.6%	9	18.8%	2.9%	1,278	26.5%	15.2%
		$250,001 - $1 Million	5	19.2%	4.0%	2,674	70.6%	48.0%		7	13.5%	3,680	58.3%		2	50.0%	2.9%	1,400	94.0%	44.7%	5	10.4%	2.6%	2,280	47.2%	42.4%
		Total	*26*	*100%*	*100.0%*	*3,787*	*100%*	*100.0%*		*52*	*100%*	*6,317*	*100%*		*4*	*100%*	*100%*	*1,490*	*100%*	*100%*	*48*	*100%*	*100%*	*4,827*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	16	100.0%		472	100.0%			17	81.0%	580	41.6%		2	100.0%		90	100.0%		15	78.9%		490	37.6%	
		$100,001 - $250,000	0	0.0%		0	0.0%			2	9.5%	233	16.7%		0	0.0%		0	0.0%		2	10.5%		233	17.9%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			2	9.5%	580	41.6%		0	0.0%		0	0.0%		2	10.5%		580	44.5%	
		Total	*16*	*100%*		*472*	*100%*			*21*	*100%*	*1,393*	*100%*		*2*	*100%*		*90*	*100%*		*19*	*100%*		*1,303*	*100%*	
									Total Farms					Total Farms											
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	58.9%	0	0.0%	35.7%	97.7%	0	0.0%	0	0.0%	97.7%	0	0.0%	57.4%	0	0.0%	55.3%	0	0.0%	64.5%	0	0.0%	47.4%
		Over $1 Million	0	0.0%		0	0.0%		1.7%	0	0.0%	0	0.0%	1.9%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		99.4%	0	0.0%	0	0.0%	99.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.6%	0	0.0%	0	0.0%	0.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	86.3%	0	0.0%	30.1%		0	0.0%	0	0.0%		0	0.0%	83.6%	0	0.0%	28.9%	0	0.0%	89.7%	0	0.0%	38.2%
		$100,001 - $250,000	0	0.0%	8.1%	0	0.0%	30.5%		0	0.0%	0	0.0%		0	0.0%	9.8%	0	0.0%	31.8%	0	0.0%	7.5%	0	0.0%	38.6%
		$250,001 - $500,000	0	0.0%	5.6%	0	0.0%	39.5%		0	0.0%	0	0.0%		0	0.0%	6.6%	0	0.0%	39.3%	0	0.0%	2.8%	0	0.0%	23.2%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

MISSOURI

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MO Columbia

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.1%	0	0.0%	1.2%	1.6%	0	0.0%	0	0.0%	1.1%	0	0.0%	1.4%	0	0.0%	1.1%	0	0.0%	1.1%	0	0.0%	0.8%
	Moderate	1	4.0%	10.8%	363	6.2%	7.8%	8.3%	5	13.9%	1,471	9.7%	19.5%	2	18.2%	23.9%	521	10.2%	18.4%	3	12.0%	23.7%	950	9.5%	18.1%
	Middle	19	76.0%	58.3%	3,944	67.2%	55.4%	56.2%	12	33.3%	3,020	20.0%	43.6%	3	27.3%	39.9%	1,030	20.2%	36.4%	9	36.0%	43.7%	1,990	19.9%	39.6%
	Upper	5	20.0%	28.3%	1,564	26.6%	35.1%	33.5%	18	50.0%	10,408	69.0%	35.3%	5	45.5%	33.9%	3,364	65.9%	43.5%	13	52.0%	31.2%	7,044	70.6%	41.2%
	Unknown	0	0.0%	0.4%	0	0.0%	0.5%	0.4%	1	2.8%	189	1.3%	0.5%	1	9.1%	0.8%	189	3.7%	0.6%	0	0.0%	0.4%	0	0.0%	0.3%
	Total	*25*	*100%*	*100%*	*5,871*	*100%*	*100%*	*100%*	*36*	*100%*	*15,088*	*100%*	*100%*	*11*	*100%*	*100%*	*5,104*	*100%*	*100%*	*25*	*100%*	*100%*	*9,984*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.8%	0	0.0%	0.4%	1.6%	0	0.0%	0	0.0%	1.1%	0	0.0%	1.3%	0	0.0%	1.0%	0	0.0%	0.9%	0	0.0%	1.1%
	Moderate	1	6.7%	7.4%	98	3.9%	5.0%	8.3%	4	26.7%	339	8.0%	19.5%	3	30.0%	19.4%	211	13.9%	15.9%	1	20.0%	19.0%	128	4.7%	13.9%
	Middle	10	66.7%	56.3%	1,782	70.3%	53.5%	56.2%	6	40.0%	711	16.7%	43.6%	5	50.0%	42.9%	561	36.9%	37.4%	1	20.0%	44.1%	150	5.5%	41.7%
	Upper	4	26.7%	34.9%	656	25.9%	40.7%	33.5%	5	33.3%	3,197	75.3%	35.3%	2	20.0%	36.3%	748	49.2%	45.7%	3	60.0%	35.8%	2,449	89.8%	43.3%
	Unknown	0	0.0%	0.6%	0	0.0%	0.5%	0.4%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*15*	*100%*	*100%*	*2,536*	*100%*	*100%*	*100%*	*15*	*100%*	*4,247*	*100%*	*100%*	*10*	*100%*	*100%*	*1,520*	*100%*	*100%*	*5*	*100%*	*100%*	*2,727*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.5%	0	0.0%	1.1%	1.6%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.9%	0	0.0%	1.0%	0	0.0%	1.8%	0	0.0%	1.3%
	Moderate	0	0.0%	7.5%	0	0.0%	5.1%	8.3%	2	13.3%	267	29.0%	19.5%	2	22.2%	13.0%	267	53.6%	11.8%	0	0.0%	17.0%	0	0.0%	17.2%
	Middle	3	50.0%	52.6%	120	35.3%	51.9%	56.2%	5	33.3%	114	12.4%	43.6%	3	33.3%	37.6%	60	12.0%	32.0%	2	33.3%	43.5%	54	12.7%	37.7%
	Upper	3	50.0%	38.3%	220	64.7%	41.9%	33.5%	8	53.3%	541	58.7%	35.3%	4	44.4%	48.2%	171	34.3%	54.9%	4	66.7%	37.8%	370	87.3%	43.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*6*	*100%*	*100%*	*340*	*100%*	*100%*	*100%*	*15*	*100%*	*922*	*100%*	*100%*	*9*	*100%*	*100%*	*498*	*100%*	*100%*	*6*	*100%*	*100%*	*424*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	12.2%	0	0.0%	3.7%	8.2%	0	0.0%	0	0.0%	22.1%	0	0.0%	12.3%	0	0.0%	26.7%	0	0.0%	10.3%	0	0.0%	2.3%
	Moderate	0	0.0%	11.0%	0	0.0%	9.9%	18.5%	0	0.0%	0	0.0%	37.5%	0	0.0%	45.3%	0	0.0%	38.2%	0	0.0%	38.5%	0	0.0%	38.3%
	Middle	0	0.0%	48.8%	0	0.0%	38.2%	29.4%	0	0.0%	0	0.0%	20.1%	0	0.0%	21.7%	0	0.0%	12.5%	0	0.0%	33.3%	0	0.0%	33.0%
	Upper	0	0.0%	22.0%	0	0.0%	35.8%	28.0%	0	0.0%	0	0.0%	11.4%	0	0.0%	17.9%	0	0.0%	6.6%	0	0.0%	15.4%	0	0.0%	25.5%
	Unknown	0	0.0%	6.1%	0	0.0%	12.4%	15.8%	0	0.0%	0	0.0%	8.9%	0	0.0%	2.8%	0	0.0%	16.0%	0	0.0%	2.6%	0	0.0%	0.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	3.4%	0	0.0%	1.5%	1.6%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	0.5%	0	0.0%	0.1%
	Moderate	0	0.0%	5.2%	0	0.0%	1.1%	8.3%	2	18.2%	40	8.4%	19.5%	1	20.0%	20.5%	15	8.2%	17.8%	1	16.7%	11.8%	25	8.5%	8.9%
	Middle	2	66.7%	36.2%	134	59.8%	18.0%	56.2%	5	45.5%	264	55.3%	43.6%	4	80.0%	36.4%	169	91.8%	31.8%	1	16.7%	40.0%	95	32.4%	44.1%
	Upper	1	33.3%	55.2%	90	40.2%	79.5%	33.5%	4	36.4%	173	36.3%	35.3%	0	0.0%	42.0%	0	0.0%	49.7%	4	66.7%	47.7%	173	59.0%	46.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*224*	*100%*	*100%*	*100%*	*11*	*100%*	*477*	*100%*	*100%*	*5*	*100%*	*100%*	*184*	*100%*	*100%*	*6*	*100%*	*100%*	*293*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: MO Columbia

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Count		Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.7%	0	0.0%	0.2%	1.6%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	2.0%
	Moderate	0	0.0%	5.0%	0	0.0%	5.3%	8.3%	1	16.7%	100	12.8%	19.5%	0	0.0%	14.5%	0	0.0%	9.5%	1	20.0%	17.3%	100	17.8%	19.5%
	Middle	1	100.0%	51.7%	38	100.0%	44.6%	56.2%	4	66.7%	489	62.7%	43.6%	1	100.0%	43.4%	219	100.0%	26.0%	3	60.0%	43.9%	270	48.1%	39.6%
	Upper	0	0.0%	41.7%	0	0.0%	50.0%	33.5%	1	16.7%	191	24.5%	35.3%	0	0.0%	42.1%	0	0.0%	64.4%	1	20.0%	38.1%	191	34.0%	38.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*38*	*100%*	*100%*	*100%*	*6*	*100%*	*780*	*100%*	*100%*	*1*	*100%*	*100%*	*219*	*100%*	*100%*	*5*	*100%*	*100%*	*561*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.4%	0	0.0%	2.3%	1.6%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	13.3%	0	0.0%	12.9%	8.3%	0	0.0%	0	0.0%	19.5%	0	0.0%	11.1%	0	0.0%	11.6%	0	0.0%	28.6%	0	0.0%	32.4%
	Middle	0	0.0%	62.2%	0	0.0%	57.9%	56.2%	0	0.0%	0	0.0%	43.6%	0	0.0%	66.7%	0	0.0%	63.1%	0	0.0%	57.1%	0	0.0%	54.3%
	Upper	0	0.0%	20.0%	0	0.0%	26.9%	33.5%	0	0.0%	0	0.0%	35.3%	0	0.0%	22.2%	0	0.0%	25.3%	0	0.0%	14.3%	0	0.0%	13.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	1.6%	0	0.0%	1.0%	1.6%	0	0.0%	0	0.0%	1.1%	0	0.0%	1.5%	0	0.0%	6.6%	0	0.0%	1.2%	0	0.0%	0.9%
	Moderate	2	4.0%	9.1%	461	5.1%	6.7%	8.3%	14	16.9%	2,217	10.3%	19.5%	8	22.2%	22.3%	1,014	13.5%	22.1%	6	12.8%	21.9%	1,203	8.6%	18.9%
	Middle	35	70.0%	57.0%	6,018	66.8%	53.0%	56.2%	32	38.6%	4,598	21.4%	43.6%	16	44.4%	40.0%	2,039	27.1%	31.2%	16	34.0%	43.5%	2,559	18.3%	39.4%
	Upper	13	26.0%	31.8%	2,530	28.1%	37.8%	33.5%	36	43.4%	14,510	67.4%	35.3%	11	30.6%	35.5%	4,283	56.9%	36.3%	25	53.2%	33.1%	10,227	73.1%	40.5%
	Unknown	0	0.0%	0.5%	0	0.0%	1.5%	0.4%	1	1.2%	189	0.9%	0.5%	1	2.8%	0.6%	189	2.5%	3.8%	0	0.0%	0.3%	0	0.0%	0.3%
	Total	*50*	*100%*	*100%*	*9,009*	*100%*	*100%*	*100%*	*83*	*100%*	*21,514*	*100%*	*100%*	*36*	*100%*	*100%*	*7,525*	*100%*	*100%*	*47*	*100%*	*100%*	*13,989*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MO Columbia

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	2	8.0%	7.6%	253	4.3%	4.6%	19.9%	3	8.3%	541	3.6%	18.2%	1	9.1%	6.5%	165	3.2%	3.7%	2	8.0%	7.6%	376	3.8%	4.1%
	Moderate	5	20.0%	19.1%	984	16.8%	15.1%	16.0%	6	16.7%	1,461	9.7%	18.9%	4	36.4%	17.0%	950	18.6%	12.7%	2	8.0%	19.4%	511	5.1%	14.9%
	Middle	9	36.0%	17.5%	1,821	31.0%	17.2%	21.5%	5	13.9%	1,392	9.2%	20.9%	0	0.0%	19.2%	0	0.0%	18.1%	5	20.0%	19.4%	1,392	13.9%	18.9%
	Upper	9	36.0%	29.8%	2,813	47.9%	39.1%	42.5%	22	61.1%	11,694	77.5%	42.0%	6	54.5%	31.5%	3,989	78.2%	42.8%	16	64.0%	27.8%	7,705	77.2%	39.3%
	Unknown	0	0.0%	26.0%	0	0.0%	24.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	25.8%	0	0.0%	22.8%	0	0.0%	25.8%	0	0.0%	22.7%
	Total	*25*	*100%*	*100%*	*5,871*	*100%*	*100%*	*100%*	*36*	*100%*	*15,088*	*100%*	*100%*	*11*	*100%*	*100%*	*5,104*	*100%*	*100%*	*25*	*100%*	*100%*	*9,984*	*100%*	*100%*
REFINANCE	Low	0	0.0%	5.9%	0	0.0%	3.3%	19.9%	4	26.7%	373	8.8%	18.2%	3	30.0%	9.6%	323	21.3%	5.0%	1	20.0%	12.4%	50	1.8%	6.9%
	Moderate	4	26.7%	15.3%	442	17.4%	10.6%	16.0%	2	13.3%	124	2.9%	18.9%	2	20.0%	17.9%	124	8.2%	12.8%	0	0.0%	17.5%	0	0.0%	12.6%
	Middle	5	33.3%	18.1%	812	32.0%	15.6%	21.5%	4	26.7%	475	11.2%	20.9%	3	30.0%	20.5%	325	21.4%	17.6%	1	20.0%	24.5%	150	5.5%	22.2%
	Upper	6	40.0%	36.3%	1,282	50.6%	45.4%	42.5%	5	33.3%	3,275	77.1%	42.0%	2	20.0%	36.2%	748	49.2%	50.0%	3	60.0%	28.2%	2,527	92.7%	37.1%
	Unknown	0	0.0%	24.4%	0	0.0%	25.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	15.8%	0	0.0%	14.7%	0	0.0%	17.3%	0	0.0%	21.2%
	Total	*15*	*100%*	*100%*	*2,536*	*100%*	*100%*	*100%*	*15*	*100%*	*4,247*	*100%*	*100%*	*10*	*100%*	*100%*	*1,520*	*100%*	*100%*	*5*	*100%*	*100%*	*2,727*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	33.3%	10.5%	55	16.2%	7.6%	19.9%	1	6.7%	15	1.6%	18.2%	1	11.1%	8.3%	15	3.0%	5.1%	0	0.0%	9.5%	0	0.0%	3.6%
	Moderate	0	0.0%	12.8%	0	0.0%	11.2%	16.0%	2	13.3%	70	7.6%	18.9%	1	11.1%	11.5%	50	10.0%	8.6%	1	16.7%	17.7%	20	4.7%	12.3%
	Middle	2	33.3%	22.6%	165	48.5%	15.0%	21.5%	1	6.7%	44	4.8%	20.9%	1	11.1%	22.5%	44	8.8%	21.4%	0	0.0%	25.8%	0	0.0%	20.2%
	Upper	2	33.3%	49.6%	120	35.3%	62.8%	42.5%	11	73.3%	793	86.0%	42.0%	6	66.7%	51.2%	389	78.1%	59.5%	5	83.3%	41.3%	404	95.3%	58.8%
	Unknown	0	0.0%	4.5%	0	0.0%	3.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	6.5%	0	0.0%	5.4%	0	0.0%	5.7%	0	0.0%	5.1%
	Total	*6*	*100%*	*100%*	*340*	*100%*	*100%*	*100%*	*15*	*100%*	*922*	*100%*	*100%*	*9*	*100%*	*100%*	*498*	*100%*	*100%*	*6*	*100%*	*100%*	*424*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.9%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.9%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	1.3%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.0%	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	0.3%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.5%	0	0.0%	0	0.0%	20.9%	0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	2.6%	0	0.0%	0.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.5%	0	0.0%	0	0.0%	42.0%	0	0.0%	3.8%	0	0.0%	0.7%	0	0.0%	2.6%	0	0.0%	0.4%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	94.3%	0	0.0%	99.1%	0	0.0%	89.7%	0	0.0%	97.3%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	3.4%	0	0.0%	2.9%	19.9%	3	27.3%	120	25.2%	18.2%	1	20.0%	4.6%	10	5.4%	3.0%	2	33.3%	10.8%	110	37.5%	6.9%
	Moderate	1	33.3%	10.3%	52	23.2%	2.9%	16.0%	2	18.2%	40	8.4%	18.9%	1	20.0%	13.8%	15	8.2%	9.8%	1	16.7%	12.8%	25	8.5%	6.9%
	Middle	0	0.0%	13.8%	0	0.0%	5.0%	21.5%	3	27.3%	188	39.4%	20.9%	1	20.0%	20.5%	49	26.6%	14.3%	2	33.3%	26.7%	139	47.4%	21.3%
	Upper	2	66.7%	62.1%	172	76.8%	85.0%	42.5%	3	27.3%	129	27.0%	42.0%	2	40.0%	54.1%	110	59.8%	66.6%	1	16.7%	41.5%	19	6.5%	57.2%
	Unknown	0	0.0%	10.3%	0	0.0%	4.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.1%	0	0.0%	6.3%	0	0.0%	8.2%	0	0.0%	7.7%
	Total	*3*	*100%*	*100%*	*224*	*100%*	*100%*	*100%*	*11*	*100%*	*477*	*100%*	*100%*	*5*	*100%*	*100%*	*184*	*100%*	*100%*	*6*	*100%*	*100%*	*293*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Columbia

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	11.7%	0	0.0%	6.1%	19.9%	0	0.0%	0	0.0%	18.2%	0	0.0%	9.2%	0	0.0%	4.5%	0	0.0%	8.6%	0	0.0%	4.8%
	Moderate	0	0.0%	8.3%	0	0.0%	5.6%	16.0%	2	33.3%	140	17.9%	18.9%	0	0.0%	14.5%	0	0.0%	9.6%	2	40.0%	18.7%	140	25.0%	15.2%
	Middle	1	100.0%	21.7%	38	100.0%	15.0%	21.5%	0	0.0%	0	0.0%	20.9%	0	0.0%	21.1%	0	0.0%	13.5%	0	0.0%	31.7%	0	0.0%	28.2%
	Upper	0	0.0%	46.7%	0	0.0%	66.2%	42.5%	4	66.7%	640	82.1%	42.0%	1	100.0%	51.3%	219	100.0%	68.7%	3	60.0%	39.6%	421	75.0%	50.7%
	Unknown	0	0.0%	11.7%	0	0.0%	7.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.9%	0	0.0%	3.7%	0	0.0%	1.4%	0	0.0%	1.2%
	Total	*1*	*100%*	*100%*	*38*	*100%*	*100%*	*100%*	*6*	*100%*	*780*	*100%*	*100%*	*1*	*100%*	*100%*	*219*	*100%*	*100%*	*5*	*100%*	*100%*	*561*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.2%	0	0.0%	1.2%	19.9%	0	0.0%	0	0.0%	18.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.7%	0	0.0%	7.8%	16.0%	0	0.0%	0	0.0%	18.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	14.3%	0	0.0%	7.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.5%	0	0.0%	0	0.0%	20.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.5%	0	0.0%	0	0.0%	42.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	91.1%	0	0.0%	91.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	85.7%	0	0.0%	92.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	8.0%	6.8%	308	3.4%	3.6%	19.9%	11	13.3%	1,049	4.9%	18.2%	6	16.7%	7.1%	513	6.8%	3.1%	5	10.6%	8.5%	536	3.8%	4.3%
	Moderate	10	20.0%	16.8%	1,478	16.4%	11.8%	16.0%	14	16.9%	1,835	8.5%	18.9%	8	22.2%	16.3%	1,139	15.1%	9.8%	6	12.8%	18.5%	696	5.0%	13.5%
	Middle	17	34.0%	17.6%	2,836	31.5%	15.0%	21.5%	13	15.7%	2,099	9.8%	20.9%	5	13.9%	19.3%	418	5.6%	14.1%	8	17.0%	21.1%	1,681	12.0%	18.2%
	Upper	19	38.0%	33.1%	4,387	48.7%	38.8%	42.5%	45	54.2%	16,531	76.8%	42.0%	17	47.2%	34.6%	5,455	72.5%	35.6%	28	59.6%	29.6%	11,076	79.2%	37.3%
	Unknown	0	0.0%	25.7%	0	0.0%	30.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.7%	0	0.0%	37.4%	0	0.0%	22.3%	0	0.0%	26.8%
	Total	*50*	*100%*	*100%*	*9,009*	*100%*	*100%*	*100%*	*83*	*100%*	*21,514*	*100%*	*100%*	*36*	*100%*	*100%*	*7,525*	*100%*	*100%*	*47*	*100%*	*100%*	*13,989*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MO Columbia

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Total Businesses	Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	9.5%	0	0.0%	11.9%	11.2%	2	16.7%	59	3.2%	12.0%	0	0.0%	8.0%	0	0.0%	12.6%	2	20.0%	6.5%	59	10.7%	9.4%
	Moderate	2	10.0%	9.5%	304	19.5%	10.6%	10.9%	1	8.3%	50	2.7%	25.9%	0	0.0%	24.7%	0	0.0%	24.6%	1	10.0%	25.9%	50	9.1%	28.2%
	Middle	6	30.0%	46.3%	1,051	67.3%	46.2%	43.4%	8	66.7%	1,441	79.2%	34.8%	1	50.0%	34.8%	1,000	78.7%	35.4%	7	70.0%	32.6%	441	80.2%	31.4%
	Upper	10	50.0%	30.5%	197	12.6%	25.3%	29.0%	1	8.3%	270	14.8%	24.6%	1	50.0%	29.4%	270	21.3%	25.1%	0	0.0%	32.1%	0	0.0%	29.2%
	Unknown	2	10.0%	4.0%	9	0.6%	5.9%	5.5%	0	0.0%	0	0.0%	2.6%	0	0.0%	2.8%	0	0.0%	2.3%	0	0.0%	2.6%	0	0.0%	1.8%
	Tr Unknown	0	0.0%	0.2%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.0%
	Total	*20*	*100%*	*100%*	*1,561*	*100%*	*100%*	*100%*	*12*	*100%*	*1,820*	*100%*	*100%*	*2*	*100%*	*100%*	*1,270*	*100%*	*100%*	*10*	*100%*	*100%*	*550*	*100%*	*100%*
SMALL FARM								Total Farms					Total Farms												
	Low	0	0.0%	2.8%	0	0.0%	5.1%	1.6%	0	0.0%	0	0.0%	1.4%	0	0.0%	0.7%	0	0.0%	0.2%	0	0.0%	1.7%	0	0.0%	0.4%
	Moderate	0	0.0%	5.1%	0	0.0%	1.3%	4.7%	0	0.0%	0	0.0%	11.1%	0	0.0%	4.1%	0	0.0%	5.8%	0	0.0%	6.9%	0	0.0%	9.9%
	Middle	2	100.0%	72.9%	61	100.0%	74.5%	77.6%	0	0.0%	0	0.0%	56.0%	0	0.0%	71.6%	0	0.0%	61.9%	0	0.0%	63.8%	0	0.0%	59.4%
	Upper	0	0.0%	19.2%	0	0.0%	19.1%	16.1%	0	0.0%	0	0.0%	29.5%	0	0.0%	21.6%	0	0.0%	31.1%	0	0.0%	25.9%	0	0.0%	25.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	2.0%	0	0.0%	0.9%	0	0.0%	1.7%	0	0.0%	4.3%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*61*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MO Columbia

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023						Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Agg	Dollar Bank		Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses		Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%		#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	18	90.0%	47.0%	507	32.5%	40.6%	92.1%	4	33.3%	77	4.2%	92.1%		0	0.0%	50.8%	0	0.0%	43.7%	4	40.0%	53.1%	77	14.0%	39.0%
		Over $1 Million	2	10.0%		1,054	67.5%		7.2%	7	58.3%	1,473	80.9%	7.2%		1	50.0%		1,000	78.7%		6	60.0%		473	86.0%	
		Total Rev. available	20	100.0%		1,561	100.0%		99.3%	11	91.7%	1,550	85.2%	99.3%		1	50.0%		1,000	78.7%		10	100.0%		550	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		0.7%	1	8.3%	270	14.8%	0.7%		1	50.0%		270	21.3%		0	0.0%		0	0.0%	
		Total	*20*	*100%*		*1,561*	*100%*		*100.0%*	*12*	*100%*	*1,820*	*100%*	*100%*		*2*	*100%*		*1,270*	*100%*		*10*	*100%*		*550*	*100%*	
	Loan Size	$100,000 or Less	18	90.0%	85.9%	311	19.9%	22.9%		8	66.7%	298	16.4%			0	0.0%	88.2%	0	0.0%	26.2%	8	80.0%	90.4%	298	54.2%	33.7%
		$100,001 - $250,000	1	5.0%	6.7%	250	16.0%	16.3%		2	16.7%	252	13.8%			0	0.0%	5.6%	0	0.0%	17.1%	2	20.0%	5.2%	252	45.8%	19.1%
		$250,001 - $1 Million	1	5.0%	7.5%	1,000	64.1%	60.8%		2	16.7%	1,270	69.8%			2	100.0%	6.2%	1,270	100.0%	56.8%	0	0.0%	4.4%	0	0.0%	47.3%
		Total	*20*	*100%*	*100.0%*	*1,561*	*100%*	*100.0%*		*12*	*100%*	*1,820*	*100%*			*2*	*100%*	*100%*	*1,270*	*100%*	*100%*	*10*	*100%*	*100%*	*550*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	17	94.4%		257	50.7%			4	100.0%	77	100.0%			0	0.0%		0	0.0%		4	100.0%		77	100.0%	
		$100,001 - $250,000	1	5.6%		250	49.3%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*18*	*100%*		*507*	*100%*			*4*	*100%*	*77*	*100%*			*0*	*0.0%*		*0*	*0.0%*		*4*	*100%*		*77*	*100%*	
SMALL FARM									Total Farms					Total Farms												
	Revenue	$1 Million or Less	2	100.0%	53.7%	61	100.0%	71.9%	98.4%	0	0.0%	0	0.0%	99.0%		0	0.0%	55.4%	0	0.0%	72.5%	0	0.0%	66.4%	0	0.0%	72.4%
		Over $1 Million	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	2	100.0%		61	100.0%		98.4%	0	0.0%	0	0.0%	99.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		1.6%	0	0.0%	0	0.0%	1.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*61*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	2	100.0%	84.2%	61	100.0%	29.0%		0	0.0%	0	0.0%			0	0.0%	76.4%	0	0.0%	23.7%	0	0.0%	75.9%	0	0.0%	22.6%
		$100,001 - $250,000	0	0.0%	7.9%	0	0.0%	22.8%		0	0.0%	0	0.0%			0	0.0%	13.5%	0	0.0%	29.3%	0	0.0%	16.4%	0	0.0%	39.9%
		$250,001 - $500,000	0	0.0%	7.9%	0	0.0%	48.2%		0	0.0%	0	0.0%			0	0.0%	10.1%	0	0.0%	47.0%	0	0.0%	7.8%	0	0.0%	37.5%
		Total	*2*	*100%*	*100%*	*61*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*			*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%		61	100.0%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*61*	*100%*			*0*	*0.0%*	*0*	*0.0%*			*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MO Gasconade

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	100.0%	95	100.0%	84.8%	1	100.0%	91.8%	95	100.0%	90.2%
	Upper	0	0.0%	0	0.0%	15.2%	0	0.0%	8.2%	0	0.0%	9.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*95*	*100%*	*100.0%*	*1*	*100%*	*100%*	*95*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	8	100.0%	673	100.0%	84.8%	8	100.0%	91.2%	673	100.0%	88.6%
	Upper	0	0.0%	0	0.0%	15.2%	0	0.0%	8.8%	0	0.0%	11.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*673*	*100%*	*100.0%*	*8*	*100%*	*100%*	*673*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	100.0%	22	100.0%	84.8%	1	100.0%	81.8%	22	100.0%	84.5%
	Upper	0	0.0%	0	0.0%	15.2%	0	0.0%	18.2%	0	0.0%	15.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*22*	*100%*	*100.0%*	*1*	*100%*	*100%*	*22*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units						
	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	2	100.0%	91	100.0%	84.8%	2	100.0%	90.0%	91	100.0%	94.4%
	Upper	0	0.0%	0	0.0%	15.2%	0	0.0%	10.0%	0	0.0%	5.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*91*	*100%*	*100.0%*	*2*	*100%*	*100%*	*91*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Gasconade

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	84.8%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0	0.0%	15.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	84.8%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0	0.0%	15.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	12	100.0%	881	100.0%	84.8%	12	100.0%	91.3%	881	100.0%	89.5%
	Upper	0	0.0%	0	0.0%	15.2%	0	0.0%	8.7%	0	0.0%	10.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*12*	*100%*	*881*	*100%*	*100.0%*	*12*	*100%*	*100%*	*881*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MO Gasconade

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	15.6%	0	0.0%	3.0%	0	0.0%	1.9%
	Moderate	0	0.0%	0	0.0%	14.7%	0	0.0%	16.9%	0	0.0%	12.1%
	Middle	0	0.0%	0	0.0%	23.0%	0	0.0%	19.9%	0	0.0%	17.8%
	Upper	1	100.0%	95	100.0%	46.6%	1	100.0%	38.5%	95	100.0%	48.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	21.6%	0	0.0%	20.0%
	Total	*1*	*100%*	*95*	*100%*	*100.0%*	*1*	*100%*	*100%*	*95*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	15.6%	0	0.0%	3.5%	0	0.0%	2.0%
	Moderate	2	25.0%	101	15.0%	14.7%	2	25.0%	13.1%	101	15.0%	9.2%
	Middle	2	25.0%	112	16.6%	23.0%	2	25.0%	19.1%	112	16.6%	15.8%
	Upper	4	50.0%	460	68.4%	46.6%	4	50.0%	44.9%	460	68.4%	52.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	19.4%	0	0.0%	20.4%
	Total	*8*	*100%*	*673*	*100%*	*100.0%*	*8*	*100%*	*100%*	*673*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	15.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	14.7%	0	0.0%	9.1%	0	0.0%	4.6%
	Middle	0	0.0%	0	0.0%	23.0%	0	0.0%	18.2%	0	0.0%	23.3%
	Upper	1	100.0%	22	100.0%	46.6%	1	100.0%	45.5%	22	100.0%	34.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	27.3%	0	0.0%	38.0%
	Total	*1*	*100%*	*22*	*100%*	*100.0%*	*1*	*100%*	*100%*	*22*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	15.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	14.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	23.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	46.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	15.6%	0	0.0%	10.0%	0	0.0%	1.9%
	Moderate	1	50.0%	50	54.9%	14.7%	1	50.0%	30.0%	50	54.9%	19.7%
	Middle	1	50.0%	41	45.1%	23.0%	1	50.0%	10.0%	41	45.1%	7.7%
	Upper	0	0.0%	0	0.0%	46.6%	0	0.0%	50.0%	0	0.0%	70.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*91*	*100%*	*100.0%*	*2*	*100%*	*100%*	*91*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Gasconade

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	15.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	14.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	23.0%	0	0.0%	33.3%	0	0.0%	7.4%
	Upper	0	0.0%	0	0.0%	46.6%	0	0.0%	66.7%	0	0.0%	92.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	15.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	14.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	23.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	46.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	15.6%	0	0.0%	3.3%	0	0.0%	2.0%
	Moderate	3	25.0%	151	17.1%	14.7%	3	25.0%	14.7%	151	17.1%	10.4%
	Middle	3	25.0%	153	17.4%	23.0%	3	25.0%	19.2%	153	17.4%	16.5%
	Upper	6	50.0%	577	65.5%	46.6%	6	50.0%	42.0%	577	65.5%	50.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	20.8%	0	0.0%	21.2%
	Total	*12*	*100%*	*881*	*100%*	*100.0%*	*12*	*100%*	*100%*	*881*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MO Gasconade

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	3	100.0%	60	100.0%	90.8%	3	100.0%	90.2%	60	100.0%	94.2%
	Upper	0	0.0%	0	0.0%	9.2%	0	0.0%	9.4%	0	0.0%	5.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.0%
	Total	*3*	*100%*	*60*	*100%*	*100.0%*	*3*	*100%*	*100%*	*60*	*100%*	*100%*
						Total Farms						
SMALL FARM	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	100.0%	2	100.0%	88.0%	1	100.0%	94.4%	2	100.0%	93.5%
	Upper	0	0.0%	0	0.0%	12.0%	0	0.0%	5.6%	0	0.0%	6.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*2*	*100%*	*100.0%*	*1*	*100%*	*100%*	*2*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2021 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MO Gasconade

PRODUCT TYPE			Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
			Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	3	100.0%	60	100.0%	92.8%	3	100.0%	53.9%	60	100.0%	55.2%
		Over $1 Million	0	0.0%	0	0.0%	6.3%	0	0.0%		0	0.0%	
		Total Rev. available	3	100.0%	60	100.0%	99.1%	3	100.0%		60	100.0%	
		Rev. Not Known	0	0.0%	0	0.0%	0.9%	0	0.0%		0	0.0%	
		Total	*3*	*100%*	*60*	*100%*	*100%*	*3*	*100%*		*60*	*100%*	
	Loan Size	$100,000 or Less	3	100.0%	60	100.0%		3	100.0%	89.4%	60	100.0%	25.5%
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%	5.7%	0	0.0%	20.0%
		$250,001 - $1 Million	0	0.0%	0	0.0%		0	0.0%	4.9%	0	0.0%	54.4%
		Total	*3*	*100%*	*60*	*100%*		*3*	*100%*	*100%*	*60*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	100.0%	60	100.0%		3	100.0%		60	100.0%	
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		Total	*3*	*100%*	*60*	*100%*		*3*	*100%*		*60*	*100%*	
							Total Farms						
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	2	100.0%	100.0%	1	100%	81.3%	2	100%	91.2%
		Over $1 Million	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%	2	100.0%	100.0%	1	100.0%		2	100.0%	
		Not Known	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%	
		Total	*1*	*100%*	*2*	*100%*	*100%*	*1*	*100%*		*2*	*100%*	
	Loan Size	$100,000 or Less	1	100.0%	2	100.0%		1	100.0%	92.5%	2	100.0%	45.7%
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%	4.7%	0	0.0%	20.4%
		$250,001 - $500,000	0	0.0%	0	0.0%		0	0.0%	2.8%	0	0.0%	33.9%
		Total	*1*	*100%*	*2*	*100%*		*1*	*100%*	*100%*	*2*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	2	100.0%		1	100.0%		2	100.0%	
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*	*2*	*100%*		*1*	*100%*		*2*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2021 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MO Jefferson City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	2.1%	0	0.0%	1.1%	0.9%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	8.5%	0	0.0%	5.7%	6.5%	0	0.0%	0	0.0%	2.9%	0	0.0%	6.8%	0	0.0%	4.3%	0	0.0%	6.3%	0	0.0%	4.0%
	Middle	1	16.7%	47.8%	96	11.4%	45.3%	49.5%	8	80.0%	934	60.2%	61.1%	4	80.0%	62.7%	505	92.2%	59.5%	4	80.0%	65.5%	429	42.7%	62.6%
	Upper	5	83.3%	41.6%	743	88.6%	47.9%	43.1%	2	20.0%	618	39.8%	35.9%	1	20.0%	30.4%	43	7.8%	36.2%	1	20.0%	28.2%	575	57.3%	33.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*6*	*100%*	*100%*	*839*	*100%*	*100%*	*100%*	*10*	*100%*	*1,552*	*100%*	*100%*	*5*	*100%*	*100%*	*548*	*100%*	*100%*	*5*	*100%*	*100%*	*1,004*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.4%	0	0.0%	0.2%	0.9%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	3.9%	0	0.0%	2.5%	6.5%	1	12.5%	118	13.9%	2.9%	1	25.0%	6.0%	118	25.2%	4.5%	0	0.0%	2.7%	0	0.0%	1.5%
	Middle	7	58.3%	47.8%	741	51.3%	44.7%	49.5%	6	75.0%	564	66.5%	61.1%	3	75.0%	60.6%	350	74.8%	57.2%	3	75.0%	60.3%	214	56.3%	54.5%
	Upper	5	41.7%	47.9%	703	48.7%	52.6%	43.1%	1	12.5%	166	19.6%	35.9%	0	0.0%	33.4%	0	0.0%	38.3%	1	25.0%	37.0%	166	43.7%	44.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*1,444*	*100%*	*100%*	*100%*	*8*	*100%*	*848*	*100%*	*100%*	*4*	*100%*	*100%*	*468*	*100%*	*100%*	*4*	*100%*	*100%*	*380*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.9%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.5%	0	0.0%	1.8%	6.5%	0	0.0%	0	0.0%	2.9%	0	0.0%	9.2%	0	0.0%	9.5%	0	0.0%	6.2%	0	0.0%	6.8%
	Middle	2	33.3%	45.7%	67	15.5%	45.5%	49.5%	10	76.9%	581	58.3%	61.1%	5	100.0%	58.8%	341	100.0%	64.1%	5	62.5%	57.5%	240	36.6%	45.1%
	Upper	4	66.7%	47.8%	366	84.5%	52.7%	43.1%	3	23.1%	416	41.7%	35.9%	0	0.0%	31.9%	0	0.0%	26.4%	3	37.5%	36.3%	416	63.4%	48.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*6*	*100%*	*100%*	*433*	*100%*	*100%*	*100%*	*13*	*100%*	*997*	*100%*	*100%*	*5*	*100%*	*100%*	*341*	*100%*	*100%*	*8*	*100%*	*100%*	*656*	*100%*	*100%*
MULTI FAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	22.2%	0	0.0%	16.6%	14.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	22.2%	0	0.0%	12.0%	37.5%	0	0.0%	0	0.0%	30.0%	0	0.0%	31.9%	0	0.0%	18.4%	0	0.0%	59.1%	0	0.0%	28.9%
	Middle	0	0.0%	41.7%	0	0.0%	51.0%	21.3%	3	60.0%	7,817	58.8%	55.5%	3	60.0%	53.2%	7,817	58.8%	59.0%	0	0.0%	27.3%	0	0.0%	58.2%
	Upper	0	0.0%	13.9%	0	0.0%	20.4%	27.2%	2	40.0%	5,478	41.2%	14.5%	2	40.0%	14.9%	5,478	41.2%	22.6%	0	0.0%	13.6%	0	0.0%	12.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*5*	*100%*	*13,295*	*100%*	*100%*	*5*	*100%*	*100%*	*13,295*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.9%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	6.5%	0	0.0%	0	0.0%	2.9%	0	0.0%	2.3%	0	0.0%	1.6%	0	0.0%	5.3%	0	0.0%	5.1%
	Middle	2	100.0%	100.0%	70	100.0%	100.0%	49.5%	5	71.4%	192	55.0%	61.1%	2	66.7%	59.5%	35	25.9%	53.9%	3	75.0%	59.5%	157	73.4%	53.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	43.1%	2	28.6%	157	45.0%	35.9%	1	33.3%	38.2%	100	74.1%	44.5%	1	25.0%	35.3%	57	26.6%	41.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*70*	*100%*	*100%*	*100%*	*7*	*100%*	*349*	*100%*	*100%*	*3*	*100%*	*100%*	*135*	*100%*	*100%*	*4*	*100%*	*100%*	*214*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Jefferson City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.1%	0	0.0%	13.5%	0.9%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	6.5%	0	0.0%	0	0.0%	2.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.3%	0	0.0%	1.3%
	Middle	0	0.0%	37.5%	0	0.0%	47.1%	49.5%	2	100.0%	89	100.0%	61.1%	0	0.0%	46.5%	0	0.0%	41.0%	2	100.0%	61.6%	89	100.0%	60.7%
	Upper	0	0.0%	59.4%	0	0.0%	39.4%	43.1%	0	0.0%	0	0.0%	35.9%	0	0.0%	53.5%	0	0.0%	59.0%	0	0.0%	36.0%	0	0.0%	37.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*89*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*89*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.9%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	10.0%	0	0.0%	5.8%	6.5%	0	0.0%	0	0.0%	2.9%	0	0.0%	22.2%	0	0.0%	12.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	45.0%	0	0.0%	39.0%	49.5%	0	0.0%	0	0.0%	61.1%	0	0.0%	55.6%	0	0.0%	58.2%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	45.0%	0	0.0%	55.1%	43.1%	0	0.0%	0	0.0%	35.9%	0	0.0%	22.2%	0	0.0%	29.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	1.4%	0	0.0%	1.1%	0.9%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.3%	0	0.0%	4.3%	6.5%	1	2.2%	118	0.7%	2.9%	1	4.5%	6.6%	118	0.8%	5.8%	0	0.0%	6.0%	0	0.0%	4.4%
	Middle	12	46.2%	47.6%	974	35.0%	45.1%	49.5%	34	75.6%	10,177	59.4%	61.1%	17	77.3%	61.1%	9,048	61.2%	58.6%	17	73.9%	63.0%	1,129	48.2%	60.4%
	Upper	14	53.8%	44.6%	1,812	65.0%	49.5%	43.1%	10	22.2%	6,835	39.9%	35.9%	4	18.2%	32.3%	5,621	38.0%	35.7%	6	26.1%	31.0%	1,214	51.8%	35.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*26*	*100%*	*100%*	*2,786*	*100%*	*100%*	*100%*	*45*	*100%*	*17,130*	*100%*	*100%*	*22*	*100%*	*100%*	*14,787*	*100%*	*100%*	*23*	*100%*	*100%*	*2,343*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MO Jefferson City

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	11.4%	0	0.0%	7.1%	17.1%	2	20.0%	312	20.1%	15.9%	1	20.0%	10.9%	120	21.9%	6.4%	1	20.0%	8.9%	192	19.1%	4.9%
	Moderate	3	50.0%	20.4%	349	41.6%	16.5%	16.2%	4	40.0%	483	31.1%	17.7%	2	40.0%	21.5%	315	57.5%	18.1%	2	40.0%	20.5%	168	16.7%	15.7%
	Middle	0	0.0%	20.1%	0	0.0%	19.7%	24.0%	0	0.0%	0	0.0%	22.4%	0	0.0%	21.7%	0	0.0%	22.2%	0	0.0%	20.3%	0	0.0%	19.5%
	Upper	3	50.0%	25.8%	490	58.4%	36.8%	42.8%	4	40.0%	757	48.8%	44.0%	2	40.0%	24.4%	113	20.6%	34.1%	2	40.0%	26.0%	644	64.1%	37.0%
	Unknown	0	0.0%	22.3%	0	0.0%	19.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.6%	0	0.0%	19.3%	0	0.0%	24.4%	0	0.0%	22.9%
	Total	*6*	*100%*	*100%*	*839*	*100%*	*100%*	*100%*	*10*	*100%*	*1,552*	*100%*	*100%*	*5*	*100%*	*100%*	*548*	*100%*	*100%*	*5*	*100%*	*100%*	*1,004*	*100%*	*100%*
REFINANCE	Low	1	8.3%	6.6%	19	1.3%	3.5%	17.1%	1	12.5%	118	13.9%	15.9%	1	25.0%	10.5%	118	25.2%	6.4%	0	0.0%	12.7%	0	0.0%	6.4%
	Moderate	1	8.3%	18.4%	116	8.0%	13.1%	16.2%	4	50.0%	377	44.5%	17.7%	3	75.0%	23.8%	350	74.8%	20.0%	1	25.0%	19.1%	27	7.1%	13.8%
	Middle	6	50.0%	20.5%	632	43.8%	18.2%	24.0%	0	0.0%	0	0.0%	22.4%	0	0.0%	25.8%	0	0.0%	22.1%	0	0.0%	20.9%	0	0.0%	18.2%
	Upper	4	33.3%	34.4%	677	46.9%	43.8%	42.8%	3	37.5%	353	41.6%	44.0%	0	0.0%	28.6%	0	0.0%	39.8%	3	75.0%	33.6%	353	92.9%	47.0%
	Unknown	0	0.0%	20.0%	0	0.0%	21.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.4%	0	0.0%	11.7%	0	0.0%	13.6%	0	0.0%	14.6%
	Total	*12*	*100%*	*100%*	*1,444*	*100%*	*100%*	*100%*	*8*	*100%*	*848*	*100%*	*100%*	*4*	*100%*	*100%*	*468*	*100%*	*100%*	*4*	*100%*	*100%*	*380*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	13.0%	0	0.0%	6.6%	17.1%	1	7.7%	50	5.0%	15.9%	0	0.0%	9.2%	0	0.0%	6.7%	1	12.5%	6.2%	50	7.6%	3.7%
	Moderate	0	0.0%	17.4%	0	0.0%	18.9%	16.2%	2	15.4%	63	6.3%	17.7%	1	20.0%	12.6%	33	9.7%	6.1%	1	12.5%	20.4%	30	4.6%	14.0%
	Middle	2	33.3%	15.2%	67	15.5%	17.4%	24.0%	4	30.8%	276	27.7%	22.4%	3	60.0%	21.0%	226	66.3%	26.0%	1	12.5%	21.2%	50	7.6%	15.8%
	Upper	4	66.7%	41.3%	366	84.5%	48.2%	42.8%	6	46.2%	608	61.0%	44.0%	1	20.0%	36.1%	82	24.0%	39.4%	5	62.5%	36.3%	526	80.2%	40.2%
	Unknown	0	0.0%	13.0%	0	0.0%	8.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	21.0%	0	0.0%	21.7%	0	0.0%	15.9%	0	0.0%	26.4%
	Total	*6*	*100%*	*100%*	*433*	*100%*	*100%*	*100%*	*13*	*100%*	*997*	*100%*	*100%*	*5*	*100%*	*100%*	*341*	*100%*	*100%*	*8*	*100%*	*100%*	*656*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.1%	0	0.0%	0	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	24.0%	0	0.0%	0	0.0%	22.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	5.6%	0	0.0%	5.2%	42.8%	0	0.0%	0	0.0%	44.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	94.4%	0	0.0%	94.8%	0.0%	5	100.0%	13,295	100.0%	0.0%	5	100.0%	100.0%	13,295	100.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*5*	*100%*	*13,295*	*100%*	*100%*	*5*	*100%*	*100%*	*13,295*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	50.0%	50.0%	57	81.4%	81.4%	17.1%	0	0.0%	0	0.0%	15.9%	0	0.0%	7.3%	0	0.0%	5.0%	0	0.0%	10.0%	0	0.0%	7.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	4	57.1%	166	47.6%	17.7%	1	33.3%	19.6%	10	7.4%	13.3%	3	75.0%	17.4%	156	72.9%	12.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	24.0%	1	14.3%	58	16.6%	22.4%	0	0.0%	22.6%	0	0.0%	21.0%	1	25.0%	28.9%	58	27.1%	26.3%
	Upper	1	50.0%	50.0%	13	18.6%	18.6%	42.8%	2	28.6%	125	35.8%	44.0%	2	66.7%	38.2%	125	92.6%	48.7%	0	0.0%	33.7%	0	0.0%	45.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	12.3%	0	0.0%	12.1%	0	0.0%	10.0%	0	0.0%	9.1%
	Total	*2*	*100%*	*100%*	*70*	*100%*	*100%*	*100%*	*7*	*100%*	*349*	*100%*	*100%*	*3*	*100%*	*100%*	*135*	*100%*	*100%*	*4*	*100%*	*100%*	*214*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Jefferson City

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.1%	0	0.0%	0	0.0%	15.9%	0	0.0%	16.3%	0	0.0%	9.7%	0	0.0%	5.8%	0	0.0%	3.5%
	Moderate	0	0.0%	34.4%	0	0.0%	30.3%	16.2%	0	0.0%	0	0.0%	17.7%	0	0.0%	18.6%	0	0.0%	9.2%	0	0.0%	17.4%	0	0.0%	12.2%
	Middle	0	0.0%	18.8%	0	0.0%	14.5%	24.0%	0	0.0%	0	0.0%	22.4%	0	0.0%	39.5%	0	0.0%	33.7%	0	0.0%	38.4%	0	0.0%	36.7%
	Upper	0	0.0%	37.5%	0	0.0%	46.7%	42.8%	2	100.0%	89	100.0%	44.0%	0	0.0%	16.3%	0	0.0%	33.5%	2	100.0%	38.4%	89	100.0%	47.6%
	Unknown	0	0.0%	9.4%	0	0.0%	8.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.3%	0	0.0%	14.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*2*	*100%*	*89*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*89*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.1%	0	0.0%	0	0.0%	15.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.2%	0	0.0%	0	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	5.0%	0	0.0%	2.8%	24.0%	0	0.0%	0	0.0%	22.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.8%	0	0.0%	0	0.0%	44.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	95.0%	0	0.0%	97.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	2	7.7%	8.8%	76	2.7%	5.1%	17.1%	4	8.9%	480	2.8%	15.9%	2	9.1%	10.1%	238	1.6%	5.7%	2	8.7%	9.2%	242	10.3%	5.0%
	Moderate	4	15.4%	19.2%	465	16.7%	14.5%	16.2%	14	31.1%	1,089	6.4%	17.7%	7	31.8%	20.8%	708	4.8%	16.1%	7	30.4%	19.6%	381	16.3%	14.7%
	Middle	8	30.8%	19.9%	699	25.1%	18.4%	24.0%	5	11.1%	334	1.9%	22.4%	3	13.6%	22.5%	226	1.5%	19.9%	2	8.7%	21.8%	108	4.6%	19.2%
	Upper	12	46.2%	30.1%	1,546	55.5%	39.4%	42.8%	17	37.8%	1,932	11.3%	44.0%	5	22.7%	27.0%	320	2.2%	32.5%	12	52.2%	28.9%	1,612	68.8%	38.0%
	Unknown	0	0.0%	22.1%	0	0.0%	22.5%	0.0%	5	11.1%	13,295	77.6%	0.0%	5	22.7%	19.6%	13,295	89.9%	25.8%	0	0.0%	20.5%	0	0.0%	23.1%
	Total	*26*	*100%*	*100%*	*2,786*	*100%*	*100%*	*100%*	*45*	*100%*	*17,130*	*100%*	*100%*	*22*	*100%*	*100%*	*14,787*	*100%*	*100%*	*23*	*100%*	*100%*	*2,343*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MO Jefferson City

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	8.8%	0	0.0%	11.7%	13.6%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	12.6%	0	0.0%	17.1%	15.2%	0	0.0%	0	0.0%	21.1%	0	0.0%	16.2%	0	0.0%	21.5%	0	0.0%	15.6%	0	0.0%	19.2%
	Middle	1	25.0%	35.0%	2	11.1%	26.6%	28.5%	1	50.0%	2	50.0%	53.8%	1	50.0%	52.2%	2	50.0%	48.8%	0	0.0%	53.7%	0	0.0%	53.4%
	Upper	3	75.0%	43.3%	16	88.9%	44.5%	42.6%	1	50.0%	2	50.0%	25.1%	1	50.0%	31.0%	2	50.0%	29.5%	0	0.0%	30.1%	0	0.0%	27.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.3%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*4*	*100%*	*100%*	*18*	*100%*	*100%*	*100%*	*2*	*100%*	*4*	*100%*	*100%*	*2*	*100%*	*100%*	*4*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.4%	0	0.0%	0.1%	5.2%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.4%	0	0.0%	0.5%	1.0%	0	0.0%	0	0.0%	8.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	6.8%
	Middle	0	0.0%	60.3%	0	0.0%	55.7%	56.3%	0	0.0%	0	0.0%	42.0%	0	0.0%	56.6%	0	0.0%	53.7%	0	0.0%	47.8%	0	0.0%	53.6%
	Upper	0	0.0%	37.9%	0	0.0%	43.7%	37.5%	0	0.0%	0	0.0%	50.0%	0	0.0%	43.4%	0	0.0%	46.3%	0	0.0%	50.7%	0	0.0%	39.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MO Jefferson City

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	4	100.0%	45.0%	18	100.0%	43.5%	87.6%	2	100.0%	4	100.0%	88.0%	2	100.0%	58.6%	4	100.0%	51.4%	0	0.0%	55.0%	0	0.0%	41.8%
		Over $1 Million	0	0.0%		0	0.0%		9.7%	0	0.0%	0	0.0%	9.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	4	100.0%		18	100.0%		97.3%	2	100.0%	4	100.0%	97.2%	2	100.0%		4	100.0%		0	0.0%		0	0.0%	
		Rev. Not Known	0	0.0%		0	0.0%		2.7%	0	0.0%	0	0.0%	2.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*18*	*100%*		*100.0%*	*2*	*100%*	*4*	*100%*	*100%*	*2*	*100%*		*4*	*100%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	4	100.0%	84.9%	18	100.0%	26.0%		2	100.0%	4	100.0%		2	100.0%	85.3%	4	100.0%	26.2%	0	0.0%	83.6%	0	0.0%	25.1%
		$100,001 - $250,000	0	0.0%	8.3%	0	0.0%	21.6%		0	0.0%	0	0.0%		0	0.0%	7.8%	0	0.0%	19.9%	0	0.0%	8.8%	0	0.0%	20.6%
		$250,001 - $1 Million	0	0.0%	6.8%	0	0.0%	52.5%		0	0.0%	0	0.0%		0	0.0%	6.9%	0	0.0%	53.9%	0	0.0%	7.5%	0	0.0%	54.3%
		Total	*4*	*100%*	*100.0%*	*18*	*100%*	*100.0%*		*2*	*100%*	*4*	*100%*		*2*	*100%*	*100%*	*4*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%		18	100.0%			2	100.0%	4	100.0%		2	100.0%		4	100.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*18*	*100%*			*2*	*100%*	*4*	*100%*		*2*	*100%*		*4*	*100%*		*0*	*0.0%*		*0*	*0.0%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	34.3%	0	0.0%	69.6%	99.0%	0	0.0%	0	0.0%	98.9%	0	0.0%	78.9%	0	0.0%	84.5%	0	0.0%	61.2%	0	0.0%	70.1%
		Over $1 Million	0	0.0%		0	0.0%		1.0%	0	0.0%	0	0.0%	1.1%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	94.6%	0	0.0%	51.3%		0	0.0%	0	0.0%		0	0.0%	80.3%	0	0.0%	38.6%	0	0.0%	91.0%	0	0.0%	56.8%
		$100,001 - $250,000	0	0.0%	4.0%	0	0.0%	29.5%		0	0.0%	0	0.0%		0	0.0%	14.5%	0	0.0%	34.5%	0	0.0%	6.0%	0	0.0%	22.6%
		$250,001 - $500,000	0	0.0%	1.4%	0	0.0%	19.2%		0	0.0%	0	0.0%		0	0.0%	5.3%	0	0.0%	26.8%	0	0.0%	3.0%	0	0.0%	20.5%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MO Southeast MO

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	3.2%	0	0.0%	1.9%	0	0.0%	2.5%	0	0.0%	1.7%
	Moderate	2	11.1%	11.7%	255	9.5%	10.1%	9.5%	4	20.0%	562	22.4%	3.2%	2	15.4%	4.7%	192	12.0%	3.5%	2	28.6%	4.1%	370	40.6%	3.4%
	Middle	13	72.2%	77.2%	1,680	62.8%	76.1%	80.9%	12	60.0%	1,360	54.2%	77.0%	9	69.2%	73.9%	1,084	67.9%	73.7%	3	42.9%	77.5%	276	30.3%	76.1%
	Upper	3	16.7%	11.1%	740	27.7%	13.9%	9.6%	4	20.0%	585	23.3%	17.9%	2	15.4%	18.2%	320	20.1%	20.9%	2	28.6%	16.0%	265	29.1%	18.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*18*	*100%*	*100%*	*2,675*	*100%*	*100%*	*100%*	*20*	*100%*	*2,507*	*100%*	*100%*	*13*	*100%*	*100%*	*1,596*	*100%*	*100%*	*7*	*100%*	*100%*	*911*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	4.3%	70	2.7%	1.9%	1	6.7%	1.5%	70	3.7%	0.9%	0	0.0%	2.4%	0	0.0%	1.3%
	Moderate	4	11.1%	8.1%	227	7.9%	6.9%	9.5%	1	4.3%	320	12.4%	3.2%	1	6.7%	2.5%	320	17.1%	2.4%	0	0.0%	4.4%	0	0.0%	3.9%
	Middle	26	72.2%	78.3%	2,262	79.1%	76.7%	80.9%	18	78.3%	2,014	78.2%	77.0%	12	80.0%	74.4%	1,447	77.5%	71.2%	6	75.0%	68.3%	567	80.0%	65.3%
	Upper	6	16.7%	13.5%	371	13.0%	16.4%	9.6%	3	13.0%	172	6.7%	17.9%	1	6.7%	21.7%	30	1.6%	25.4%	2	25.0%	24.9%	142	20.0%	29.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*36*	*100%*	*100%*	*2,860*	*100%*	*100%*	*100%*	*23*	*100%*	*2,576*	*100%*	*100%*	*15*	*100%*	*100%*	*1,867*	*100%*	*100%*	*8*	*100%*	*100%*	*709*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	1.2%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	7.8%	0	0.0%	4.5%	9.5%	0	0.0%	0	0.0%	3.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.5%	0	0.0%	0.5%
	Middle	10	100.0%	78.4%	327	100.0%	73.1%	80.9%	4	80.0%	294	74.6%	77.0%	4	80.0%	72.6%	294	74.6%	72.4%	0	0.0%	70.6%	0	0.0%	60.5%
	Upper	0	0.0%	13.7%	0	0.0%	22.5%	9.6%	1	20.0%	100	25.4%	17.9%	1	20.0%	26.2%	100	25.4%	26.5%	0	0.0%	27.9%	0	0.0%	39.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*10*	*100%*	*100%*	*327*	*100%*	*100%*	*100%*	*5*	*100%*	*394*	*100%*	*100%*	*5*	*100%*	*100%*	*394*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	13.3%	0	0.0%	4.0%	0	0.0%	0.4%	0	0.0%	26.3%	0	0.0%	21.9%
	Moderate	0	0.0%	44.0%	0	0.0%	45.9%	47.0%	0	0.0%	0	0.0%	5.0%	0	0.0%	20.0%	0	0.0%	8.2%	0	0.0%	21.1%	0	0.0%	24.0%
	Middle	0	0.0%	44.0%	0	0.0%	43.9%	35.9%	0	0.0%	0	0.0%	69.8%	0	0.0%	56.0%	0	0.0%	83.0%	0	0.0%	52.6%	0	0.0%	54.0%
	Upper	0	0.0%	12.0%	0	0.0%	10.3%	17.1%	0	0.0%	0	0.0%	12.0%	0	0.0%	20.0%	0	0.0%	8.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	25.0%	20.0%	10	9.3%	5.8%	9.5%	1	10.0%	21	8.3%	3.2%	1	16.7%	6.3%	21	12.1%	3.1%	0	0.0%	5.0%	0	0.0%	4.1%
	Middle	2	50.0%	70.0%	58	53.7%	82.5%	80.9%	7	70.0%	187	73.6%	77.0%	4	66.7%	65.6%	130	74.7%	51.9%	3	75.0%	75.0%	57	71.3%	83.8%
	Upper	1	25.0%	10.0%	40	37.0%	11.7%	9.6%	2	20.0%	46	18.1%	17.9%	1	16.7%	28.1%	23	13.2%	45.0%	1	25.0%	20.0%	23	28.8%	12.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*108*	*100%*	*100%*	*100%*	*10*	*100%*	*254*	*100%*	*100%*	*6*	*100%*	*100%*	*174*	*100%*	*100%*	*4*	*100%*	*100%*	*80*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: MO Southeast MO

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	2.2%	0	0.0%	0.8%
	Moderate	0	0.0%	9.7%	0	0.0%	9.1%	9.5%	0	0.0%	0	0.0%	3.2%	0	0.0%	10.3%	0	0.0%	9.9%	0	0.0%	4.3%	0	0.0%	1.3%
	Middle	3	100.0%	67.7%	131	100.0%	47.3%	80.9%	5	100.0%	122	100.0%	77.0%	3	100.0%	66.7%	61	100.0%	64.7%	2	100.0%	78.3%	61	100.0%	71.2%
	Upper	0	0.0%	22.6%	0	0.0%	43.6%	9.6%	0	0.0%	0	0.0%	17.9%	0	0.0%	23.1%	0	0.0%	25.4%	0	0.0%	15.2%	0	0.0%	26.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*100%*	*131*	*100%*	*100%*	*100%*	*5*	*100%*	*122*	*100%*	*100%*	*3*	*100%*	*100%*	*61*	*100%*	*100%*	*2*	*100%*	*100%*	*61*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.9%	0	0.0%	10.0%	0	0.0%	9.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	15.8%	0	0.0%	14.9%	9.5%	0	0.0%	0	0.0%	3.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	78.9%	0	0.0%	82.4%	80.9%	0	0.0%	0	0.0%	77.0%	0	0.0%	75.0%	0	0.0%	70.5%	0	0.0%	75.0%	0	0.0%	77.5%
	Upper	0	0.0%	5.3%	0	0.0%	2.7%	9.6%	0	0.0%	0	0.0%	17.9%	0	0.0%	15.0%	0	0.0%	20.2%	0	0.0%	25.0%	0	0.0%	22.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	1.6%	70	1.2%	1.9%	1	2.4%	2.6%	70	1.7%	1.6%	0	0.0%	2.6%	0	0.0%	2.3%
	Moderate	7	9.9%	10.5%	492	8.1%	9.7%	9.5%	6	9.5%	903	15.4%	3.2%	4	9.5%	4.2%	533	13.0%	3.4%	2	9.5%	4.2%	370	21.0%	4.0%
	Middle	54	76.1%	77.2%	4,458	73.1%	75.1%	80.9%	46	73.0%	3,977	67.9%	77.0%	32	76.2%	73.4%	3,016	73.7%	73.3%	14	66.7%	75.2%	961	54.6%	73.3%
	Upper	10	14.1%	12.3%	1,151	18.9%	15.1%	9.6%	10	15.9%	903	15.4%	17.9%	5	11.9%	19.8%	473	11.6%	21.7%	5	23.8%	18.0%	430	24.4%	20.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*71*	*100%*	*100%*	*6,101*	*100%*	*100%*	*100%*	*63*	*100%*	*5,853*	*100%*	*100%*	*42*	*100%*	*100%*	*4,092*	*100%*	*100%*	*21*	*100%*	*100%*	*1,761*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MO Southeast MO

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	5.6%	5.8%	112	4.2%	3.8%	18.9%	3	15.0%	186	7.4%	22.7%	1	7.7%	6.3%	60	3.8%	3.5%	2	28.6%	7.9%	126	13.8%	4.6%
	Moderate	6	33.3%	21.4%	666	24.9%	16.9%	18.9%	8	40.0%	854	34.1%	17.2%	5	38.5%	24.1%	552	34.6%	19.4%	3	42.9%	21.1%	302	33.2%	16.4%
	Middle	3	16.7%	20.0%	408	15.3%	19.6%	21.7%	5	25.0%	710	28.3%	19.5%	4	30.8%	18.9%	495	31.0%	19.3%	1	14.3%	18.9%	215	23.6%	19.4%
	Upper	8	44.4%	25.4%	1,489	55.7%	33.7%	40.6%	4	20.0%	757	30.2%	40.6%	3	23.1%	21.4%	489	30.6%	30.0%	1	14.3%	20.7%	268	29.4%	29.9%
	Unknown	0	0.0%	27.4%	0	0.0%	26.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	29.3%	0	0.0%	27.8%	0	0.0%	31.3%	0	0.0%	29.8%
	Total	*18*	*100%*	*100%*	*2,675*	*100%*	*100%*	*100%*	*20*	*100%*	*2,507*	*100%*	*100%*	*13*	*100%*	*100%*	*1,596*	*100%*	*100%*	*7*	*100%*	*100%*	*911*	*100%*	*100%*
REFINANCE	Low	3	8.3%	4.4%	129	4.5%	2.2%	18.9%	4	17.4%	204	7.9%	22.7%	2	13.3%	9.1%	144	7.7%	4.2%	2	25.0%	7.3%	60	8.5%	3.6%
	Moderate	9	25.0%	15.0%	564	19.7%	10.2%	18.9%	3	13.0%	221	8.6%	17.2%	2	13.3%	16.0%	100	5.4%	12.8%	1	12.5%	21.5%	121	17.1%	17.3%
	Middle	10	27.8%	13.8%	725	25.3%	10.2%	21.7%	7	30.4%	648	25.2%	19.5%	4	26.7%	23.6%	386	20.7%	21.0%	3	37.5%	23.9%	262	37.0%	20.8%
	Upper	14	38.9%	44.3%	1,442	50.4%	53.3%	40.6%	9	39.1%	1,503	58.3%	40.6%	7	46.7%	34.2%	1,237	66.3%	45.8%	2	25.0%	30.2%	266	37.5%	40.5%
	Unknown	0	0.0%	22.5%	0	0.0%	24.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.0%	0	0.0%	16.3%	0	0.0%	17.1%	0	0.0%	17.8%
	Total	*36*	*100%*	*100%*	*2,860*	*100%*	*100%*	*100%*	*23*	*100%*	*2,576*	*100%*	*100%*	*15*	*100%*	*100%*	*1,867*	*100%*	*100%*	*8*	*100%*	*100%*	*709*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	10.0%	7.8%	20	6.1%	4.2%	18.9%	0	0.0%	0	0.0%	22.7%	0	0.0%	3.6%	0	0.0%	1.3%	0	0.0%	4.4%	0	0.0%	3.8%
	Moderate	2	20.0%	19.6%	60	18.3%	15.1%	18.9%	1	20.0%	30	7.6%	17.2%	1	20.0%	15.5%	30	7.6%	11.1%	0	0.0%	16.2%	0	0.0%	11.1%
	Middle	3	30.0%	17.6%	44	13.5%	9.6%	21.7%	1	20.0%	108	27.4%	19.5%	1	20.0%	17.9%	108	27.4%	14.4%	0	0.0%	13.2%	0	0.0%	10.2%
	Upper	4	40.0%	49.0%	203	62.1%	66.4%	40.6%	3	60.0%	256	65.0%	40.6%	3	60.0%	46.4%	256	65.0%	52.1%	0	0.0%	47.1%	0	0.0%	61.9%
	Unknown	0	0.0%	5.9%	0	0.0%	4.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	21.1%	0	0.0%	19.1%	0	0.0%	13.0%
	Total	*10*	*100%*	*100%*	*327*	*100%*	*100%*	*100%*	*5*	*100%*	*394*	*100%*	*100%*	*5*	*100%*	*100%*	*394*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.9%	0	0.0%	0	0.0%	22.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.9%	0	0.0%	0	0.0%	17.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	8.0%	0	0.0%	3.0%	21.7%	0	0.0%	0	0.0%	19.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	12.0%	0	0.0%	4.0%	40.6%	0	0.0%	0	0.0%	40.6%	0	0.0%	16.0%	0	0.0%	6.7%	0	0.0%	15.8%	0	0.0%	20.0%
	Unknown	0	0.0%	80.0%	0	0.0%	93.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	84.0%	0	0.0%	93.3%	0	0.0%	84.2%	0	0.0%	80.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	1	25.0%	10.0%	10	9.3%	2.9%	18.9%	5	50.0%	142	55.9%	22.7%	3	50.0%	9.4%	103	59.2%	6.8%	2	50.0%	10.0%	39	48.8%	4.1%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.9%	0	0.0%	0	0.0%	17.2%	0	0.0%	6.3%	0	0.0%	4.3%	0	0.0%	5.0%	0	0.0%	4.1%
	Middle	1	25.0%	40.0%	18	16.7%	31.6%	21.7%	4	40.0%	87	34.3%	19.5%	2	33.3%	34.4%	46	26.4%	18.5%	2	50.0%	45.0%	41	51.3%	43.2%
	Upper	2	50.0%	30.0%	80	74.1%	29.2%	40.6%	1	10.0%	25	9.8%	40.6%	1	16.7%	46.9%	25	14.4%	67.4%	0	0.0%	40.0%	0	0.0%	48.5%
	Unknown	0	0.0%	20.0%	0	0.0%	36.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.1%	0	0.0%	3.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*108*	*100%*	*100%*	*100%*	*10*	*100%*	*254*	*100%*	*100%*	*6*	*100%*	*100%*	*174*	*100%*	*100%*	*4*	*100%*	*100%*	*80*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Southeast MO

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	6.5%	0	0.0%	6.3%	18.9%	1	20.0%	40	32.8%	22.7%	0	0.0%	15.4%	0	0.0%	17.7%	1	50.0%	21.7%	40	65.6%	20.2%
	Moderate	2	66.7%	19.4%	47	35.9%	7.3%	18.9%	2	40.0%	45	36.9%	17.2%	1	33.3%	23.1%	24	39.3%	18.4%	1	50.0%	30.4%	21	34.4%	24.4%
	Middle	1	33.3%	22.6%	84	64.1%	17.4%	21.7%	0	0.0%	0	0.0%	19.5%	0	0.0%	15.4%	0	0.0%	19.3%	0	0.0%	13.0%	0	0.0%	17.3%
	Upper	0	0.0%	48.4%	0	0.0%	68.0%	40.6%	2	40.0%	37	30.3%	40.6%	2	66.7%	38.5%	37	60.7%	37.6%	0	0.0%	28.3%	0	0.0%	35.5%
	Unknown	0	0.0%	3.2%	0	0.0%	1.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	7.1%	0	0.0%	6.5%	0	0.0%	2.7%
	Total	*3*	*100%*	*100%*	*131*	*100%*	*100%*	*100%*	*5*	*100%*	*122*	*100%*	*100%*	*3*	*100%*	*100%*	*61*	*100%*	*100%*	*2*	*100%*	*100%*	*61*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.9%	0	0.0%	0	0.0%	22.7%	0	0.0%	5.0%	0	0.0%	7.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.9%	0	0.0%	0	0.0%	17.2%	0	0.0%	10.0%	0	0.0%	13.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.7%	0	0.0%	0	0.0%	19.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	5.3%	0	0.0%	11.4%	40.6%	0	0.0%	0	0.0%	40.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	94.7%	0	0.0%	88.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	85.0%	0	0.0%	79.9%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	6	8.5%	5.2%	271	4.4%	3.0%	18.9%	13	20.6%	572	9.8%	22.7%	6	14.3%	7.0%	307	7.5%	3.7%	7	33.3%	8.0%	265	15.0%	4.5%
	Moderate	19	26.8%	18.1%	1,337	21.9%	13.3%	18.9%	14	22.2%	1,150	19.6%	17.2%	9	21.4%	20.8%	706	17.3%	16.4%	5	23.8%	20.5%	444	25.2%	15.9%
	Middle	18	25.4%	17.1%	1,279	21.0%	14.7%	21.7%	17	27.0%	1,553	26.5%	19.5%	11	26.2%	19.7%	1,035	25.3%	18.4%	6	28.6%	19.2%	518	29.4%	18.8%
	Upper	28	39.4%	33.9%	3,214	52.7%	41.8%	40.6%	19	30.2%	2,578	44.0%	40.6%	16	38.1%	26.4%	2,044	50.0%	33.3%	3	14.3%	24.1%	534	30.3%	32.1%
	Unknown	0	0.0%	25.7%	0	0.0%	27.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	26.1%	0	0.0%	28.2%	0	0.0%	28.2%	0	0.0%	28.6%
	Total	*71*	*100%*	*100%*	*6,101*	*100%*	*100%*	*100%*	*63*	*100%*	*5,853*	*100%*	*100%*	*42*	*100%*	*100%*	*4,092*	*100%*	*100%*	*21*	*100%*	*100%*	*1,761*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MO Southeast MO

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.6%	0	0.0%	4.5%	0	0.0%	5.9%	0	0.0%	4.1%	0	0.0%	6.4%
	Moderate	2	22.2%	17.7%	30	35.3%	23.9%	24.9%	0	0.0%	0	0.0%	8.9%	0	0.0%	7.2%	0	0.0%	11.6%	0	0.0%	7.5%	0	0.0%	15.1%
	Middle	7	77.8%	71.0%	55	64.7%	67.1%	61.7%	5	100.0%	95	100.0%	65.9%	2	100.0%	65.2%	35	100.0%	63.4%	3	100.0%	65.8%	60	100.0%	61.7%
	Upper	0	0.0%	9.8%	0	0.0%	8.7%	13.4%	0	0.0%	0	0.0%	19.6%	0	0.0%	20.9%	0	0.0%	18.1%	0	0.0%	20.7%	0	0.0%	16.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	1.6%	0	0.0%	0.3%		0	0.0%	0	0.0%		0	0.0%	2.2%	0	0.0%	0.9%	0	0.0%	1.9%	0	0.0%	0.4%
	Total	*9*	*100%*	*100%*	*85*	*100%*	*100%*	*100%*	*5*	*100%*	*95*	*100%*	*100%*	*2*	*100%*	*100%*	*35*	*100%*	*100%*	*3*	*100%*	*100%*	*60*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.0%
	Moderate	0	0.0%	3.0%	0	0.0%	2.2%	3.5%	0	0.0%	0	0.0%	1.1%	0	0.0%	1.3%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	87.2%	0	0.0%	91.8%	78.5%	0	0.0%	0	0.0%	69.8%	0	0.0%	73.0%	0	0.0%	81.8%	0	0.0%	73.3%	0	0.0%	76.3%
	Upper	1	100.0%	9.8%	4	100.0%	6.0%	18.0%	0	0.0%	0	0.0%	28.1%	0	0.0%	25.3%	0	0.0%	16.5%	0	0.0%	26.4%	0	0.0%	23.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*4*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MO Southeast MO

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	9	100.0%	62.4%	85	100.0%	51.2%	88.2%	3	60.0%	55	57.9%	88.9%	1	50.0%	63.0%	25	71.4%	54.4%	2	66.7%	65.2%	30	50.0%	53.5%
		Over $1 Million	0	0.0%		0	0.0%		9.6%	2	40.0%	40	42.1%	9.1%	1	50.0%		10	28.6%		1	33.3%		30	50.0%	
		Total Rev. available	9	100.0%		85	100.0%		97.9%	5	100.0%	95	100.0%	98.0%	2	100.0%		35	100.0%		3	100.0%		60	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		2.1%	0	0.0%	0	0.0%	2.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*9*	*100%*		*85*	*100%*		*100.0%*	*5*	*100%*	*95*	*100%*	*100%*	*2*	*100%*		*35*	*100%*		*3*	*100%*		*60*	*100%*	
	Loan Size	$100,000 or Less	9	100.0%	90.2%	85	100.0%	34.6%		5	100.0%	95	100.0%		2	100.0%	90.6%	35	100.0%	35.8%	3	100.0%	89.5%	60	100.0%	34.7%
		$100,001 - $250,000	0	0.0%	5.8%	0	0.0%	18.7%		0	0.0%	0	0.0%		0	0.0%	6.1%	0	0.0%	21.6%	0	0.0%	7.1%	0	0.0%	24.8%
		$250,001 - $1 Million	0	0.0%	4.0%	0	0.0%	46.7%		0	0.0%	0	0.0%		0	0.0%	3.3%	0	0.0%	42.6%	0	0.0%	3.5%	0	0.0%	40.5%
		Total	*9*	*100%*	*100.0%*	*85*	*100%*	*100.0%*		*5*	*100%*	*95*	*100%*		*2*	*100%*	*100%*	*35*	*100%*	*100%*	*3*	*100%*	*100%*	*60*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	9	100.0%		85	100.0%			3	100.0%	55	100.0%		1	100.0%		25	100.0%		2	100.0%		30	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*9*	*100%*		*85*	*100%*			*3*	*100%*	*55*	*100%*		*1*	*100%*		*25*	*100%*		*2*	*100%*		*30*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	1	100.0%	55.2%	4	100.0%	64.2%	97.2%	0	0.0%	0	0.0%	97.2%	0	0.0%	50.7%	0	0.0%	64.9%	0	0.0%	39.9%	0	0.0%	46.2%
		Over $1 Million	0	0.0%		0	0.0%		2.8%	0	0.0%	0	0.0%	2.8%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%		4	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*4*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	1	100.0%	73.5%	4	100.0%	21.1%		0	0.0%	0	0.0%		0	0.0%	72.0%	0	0.0%	21.1%	0	0.0%	73.9%	0	0.0%	22.2%
		$100,001 - $250,000	0	0.0%	14.6%	0	0.0%	27.7%		0	0.0%	0	0.0%		0	0.0%	17.7%	0	0.0%	35.3%	0	0.0%	15.0%	0	0.0%	31.5%
		$250,001 - $500,000	0	0.0%	11.9%	0	0.0%	51.2%		0	0.0%	0	0.0%		0	0.0%	10.3%	0	0.0%	43.6%	0	0.0%	11.0%	0	0.0%	46.3%
		Total	*1*	*100%*	*100%*	*4*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		4	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*4*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MO Springfield

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	4	10.0%	2.9%	526	9.0%	1.5%	2.7%	2	4.8%	250	2.7%	1.6%	1	3.4%	2.3%	146	2.3%	1.3%	1	7.7%	2.2%	104	3.5%	1.3%
	Moderate	8	20.0%	13.8%	994	17.1%	8.3%	12.8%	9	21.4%	1,304	13.9%	13.3%	8	27.6%	18.0%	1,157	18.1%	11.6%	1	7.7%	19.5%	147	5.0%	12.9%
	Middle	22	55.0%	60.3%	2,995	51.5%	61.1%	58.7%	17	40.5%	3,294	35.2%	45.9%	12	41.4%	45.6%	2,506	39.2%	45.8%	5	38.5%	45.3%	788	26.6%	44.7%
	Upper	6	15.0%	23.0%	1,300	22.4%	29.0%	25.7%	14	33.3%	4,504	48.2%	39.1%	8	27.6%	34.0%	2,577	40.4%	41.2%	6	46.2%	32.9%	1,927	65.0%	41.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.1%
	Total	*40*	*100%*	*100%*	*5,815*	*100%*	*100%*	*100%*	*42*	*100%*	*9,352*	*100%*	*100%*	*29*	*100%*	*100%*	*6,386*	*100%*	*100%*	*13*	*100%*	*100%*	*2,966*	*100%*	*100%*
REFINANCE	Low	1	2.0%	1.4%	81	1.1%	0.8%	2.7%	0	0.0%	0	0.0%	1.6%	0	0.0%	1.3%	0	0.0%	0.9%	0	0.0%	1.5%	0	0.0%	1.0%
	Moderate	2	4.1%	8.5%	118	1.6%	4.9%	12.8%	2	7.4%	264	8.0%	13.3%	1	5.9%	14.0%	80	4.2%	8.8%	1	10.0%	15.0%	184	13.0%	9.7%
	Middle	31	63.3%	62.1%	3,862	53.7%	59.6%	58.7%	14	51.9%	1,687	50.9%	45.9%	8	47.1%	46.7%	891	47.0%	43.6%	6	60.0%	45.7%	796	56.2%	43.5%
	Upper	15	30.6%	28.0%	3,137	43.6%	34.8%	25.7%	11	40.7%	1,361	41.1%	39.1%	8	47.1%	38.0%	924	48.8%	46.5%	3	30.0%	37.8%	437	30.8%	45.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*49*	*100%*	*100%*	*7,198*	*100%*	*100%*	*100%*	*27*	*100%*	*3,312*	*100%*	*100%*	*17*	*100%*	*100%*	*1,895*	*100%*	*100%*	*10*	*100%*	*100%*	*1,417*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.9%	0	0.0%	0.7%	2.7%	0	0.0%	0	0.0%	1.6%	0	0.0%	0.8%	0	0.0%	0.9%	0	0.0%	0.7%	0	0.0%	0.4%
	Moderate	1	7.7%	12.7%	25	3.2%	7.3%	12.8%	2	7.1%	39	1.9%	13.3%	2	11.1%	11.6%	39	2.3%	8.2%	0	0.0%	11.7%	0	0.0%	8.9%
	Middle	6	46.2%	52.0%	349	45.0%	46.5%	58.7%	17	60.7%	1,260	60.6%	45.9%	10	55.6%	42.6%	1,021	60.8%	40.5%	7	70.0%	47.3%	239	59.5%	44.7%
	Upper	6	46.2%	33.4%	402	51.8%	45.5%	25.7%	9	32.1%	781	37.5%	39.1%	6	33.3%	44.7%	618	36.8%	50.0%	3	30.0%	40.2%	163	40.5%	44.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.3%	0	0.0%	0.4%	0	0.0%	0.2%	0	0.0%	1.2%
	Total	*13*	*100%*	*100%*	*776*	*100%*	*100%*	*100%*	*28*	*100%*	*2,080*	*100%*	*100%*	*18*	*100%*	*100%*	*1,678*	*100%*	*100%*	*10*	*100%*	*100%*	*402*	*100%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	14.6%	0	0.0%	6.6%	8.6%	0	0.0%	0	0.0%	14.7%	0	0.0%	17.5%	0	0.0%	6.9%	0	0.0%	23.0%	0	0.0%	21.5%
	Moderate	0	0.0%	31.3%	0	0.0%	30.4%	41.8%	0	0.0%	0	0.0%	27.4%	0	0.0%	31.1%	0	0.0%	28.3%	0	0.0%	32.4%	0	0.0%	21.3%
	Middle	0	0.0%	42.9%	0	0.0%	37.9%	39.6%	1	100.0%	2,774	100.0%	44.2%	0	0.0%	36.2%	0	0.0%	42.9%	1	100.0%	35.1%	2,774	100.0%	22.6%
	Upper	0	0.0%	9.6%	0	0.0%	23.9%	7.6%	0	0.0%	0	0.0%	9.6%	0	0.0%	13.0%	0	0.0%	17.7%	0	0.0%	6.8%	0	0.0%	31.7%
	Unknown	0	0.0%	1.5%	0	0.0%	1.3%	2.4%	0	0.0%	0	0.0%	4.1%	0	0.0%	2.3%	0	0.0%	4.1%	0	0.0%	2.7%	0	0.0%	2.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*2,774*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*2,774*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.7%	0	0.0%	0.2%	2.7%	0	0.0%	0	0.0%	1.6%	0	0.0%	1.4%	0	0.0%	0.6%	0	0.0%	0.9%	0	0.0%	0.3%
	Moderate	0	0.0%	10.9%	0	0.0%	5.4%	12.8%	4	26.7%	306	32.9%	13.3%	1	20.0%	9.6%	200	46.3%	6.1%	3	30.0%	7.6%	106	21.2%	4.8%
	Middle	8	100.0%	54.3%	458	100.0%	50.5%	58.7%	11	73.3%	625	67.1%	45.9%	4	80.0%	42.7%	232	53.7%	39.7%	7	70.0%	49.1%	393	78.8%	45.2%
	Upper	0	0.0%	34.1%	0	0.0%	43.9%	25.7%	0	0.0%	0	0.0%	39.1%	0	0.0%	46.4%	0	0.0%	53.6%	0	0.0%	42.4%	0	0.0%	49.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*8*	*100%*	*100%*	*458*	*100%*	*100%*	*100%*	*15*	*100%*	*931*	*100%*	*100%*	*5*	*100%*	*100%*	*432*	*100%*	*100%*	*10*	*100%*	*100%*	*499*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Springfield

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.7%	0	0.0%	0	0.0%	1.6%	0	0.0%	2.4%	0	0.0%	1.3%	0	0.0%	1.6%	0	0.0%	1.5%
	Moderate	1	100.0%	9.1%	40	100.0%	5.6%	12.8%	1	11.1%	33	9.2%	13.3%	1	33.3%	8.6%	33	28.0%	7.0%	0	0.0%	11.4%	0	0.0%	9.4%
	Middle	0	0.0%	65.7%	0	0.0%	60.2%	58.7%	5	55.6%	176	49.0%	45.9%	0	0.0%	47.5%	0	0.0%	41.7%	5	83.3%	47.3%	176	73.0%	44.6%
	Upper	0	0.0%	25.2%	0	0.0%	34.2%	25.7%	3	33.3%	150	41.8%	39.1%	2	66.7%	41.6%	85	72.0%	49.9%	1	16.7%	39.7%	65	27.0%	44.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*100%*	*40*	*100%*	*100%*	*100%*	*9*	*100%*	*359*	*100%*	*100%*	*3*	*100%*	*100%*	*118*	*100%*	*100%*	*6*	*100%*	*100%*	*241*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	3.9%	0	0.0%	2.0%	2.7%	0	0.0%	0	0.0%	1.6%	0	0.0%	3.5%	0	0.0%	2.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	22.1%	0	0.0%	15.3%	12.8%	0	0.0%	0	0.0%	13.3%	0	0.0%	17.5%	0	0.0%	11.3%	0	0.0%	22.5%	0	0.0%	8.7%
	Middle	0	0.0%	57.8%	0	0.0%	61.7%	58.7%	0	0.0%	0	0.0%	45.9%	0	0.0%	52.6%	0	0.0%	55.1%	0	0.0%	30.0%	0	0.0%	35.8%
	Upper	0	0.0%	16.2%	0	0.0%	20.9%	25.7%	0	0.0%	0	0.0%	39.1%	0	0.0%	26.3%	0	0.0%	30.9%	0	0.0%	47.5%	0	0.0%	55.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	5	4.5%	2.2%	607	4.2%	1.6%	2.7%	2	1.6%	250	1.3%	1.6%	1	1.4%	2.1%	146	1.4%	2.0%	1	2.0%	2.0%	104	1.3%	2.6%
	Moderate	12	10.8%	11.2%	1,177	8.2%	8.6%	12.8%	18	14.8%	1,946	10.3%	13.3%	13	18.1%	16.2%	1,509	14.4%	13.0%	5	10.0%	17.5%	437	5.3%	12.8%
	Middle	67	60.4%	60.9%	7,664	53.6%	58.4%	58.7%	65	53.3%	9,816	52.2%	45.9%	34	47.2%	45.6%	4,650	44.2%	44.7%	31	62.0%	45.6%	5,166	62.2%	42.9%
	Upper	27	24.3%	25.7%	4,839	33.9%	31.4%	25.7%	37	30.3%	6,796	36.1%	39.1%	24	33.3%	36.1%	4,204	40.0%	39.8%	13	26.0%	34.8%	2,592	31.2%	41.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.6%	0	0.0%	0.1%	0	0.0%	0.3%
	Total	*111*	*100%*	*100%*	*14,287*	*100%*	*100%*	*100%*	*122*	*100%*	*18,808*	*100%*	*100%*	*72*	*100%*	*100%*	*10,509*	*100%*	*100%*	*50*	*100%*	*100%*	*8,299*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MO Springfield

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	10	25.0%	5.4%	1,058	18.2%	3.0%	19.6%	5	11.9%	701	7.5%	18.4%	2	6.9%	4.4%	255	4.0%	2.2%	3	23.1%	8.1%	446	15.0%	4.3%
	Moderate	16	40.0%	17.6%	2,201	37.9%	13.2%	18.3%	9	21.4%	1,330	14.2%	18.3%	6	20.7%	16.6%	839	13.1%	11.6%	3	23.1%	18.7%	491	16.6%	13.8%
	Middle	7	17.5%	19.2%	1,160	19.9%	18.2%	20.9%	11	26.2%	1,957	20.9%	21.7%	7	24.1%	19.1%	1,180	18.5%	17.2%	4	30.8%	19.9%	777	26.2%	18.7%
	Upper	7	17.5%	30.9%	1,396	24.0%	40.3%	41.3%	17	40.5%	5,364	57.4%	41.7%	14	48.3%	34.8%	4,112	64.4%	44.9%	3	23.1%	26.9%	1,252	42.2%	37.6%
	Unknown	0	0.0%	26.9%	0	0.0%	25.3%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	25.2%	0	0.0%	24.2%	0	0.0%	26.5%	0	0.0%	25.6%
	Total	*40*	*100%*	*100%*	*5,815*	*100%*	*100%*	*100%*	*42*	*100%*	*9,352*	*100%*	*100%*	*29*	*100%*	*100%*	*6,386*	*100%*	*100%*	*13*	*100%*	*100%*	*2,966*	*100%*	*100%*
REFINANCE	Low	3	6.1%	4.8%	226	3.1%	2.5%	19.6%	5	18.5%	382	11.5%	18.4%	3	17.6%	7.4%	301	15.9%	3.9%	2	20.0%	10.5%	81	5.7%	5.2%
	Moderate	11	22.4%	14.5%	1,473	20.5%	10.2%	18.3%	12	44.4%	1,192	36.0%	18.3%	9	52.9%	17.3%	860	45.4%	12.0%	3	30.0%	19.1%	332	23.4%	14.6%
	Middle	15	30.6%	18.4%	1,775	24.7%	15.5%	20.9%	4	14.8%	868	26.2%	21.7%	1	5.9%	20.2%	189	10.0%	17.3%	3	30.0%	21.8%	679	47.9%	19.0%
	Upper	20	40.8%	34.8%	3,724	51.7%	43.2%	41.3%	6	22.2%	870	26.3%	41.7%	4	23.5%	35.1%	545	28.8%	44.1%	2	20.0%	28.1%	325	22.9%	37.0%
	Unknown	0	0.0%	27.6%	0	0.0%	28.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	19.9%	0	0.0%	22.8%	0	0.0%	20.5%	0	0.0%	24.4%
	Total	*49*	*100%*	*100%*	*7,198*	*100%*	*100%*	*100%*	*27*	*100%*	*3,312*	*100%*	*100%*	*17*	*100%*	*100%*	*1,895*	*100%*	*100%*	*10*	*100%*	*100%*	*1,417*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	5.1%	0	0.0%	1.9%	19.6%	2	7.1%	35	1.7%	18.4%	1	5.6%	6.8%	25	1.5%	4.1%	1	10.0%	8.1%	10	2.5%	4.1%
	Moderate	3	23.1%	14.3%	155	20.0%	10.4%	18.3%	5	17.9%	174	8.4%	18.3%	2	11.1%	13.5%	55	3.3%	9.9%	3	30.0%	19.1%	119	29.6%	12.0%
	Middle	3	23.1%	17.8%	145	18.7%	13.5%	20.9%	9	32.1%	498	23.9%	21.7%	5	27.8%	19.1%	388	23.1%	15.7%	4	40.0%	23.7%	110	27.4%	18.7%
	Upper	7	53.8%	49.9%	476	61.3%	56.1%	41.3%	12	42.9%	1,373	66.0%	41.7%	10	55.6%	51.7%	1,210	72.1%	59.3%	2	20.0%	40.0%	163	40.5%	55.4%
	Unknown	0	0.0%	12.9%	0	0.0%	18.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	8.8%	0	0.0%	11.1%	0	0.0%	9.1%	0	0.0%	9.8%
	Total	*13*	*100%*	*100%*	*776*	*100%*	*100%*	*100%*	*28*	*100%*	*2,080*	*100%*	*100%*	*18*	*100%*	*100%*	*1,678*	*100%*	*100%*	*10*	*100%*	*100%*	*402*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	19.6%	0	0.0%	0	0.0%	18.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	1.0%	0	0.0%	0.2%	18.3%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.9%	0	0.0%	0	0.0%	21.7%	0	0.0%	2.3%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	2.0%	0	0.0%	0.4%	41.3%	0	0.0%	0	0.0%	41.7%	0	0.0%	2.8%	0	0.0%	0.8%	0	0.0%	1.4%	0	0.0%	0.2%
	Unknown	0	0.0%	97.0%	0	0.0%	99.4%	0.0%	1	100.0%	2,774	100.0%	0.0%	0	0.0%	94.9%	0	0.0%	98.9%	1	100.0%	98.6%	2,774	100.0%	99.8%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*2,774*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*2,774*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	12.5%	5.1%	68	14.8%	2.2%	19.6%	0	0.0%	0	0.0%	18.4%	0	0.0%	3.3%	0	0.0%	1.2%	0	0.0%	7.8%	0	0.0%	3.8%
	Moderate	0	0.0%	14.1%	0	0.0%	6.5%	18.3%	6	40.0%	377	40.5%	18.3%	1	20.0%	12.5%	55	12.7%	6.3%	5	50.0%	15.9%	322	64.5%	10.0%
	Middle	3	37.5%	17.8%	160	34.9%	13.7%	20.9%	5	33.3%	332	35.7%	21.7%	2	40.0%	15.8%	230	53.2%	10.1%	3	30.0%	17.3%	102	20.4%	11.7%
	Upper	4	50.0%	53.6%	230	50.2%	70.0%	41.3%	4	26.7%	222	23.8%	41.7%	2	40.0%	58.9%	147	34.0%	74.8%	2	20.0%	48.9%	75	15.0%	65.7%
	Unknown	0	0.0%	9.4%	0	0.0%	7.6%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.6%	0	0.0%	7.6%	0	0.0%	10.1%	0	0.0%	8.8%
	Total	*8*	*100%*	*100%*	*458*	*100%*	*100%*	*100%*	*15*	*100%*	*931*	*100%*	*100%*	*5*	*100%*	*100%*	*432*	*100%*	*100%*	*10*	*100%*	*100%*	*499*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Springfield

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	5.8%	0	0.0%	2.8%	19.6%	0	0.0%	0	0.0%	18.4%	0	0.0%	7.5%	0	0.0%	6.4%	0	0.0%	12.4%	0	0.0%	8.7%
	Moderate	0	0.0%	10.2%	0	0.0%	6.0%	18.3%	5	55.6%	254	70.8%	18.3%	1	33.3%	20.0%	33	28.0%	13.1%	4	66.7%	22.5%	221	91.7%	19.2%
	Middle	0	0.0%	9.1%	0	0.0%	8.9%	20.9%	3	33.3%	80	22.3%	21.7%	1	33.3%	16.9%	60	50.8%	12.0%	2	33.3%	23.5%	20	8.3%	19.2%
	Upper	1	100.0%	19.7%	40	100.0%	23.8%	41.3%	1	11.1%	25	7.0%	41.7%	1	33.3%	42.4%	25	21.2%	48.0%	0	0.0%	34.6%	0	0.0%	42.7%
	Unknown	0	0.0%	55.1%	0	0.0%	58.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	13.3%	0	0.0%	20.4%	0	0.0%	7.0%	0	0.0%	10.1%
	Total	*1*	*100%*	*100%*	*40*	*100%*	*100%*	*100%*	*9*	*100%*	*359*	*100%*	*100%*	*3*	*100%*	*100%*	*118*	*100%*	*100%*	*6*	*100%*	*100%*	*241*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.6%	0	0.0%	2.0%	19.6%	0	0.0%	0	0.0%	18.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.5%	0	0.0%	2.3%
	Moderate	0	0.0%	7.8%	0	0.0%	6.4%	18.3%	0	0.0%	0	0.0%	18.3%	0	0.0%	5.3%	0	0.0%	4.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.3%	0	0.0%	1.3%	20.9%	0	0.0%	0	0.0%	21.7%	0	0.0%	1.8%	0	0.0%	2.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.6%	0	0.0%	0.9%	41.3%	0	0.0%	0	0.0%	41.7%	0	0.0%	1.8%	0	0.0%	3.3%	0	0.0%	7.5%	0	0.0%	7.5%
	Unknown	0	0.0%	87.7%	0	0.0%	89.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	91.2%	0	0.0%	89.3%	0	0.0%	85.0%	0	0.0%	90.2%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	14	12.6%	5.0%	1,352	9.5%	2.5%	19.6%	12	9.8%	1,118	5.9%	18.4%	6	8.3%	5.4%	581	5.5%	2.4%	6	12.0%	8.6%	537	6.5%	4.2%
	Moderate	30	27.0%	15.6%	3,829	26.8%	10.6%	18.3%	37	30.3%	3,327	17.7%	18.3%	19	26.4%	16.3%	1,842	17.5%	10.0%	18	36.0%	18.6%	1,485	17.9%	12.9%
	Middle	28	25.2%	18.4%	3,240	22.7%	15.3%	20.9%	32	26.2%	3,735	19.9%	21.7%	16	22.2%	19.0%	2,047	19.5%	14.8%	16	32.0%	20.3%	1,688	20.3%	17.3%
	Upper	39	35.1%	32.9%	5,866	41.1%	38.4%	41.3%	40	32.8%	7,854	41.8%	41.7%	31	43.1%	36.2%	6,039	57.5%	39.5%	9	18.0%	28.8%	1,815	21.9%	35.7%
	Unknown	0	0.0%	28.1%	0	0.0%	33.1%	0.0%	1	0.8%	2,774	14.7%	0.0%	0	0.0%	23.1%	0	0.0%	33.3%	1	2.0%	23.8%	2,774	33.4%	30.0%
	Total	*111*	*100%*	*100%*	*14,287*	*100%*	*100%*	*100%*	*122*	*100%*	*18,808*	*100%*	*100%*	*72*	*100%*	*100%*	*10,509*	*100%*	*100%*	*50*	*100%*	*100%*	*8,299*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MO Springfield

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	1	5.0%	2.1%	7	1.0%	1.8%	2.7%	0	0.0%	0	0.0%	2.0%	0	0.0%	1.4%	0	0.0%	1.9%	0	0.0%	1.7%	0	0.0%	2.9%
	Moderate	3	15.0%	22.5%	566	78.2%	31.5%	25.6%	2	12.5%	179	17.1%	22.4%	0	0.0%	20.6%	0	0.0%	28.3%	2	12.5%	19.5%	179	17.1%	28.7%
	Middle	12	60.0%	53.8%	107	14.8%	45.8%	52.0%	10	62.5%	682	65.0%	45.3%	0	0.0%	43.8%	0	0.0%	41.0%	10	62.5%	43.8%	682	65.0%	40.0%
	Upper	4	20.0%	21.0%	44	6.1%	20.6%	19.4%	4	25.0%	188	17.9%	28.0%	0	0.0%	32.1%	0	0.0%	26.8%	4	25.0%	33.2%	188	17.9%	26.4%
	Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.3%	0	0.0%	0	0.0%	2.3%	0	0.0%	1.7%	0	0.0%	1.9%	0	0.0%	1.7%	0	0.0%	1.9%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.2%	0	0.0%	0.0%
	Total	*20*	*100%*	*100%*	*724*	*100%*	*100%*	*100%*	*16*	*100%*	*1,049*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*16*	*100%*	*100%*	*1,049*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.3%	0	0.0%	0.0%	1.2%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	1.1%	0	0.0%	0.4%	0	0.0%	0.1%
	Moderate	0	0.0%	2.1%	0	0.0%	2.5%	7.0%	0	0.0%	0	0.0%	7.7%	0	0.0%	3.4%	0	0.0%	1.4%	0	0.0%	4.1%	0	0.0%	6.9%
	Middle	2	100.0%	83.2%	7	100.0%	79.7%	71.3%	0	0.0%	0	0.0%	53.1%	0	0.0%	54.9%	0	0.0%	51.8%	0	0.0%	50.6%	0	0.0%	48.6%
	Upper	0	0.0%	14.4%	0	0.0%	17.8%	20.5%	0	0.0%	0	0.0%	37.7%	0	0.0%	40.7%	0	0.0%	44.5%	0	0.0%	44.1%	0	0.0%	44.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	1.1%	0	0.0%	0.3%	0	0.0%	1.2%	0	0.0%	0.4%	0	0.0%	0.1%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*2*	*100%*	*100%*	*7*	*100%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MO Springfield

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	18	90.0%	45.9%	255	35.2%	33.7%	91.0%	8	50.0%	334	31.8%	91.4%	0	0.0%	53.1%	0	0.0%	38.2%	8	50.0%	54.1%	334	31.8%	36.6%
		Over $1 Million	2	10.0%		469	64.8%		8.4%	8	50.0%	715	68.2%	7.9%	0	0.0%		0	0.0%		8	50.0%		715	68.2%	
		Total Rev. available	20	100.0%		724	100.0%		99.4%	16	100.0%	1,049	100.0%	99.3%	0	0.0%		0	0.0%		16	100.0%		1,049	100.0%	
		Rev. Not Known	0	0.0%		0	0.0%		0.6%	0	0.0%	0	0.0%	0.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*20*	*100%*		*724*	*100%*		*100.0%*	*16*	*100%*	*1,049*	*100%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*16*	*100%*		*1,049*	*100%*	
	Loan Size	$100,000 or Less	19	95.0%	88.4%	280	38.7%	27.4%		14	87.5%	766	73.0%		0	0.0%	89.2%	0	0.0%	27.4%	14	87.5%	90.4%	766	73.0%	30.2%
		$100,001 - $250,000	0	0.0%	6.1%	0	0.0%	18.7%		2	12.5%	283	27.0%		0	0.0%	5.4%	0	0.0%	17.5%	2	12.5%	5.0%	283	27.0%	18.0%
		$250,001 - $1 Million	1	5.0%	5.5%	444	61.3%	53.9%		0	0.0%	0	0.0%		0	0.0%	5.4%	0	0.0%	55.1%	0	0.0%	4.6%	0	0.0%	51.7%
		Total	*20*	*100%*	*100.0%*	*724*	*100%*	*100.0%*		*16*	*100%*	*1,049*	*100%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*16*	*100%*	*100%*	*1,049*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	18	100.0%		255	100.0%			8	100.0%	334	100.0%		0	0.0%		0	0.0%		8	100.0%		334	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*18*	*100%*		*255*	*100%*			*8*	*100%*	*334*	*100%*		*0*	*0.0%*		*0*	*0.0%*		*8*	*100%*		*334*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	2	100.0%	58.0%	7	100.0%	77.8%	99.2%	0	0.0%	0	0.0%	99.3%	0	0.0%	70.4%	0	0.0%	80.7%	0	0.0%	72.7%	0	0.0%	86.2%
		Over $1 Million	0	0.0%		0	0.0%		0.8%	0	0.0%	0	0.0%	0.7%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	2	100.0%		7	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*7*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	2	100.0%	86.2%	7	100.0%	38.6%		0	0.0%	0	0.0%		0	0.0%	74.7%	0	0.0%	26.8%	0	0.0%	76.7%	0	0.0%	31.1%
		$100,001 - $250,000	0	0.0%	10.9%	0	0.0%	38.3%		0	0.0%	0	0.0%		0	0.0%	15.5%	0	0.0%	32.1%	0	0.0%	16.7%	0	0.0%	36.7%
		$250,001 - $500,000	0	0.0%	2.9%	0	0.0%	23.1%		0	0.0%	0	0.0%		0	0.0%	9.8%	0	0.0%	41.1%	0	0.0%	6.5%	0	0.0%	32.2%
		Total	*2*	*100%*	*100%*	*7*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%		7	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*7*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021, 2022 Bank Count #	Count %	Dollar $ (000s)	Dollar $ %	Owner Occupied Units %	Bank & Aggregate Lending 2021 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	2022 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Bank & Aggregate Lending; Demographic Data 2023 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank %	Dollar Agg $ %	Owner Occupied Units %
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	16	47.1%	1,877	44.2%	8.2%	12	54.5%	49.2%	1,451	55.9%	41.5%	4	33.3%	16.2%	426	25.8%	14.0%	0	0.0%	10.6%	0	0.0%	9.5%	8.2%
	Upper	18	52.9%	2,369	55.8%	91.8%	10	45.5%	50.2%	1,147	44.1%	57.8%	8	66.7%	83.8%	1,222	74.2%	86.0%	7	100.0%	89.4%	1,046	100.0%	90.5%	91.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*34*	*100%*	*4,246*	*100%*	*100%*	*22*	*100%*	*100%*	*2,598*	*100%*	*100%*	*12*	*100%*	*100%*	*1,648*	*100%*	*100%*	*7*	*100%*	*100%*	*1,046*	*100%*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	32	40.5%	2,511	32.6%	8.2%	30	58.8%	35.7%	2,348	45.9%	30.7%	2	7.1%	8.4%	163	6.3%	6.4%	1	5.6%	4.8%	60	3.6%	4.3%	8.2%
	Upper	47	59.5%	5,200	67.4%	91.8%	21	41.2%	64.3%	2,770	54.1%	69.3%	26	92.9%	91.6%	2,430	93.7%	93.6%	17	94.4%	95.2%	1,611	96.4%	95.7%	91.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*79*	*100%*	*7,711*	*100%*	*100%*	*51*	*100%*	*100%*	*5,118*	*100%*	*100%*	*28*	*100%*	*100%*	*2,593*	*100%*	*100%*	*18*	*100%*	*100%*	*1,671*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	13	31.7%	622	27.7%	8.2%	12	48.0%	36.5%	566	43.0%	41.1%	1	6.3%	6.7%	56	6.0%	8.6%	0	0.0%	3.9%	0	0.0%	1.4%	8.2%
	Upper	28	68.3%	1,626	72.3%	91.8%	13	52.0%	63.5%	749	57.0%	58.9%	15	93.8%	93.3%	877	94.0%	91.4%	16	100.0%	94.7%	718	100.0%	97.2%	91.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.3%	0	0.0%	1.4%	0.0%
	Total	*41*	*100%*	*2,248*	*100%*	*100%*	*25*	*100%*	*100%*	*1,315*	*100%*	*100%*	*16*	*100%*	*100%*	*933*	*100%*	*100%*	*16*	*100%*	*100%*	*718*	*100%*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units																			Multi-Family Units
	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	24.1%	0	0.0%	40.0%	0	0.0%	24.5%	0	0.0%	16.7%	0	0.0%	11.2%	0	0.0%	25.0%	0	0.0%	9.4%	24.1%
	Upper	0	0.0%	0	0.0%	75.9%	0	0.0%	60.0%	0	0.0%	75.5%	0	0.0%	83.3%	0	0.0%	88.8%	0	0.0%	75.0%	0	0.0%	90.6%	75.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	4	36.4%	180	47.7%	8.2%	3	60.0%	41.9%	160	72.7%	48.7%	1	16.7%	8.1%	20	12.7%	4.5%	2	22.2%	10.3%	28	5.5%	3.2%	8.2%
	Upper	7	63.6%	197	52.3%	91.8%	2	40.0%	58.1%	60	27.3%	51.3%	5	83.3%	91.9%	137	87.3%	95.5%	7	77.8%	89.7%	482	94.5%	96.8%	91.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*11*	*100%*	*377*	*100%*	*100%*	*5*	*100%*	*100%*	*220*	*100%*	*100%*	*6*	*100%*	*100%*	*157*	*100%*	*100%*	*9*	*100%*	*100%*	*510*	*100%*	*100%*	*100%*

Originations & Purchases
Based on 2022 & 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021, 2022 Bank Count #	Count %	Dollar $ (000s)	Dollar $ %	Owner Occupied Units %	Bank & Aggregate Lending 2021 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	2022 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Bank & Aggregate Lending; Demographic Data 2023 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank %	Dollar Agg $ %	Owner Occupied Units %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	8.2%	0	0.0%	34.8%	0	0.0%	51.6%	0	0.0%	14.9%	0	0.0%	11.5%	0	0.0%	9.3%	0	0.0%	3.3%	8.2%
	Upper	3	100.0%	143	100.0%	91.8%	1	100.0%	65.2%	50	100.0%	48.4%	2	100.0%	85.1%	93	100.0%	88.5%	1	100.0%	90.7%	40	100.0%	96.7%	91.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*3*	*100%*	*143*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*2*	*100%*	*100%*	*93*	*100%*	*100%*	*1*	*100%*	*100%*	*40*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	8.2%	0	0.0%	45.5%	0	0.0%	40.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	8.2%
	Upper	0	0.0%	0	0.0%	91.8%	0	0.0%	54.5%	0	0.0%	59.3%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%	91.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*0.0%*	*0*	*0.0%*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	65	38.7%	5,190	35.2%	8.2%	57	54.8%	41.3%	4,525	48.7%	35.7%	8	12.5%	12.9%	665	12.3%	11.6%	3	5.9%	8.5%	88	2.2%	7.6%	8.2%
	Upper	103	61.3%	9,535	64.8%	91.8%	47	45.2%	58.5%	4,776	51.3%	64.0%	56	87.5%	87.1%	4,759	87.7%	88.4%	48	94.1%	91.4%	3,897	97.8%	92.3%	91.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
	Total	*168*	*100%*	*14,725*	*100%*	*100%*	*104*	*100%*	*100%*	*9,301*	*100%*	*100%*	*64*	*100%*	*100%*	*5,424*	*100%*	*100%*	*51*	*100%*	*100%*	*3,985*	*100%*	*100%*	*100%*

Originations & Purchases
Based on 2022 & 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2021, 2022					Bank & Aggregate Lending 2021						Bank & Aggregate Lending 2022						Bank & Aggregate Lending; Demographic Data 2023						
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg		Count Bank		Count Agg	Dollar Bank		Dollar Agg		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Families by Family Income
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	%
HOME PURCHASE	Low	7	20.6%	638	15.0%	14.1%	4	18.2%	4.9%	350	13.5%	2.4%	3	25.0%	5.3%	288	17.5%	2.7%	2	28.6%	4.0%	191	18.3%	1.9%	14.1%
	Moderate	8	23.5%	913	21.5%	13.7%	6	27.3%	17.1%	557	21.4%	12.3%	2	16.7%	16.4%	356	21.6%	11.8%	2	28.6%	17.0%	286	27.3%	12.0%	13.7%
	Middle	11	32.4%	1,364	32.1%	17.8%	8	36.4%	20.2%	1,016	39.1%	18.2%	3	25.0%	23.8%	348	21.1%	20.8%	2	28.6%	18.4%	289	27.6%	16.1%	17.8%
	Upper	8	23.5%	1,331	31.3%	54.4%	4	18.2%	36.6%	675	26.0%	46.6%	4	33.3%	32.3%	656	39.8%	43.0%	1	14.3%	35.8%	280	26.8%	47.2%	54.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	21.2%	0	0.0%	20.4%	0	0.0%	22.2%	0	0.0%	21.7%	0	0.0%	24.8%	0	0.0%	22.8%	0.0%
	Total	*34*	*100%*	*4,246*	*100%*	*100%*	*22*	*100%*	*100%*	*2,598*	*100%*	*100%*	*12*	*100%*	*100%*	*1,648*	*100%*	*100%*	*7*	*100%*	*100%*	*1,046*	*100%*	*100%*	*100%*
REFINANCE	Low	5	6.3%	299	3.9%	14.1%	3	5.9%	2.7%	216	4.2%	1.5%	2	7.1%	3.7%	83	3.2%	1.9%	1	5.6%	6.9%	28	1.7%	3.4%	14.1%
	Moderate	13	16.5%	1,103	14.3%	13.7%	10	19.6%	10.6%	685	13.4%	6.9%	3	10.7%	16.8%	418	16.1%	12.1%	2	11.1%	16.4%	171	10.2%	11.7%	13.7%
	Middle	30	38.0%	2,937	38.1%	17.8%	19	37.3%	18.5%	2,181	42.6%	14.5%	11	39.3%	28.3%	756	29.2%	23.1%	5	27.8%	22.2%	296	17.7%	19.9%	17.8%
	Upper	31	39.2%	3,372	43.7%	54.4%	19	37.3%	50.6%	2,036	39.8%	57.2%	12	42.9%	38.4%	1,336	51.5%	47.4%	10	55.6%	43.9%	1,176	70.4%	53.2%	54.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	17.6%	0	0.0%	19.9%	0	0.0%	12.8%	0	0.0%	15.5%	0	0.0%	10.6%	0	0.0%	11.8%	0.0%
	Total	*79*	*100%*	*7,711*	*100%*	*100%*	*51*	*100%*	*100%*	*5,118*	*100%*	*100%*	*28*	*100%*	*100%*	*2,593*	*100%*	*100%*	*18*	*100%*	*100%*	*1,671*	*100%*	*100%*	*100%*
HOME IMPROVEMENT	Low	3	7.3%	55	2.4%	14.1%	2	8.0%	5.4%	30	2.3%	2.6%	1	6.3%	1.1%	25	2.7%	0.4%	1	6.3%	5.3%	20	2.8%	1.8%	14.1%
	Moderate	3	7.3%	150	6.7%	13.7%	3	12.0%	13.5%	150	11.4%	12.5%	0	0.0%	4.5%	0	0.0%	3.7%	3	18.8%	7.9%	50	7.0%	6.5%	13.7%
	Middle	8	19.5%	281	12.5%	17.8%	5	20.0%	18.9%	221	16.8%	21.7%	3	18.8%	28.1%	60	6.4%	27.3%	3	18.8%	21.1%	130	18.1%	20.5%	17.8%
	Upper	27	65.9%	1,762	78.4%	54.4%	15	60.0%	52.7%	914	69.5%	49.9%	12	75.0%	65.2%	848	90.9%	65.1%	9	56.3%	59.2%	518	72.1%	62.7%	54.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	9.5%	0	0.0%	13.2%	0	0.0%	1.1%	0	0.0%	3.5%	0	0.0%	6.6%	0	0.0%	8.5%	0.0%
	Total	*41*	*100%*	*2,248*	*100%*	*100%*	*25*	*100%*	*100%*	*1,315*	*100%*	*100%*	*16*	*100%*	*100%*	*933*	*100%*	*100%*	*16*	*100%*	*100%*	*718*	*100%*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	14.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	14.1%
	Moderate	0	0.0%	0	0.0%	13.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	13.7%
	Middle	0	0.0%	0	0.0%	17.8%	0	0.0%	20.0%	0	0.0%	14.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
	Upper	0	0.0%	0	0.0%	54.4%	0	0.0%	40.0%	0	0.0%	46.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	54.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	40.0%	0	0.0%	39.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	9.1%	17	4.5%	14.1%	0	0.0%	3.2%	0	0.0%	0.6%	1	16.7%	2.7%	17	10.8%	0.6%	1	11.1%	7.7%	16	3.1%	1.7%	14.1%
	Moderate	3	27.3%	75	19.9%	13.7%	0	0.0%	12.9%	0	0.0%	15.1%	3	50.0%	16.2%	75	47.8%	9.3%	4	44.4%	15.4%	162	31.8%	8.3%	13.7%
	Middle	4	36.4%	160	42.4%	17.8%	2	40.0%	9.7%	95	43.2%	5.0%	2	33.3%	27.0%	65	41.4%	29.4%	0	0.0%	25.6%	0	0.0%	24.3%	17.8%
	Upper	3	27.3%	125	33.2%	54.4%	3	60.0%	71.0%	125	56.8%	78.9%	0	0.0%	48.6%	0	0.0%	53.1%	4	44.4%	51.3%	332	65.1%	65.7%	54.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.2%	0	0.0%	0.5%	0	0.0%	5.4%	0	0.0%	7.5%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Total	*11*	*100%*	*377*	*100%*	*100%*	*5*	*100%*	*100%*	*220*	*100%*	*100%*	*6*	*100%*	*100%*	*157*	*100%*	*100%*	*9*	*100%*	*100%*	*510*	*100%*	*100%*	*100%*

Originations & Purchases
Based on 2022 & 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2021, 2022					Bank & Aggregate Lending 2021						Bank & Aggregate Lending 2022						Bank & Aggregate Lending; Demographic Data 2023						
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg		Count Bank		Count Agg	Dollar Bank		Dollar Agg		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Families by Family Income
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	14.1%	0	0.0%	13.0%	0	0.0%	6.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	14.0%	0	0.0%	10.9%	14.1%
	Moderate	1	33.3%	54	37.8%	13.7%	0	0.0%	17.4%	0	0.0%	14.1%	1	50.0%	25.5%	54	58.1%	30.3%	1	100.0%	14.0%	40	100.0%	5.8%	13.7%
	Middle	1	33.3%	39	27.3%	17.8%	0	0.0%	26.1%	0	0.0%	20.7%	1	50.0%	14.9%	39	41.9%	10.3%	0	0.0%	25.6%	0	0.0%	19.6%	17.8%
	Upper	1	33.3%	50	35.0%	54.4%	1	100.0%	30.4%	50	100.0%	28.9%	0	0.0%	51.1%	0	0.0%	53.4%	0	0.0%	34.9%	0	0.0%	49.3%	54.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	13.0%	0	0.0%	30.0%	0	0.0%	8.5%	0	0.0%	6.0%	0	0.0%	11.6%	0	0.0%	14.5%	0.0%
	Total	*3*	*100%*	*143*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*2*	*100%*	*100%*	*93*	*100%*	*100%*	*1*	*100%*	*100%*	*40*	*100%*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	14.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%	0.0%	14.1%
	Moderate	0	0.0%	0	0.0%	13.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%	0.0%	13.7%
	Middle	0	0.0%	0	0.0%	17.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%	0.0%	17.8%
	Upper	0	0.0%	0	0.0%	54.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%	0.0%	54.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%		0	0.0%	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*	*0.0%*	*100%*
HMDA TOTALS	Low	16	9.5%	1,009	6.9%	14.1%	9	8.7%	3.8%	596	6.4%	1.9%	7	10.9%	4.2%	413	7.6%	2.3%	5	9.8%	5.5%	255	6.4%	2.5%	14.1%
	Moderate	28	16.7%	2,295	15.6%	13.7%	19	18.3%	13.3%	1,392	15.0%	9.3%	9	14.1%	15.8%	903	16.6%	11.7%	12	23.5%	15.6%	709	17.8%	11.3%	13.7%
	Middle	54	32.1%	4,781	32.5%	17.8%	34	32.7%	19.0%	3,513	37.8%	16.1%	20	31.3%	24.9%	1,268	23.4%	21.0%	10	19.6%	20.3%	715	17.9%	17.2%	17.8%
	Upper	70	41.7%	6,640	45.1%	54.4%	42	40.4%	44.9%	3,800	40.9%	52.2%	28	43.8%	37.7%	2,840	52.4%	44.2%	24	47.1%	40.6%	2,306	57.9%	49.1%	54.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	19.0%	0	0.0%	20.4%	0	0.0%	17.4%	0	0.0%	20.8%	0	0.0%	17.9%	0	0.0%	19.9%	0.0%
	Total	*168*	*100%*	*14,725*	*100%*	*100%*	*104*	*100%*	*100%*	*9,301*	*100%*	*100%*	*64*	*100%*	*100%*	*5,424*	*100%*	*100%*	*51*	*100%*	*100%*	*3,985*	*100%*	*100%*	*100%*

Originations & Purchases
Based on 2022 & 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans
Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021, 2022 Bank Count #	Bank Count %	Bank Dollar $ (000s)	Bank Dollar $ %	Total Businesses %	Bank & Aggregate Lending 2021 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ 000s	Dollar Bank $ %	Dollar Agg $ %	2022 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ 000s	Dollar Bank $ %	Dollar Agg $ %	Bank Lending & Demographic Data 2023 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ 000s	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	11	40.7%	191	50.8%	12.4%	11	42.3%	39.1%	191	51.2%	45.8%	0	0.0%	11.7%	0	0.0%	15.0%	2	18.2%	10.7%	205	31.3%	13.6%	12.6%
	Upper	16	59.3%	185	49.2%	87.6%	15	57.7%	60.8%	182	48.8%	54.2%	1	100.0%	87.6%	3	100.0%	84.1%	9	81.8%	88.9%	449	68.7%	86.3%	87.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.8%	0	0.0%	0.4%	0	0.0%	0.0%	
	Total	*27*	*100%*	*376*	*100%*	*100%*	*26*	*100%*	*100%*	*373*	*100%*	*100%*	*1*	*100%*	*100%*	*3*	*100%*	*100%*	*11*	*100%*	*100%*	*654*	*100%*	*100%*	*100%*
						Total Farms																			Total Farms
SMALL FARM	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	4	20.0%	32	12.9%	2.5%	4	20.0%	19.2%	32	12.9%	12.9%	0	0.0%	4.1%	0	0.0%	7.5%	0	0.0%	5.2%	0	0.0%	4.9%	2.5%
	Upper	16	80.0%	217	87.1%	97.5%	16	80.0%	80.8%	217	87.1%	87.1%	0	0.0%	95.9%	0	0.0%	92.5%	0	0.0%	94.8%	0	0.0%	95.1%	97.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	
	Total	*20*	*100%*	*249*	*100%*	*100%*	*20*	*100%*	*100%*	*249*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*

Originations & Purchases
Based on 2022 & 2023 FFIEC Census Data; 2016-2020 ACS data; 2022 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size
Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	Total Businesses %	Bank Lending & Demographic Data 2022, 2023 Count Bank #	Count Bank %	Dollar Bank $ (000s)	Dollar Bank $ %	Total Businesses %	Bank & Aggregate Lending 2022 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %	2023 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $ (000s)	Dollar Bank $ %	Dollar Agg $ %
SMALL BUSINESS	Revenue	$1 Million or Less	21	80.8%	54.9%	265	71.0%	49.8%	89.7%	6	50.0%	79	12.0%	89.8%	1	100.0%	55.9%	3	100.0%	40.1%	5	45.5%	62.4%	76	11.6%	35.2%
		Over $1 Million	1	3.8%		52	13.9%		8.7%	6	50.0%	578	88.0%	8.8%	0	0.0%		0	0.0%		6	54.5%		578	88.4%	
		Total Rev. available	22	84.6%		317	85.0%		98.4%	12	100.0%	657	100.0%	98.6%	1	100.0%		3	100.0%		11	100.0%		654	100.0%	
		Rev. Not Known	4	15.4%		56	15.0%		1.6%	0	0.0%	0	0.0%	1.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*26*	*100%*		*373*	*100%*		*100.0%*	*12*	*100%*	*657*	*100%*	*100%*	*1*	*100%*		*3*	*100%*		*11*	*100%*		*654*	*100%*	
	Loan Size	$100,000 or Less	26	100.0%	90.4%	373	100.0%	36.0%		9	75.0%	211	32.1%		1	100.0%	86.9%	3	100.0%	27.1%	8	72.7%	87.8%	208	31.8%	31.1%
		$100,001 - $250,000	0	0.0%	5.2%	0	0.0%	18.6%		3	25.0%	446	67.9%		0	0.0%	6.3%	0	0.0%	17.7%	3	27.3%	7.0%	446	68.2%	19.4%
		$250,001 - $1 Million	0	0.0%	4.4%	0	0.0%	45.4%		0	0.0%	0	0.0%		0	0.0%	6.8%	0	0.0%	55.2%	0	0.0%	5.2%	0	0.0%	49.5%
		Total	*26*	*100%*	*100.0%*	*373*	*100%*	*100.0%*		*12*	*100%*	*657*	*100%*		*1*	*100%*	*100%*	*3*	*100%*	*100%*	*11*	*100%*	*100%*	*654*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	21	100.0%		265	100.0%			6	100.0%	79	100.0%		1	100.0%		3	100.0%		5	100.0%		76	100.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*21*	*100%*		*265*	*100%*			*6*	*100%*	*79*	*100%*		*1*	*100%*		*3*	*100%*		*5*	*100%*		*76*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	20	100.0%	81.7%	249	100.0%	80.1%	100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%	70.8%	0	0.0%	70.7%	0	0.0%	72.7%	0	0.0%	65.4%
		Over $1 Million	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	20	100.0%		249	100.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*20*	*100%*		*249*	*100%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	20	100.0%	87.8%	249	100.0%	39.8%		0	0.0%	0	0.0%		0	0.0%	76.1%	0	0.0%	26.4%	0	0.0%	76.7%	0	0.0%	27.2%
		$100,001 - $250,000	0	0.0%	9.0%	0	0.0%	35.8%		0	0.0%	0	0.0%		0	0.0%	14.4%	0	0.0%	33.2%	0	0.0%	16.1%	0	0.0%	37.8%
		$250,001 - $500,000	0	0.0%	3.2%	0	0.0%	24.4%		0	0.0%	0	0.0%		0	0.0%	9.5%	0	0.0%	40.4%	0	0.0%	7.2%	0	0.0%	35.1%
		Total	*20*	*100%*	*100%*	*249*	*100%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	20	100.0%		249	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*20*	*100%*		*249*	*100%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases
Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MO Taney

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	9.1%	9.8%	50	2.2%	8.9%	12.5%	1	9.1%	111	6.3%	13.8%	0	0.0%	19.6%	0	0.0%	18.3%	1	16.7%	21.1%	111	10.0%	20.2%
	Middle	10	90.9%	90.2%	2,244	97.8%	91.1%	87.5%	10	90.9%	1,650	93.7%	80.7%	5	100.0%	75.6%	648	100.0%	75.2%	5	83.3%	73.3%	1,002	90.0%	72.3%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.5%	0	0.0%	4.8%	0	0.0%	6.5%	0	0.0%	5.6%	0	0.0%	7.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*11*	*100%*	*100%*	*2,294*	*100%*	*100%*	*100%*	*11*	*100%*	*1,761*	*100%*	*100%*	*5*	*100%*	*100%*	*648*	*100%*	*100%*	*6*	*100%*	*100%*	*1,113*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	33.3%	10.6%	477	31.3%	8.1%	12.5%	1	10.0%	79	9.6%	13.8%	0	0.0%	15.0%	0	0.0%	16.5%	1	50.0%	16.7%	79	63.7%	16.9%
	Middle	8	66.7%	89.4%	1,048	68.7%	91.9%	87.5%	7	70.0%	502	60.8%	80.7%	7	87.5%	80.2%	502	71.5%	76.5%	0	0.0%	76.0%	0	0.0%	74.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	20.0%	245	29.7%	5.5%	1	12.5%	4.8%	200	28.5%	7.0%	1	50.0%	7.2%	45	36.3%	8.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*12*	*100%*	*100%*	*1,525*	*100%*	*100%*	*100%*	*10*	*100%*	*826*	*100%*	*100%*	*8*	*100%*	*100%*	*702*	*100%*	*100%*	*2*	*100%*	*100%*	*124*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	14.3%	9.5%	25	7.3%	3.9%	12.5%	1	10.0%	40	7.5%	13.8%	0	0.0%	12.0%	0	0.0%	11.7%	1	20.0%	12.2%	40	17.9%	7.4%
	Middle	6	85.7%	90.5%	316	92.7%	96.1%	87.5%	7	70.0%	343	64.2%	80.7%	4	80.0%	80.7%	290	93.5%	79.7%	3	60.0%	80.0%	53	23.7%	86.1%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	20.0%	151	28.3%	5.5%	1	20.0%	7.2%	20	6.5%	8.6%	1	20.0%	7.8%	131	58.5%	6.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*341*	*100%*	*100%*	*100%*	*10*	*100%*	*534*	*100%*	*100%*	*5*	*100%*	*100%*	*310*	*100%*	*100%*	*5*	*100%*	*100%*	*224*	*100%*	*100%*
MULTIFAMILY							Multi-Family Units						Multi-Family Units												
	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	7.0%	0	0.0%	0	0.0%	20.0%	0	0.0%	40.0%	0	0.0%	54.3%	0	0.0%	25.0%	0	0.0%	35.8%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	93.0%	0	0.0%	0	0.0%	76.6%	0	0.0%	60.0%	0	0.0%	45.7%	0	0.0%	66.7%	0	0.0%	55.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	8.3%	0	0.0%	8.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	12.5%	0	0.0%	0	0.0%	13.8%	0	0.0%	19.4%	0	0.0%	17.0%	0	0.0%	13.6%	0	0.0%	18.5%
	Middle	2	100.0%	100.0%	210	100.0%	100.0%	87.5%	3	75.0%	109	81.3%	80.7%	1	100.0%	65.3%	50	100.0%	63.9%	2	66.7%	78.0%	59	70.2%	67.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	25.0%	25	18.7%	5.5%	0	0.0%	15.3%	0	0.0%	19.1%	1	33.3%	8.5%	25	29.8%	14.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*100%*	*210*	*100%*	*100%*	*100%*	*4*	*100%*	*134*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*3*	*100%*	*100%*	*84*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Taney

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	12.5%	0	0.0%	0	0.0%	13.8%	0	0.0%	13.3%	0	0.0%	13.9%	0	0.0%	5.4%	0	0.0%	3.5%
	Middle	0	0.0%	100.0%	0	0.0%	100.0%	87.5%	2	66.7%	269	39.0%	80.7%	1	100.0%	78.3%	13	100.0%	78.9%	1	50.0%	89.2%	256	37.9%	83.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	33.3%	420	61.0%	5.5%	0	0.0%	8.3%	0	0.0%	7.2%	1	50.0%	5.4%	420	62.1%	12.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*689*	*100%*	*100%*	*1*	*100%*	*100%*	*13*	*100%*	*100%*	*2*	*100%*	*100%*	*676*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.7%	0	0.0%	4.0%	12.5%	0	0.0%	0	0.0%	13.8%	0	0.0%	14.3%	0	0.0%	7.6%	0	0.0%	50.0%	0	0.0%	46.6%
	Middle	0	0.0%	93.3%	0	0.0%	96.0%	87.5%	0	0.0%	0	0.0%	80.7%	0	0.0%	71.4%	0	0.0%	69.6%	0	0.0%	50.0%	0	0.0%	53.4%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	5.5%	0	0.0%	14.3%	0	0.0%	22.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	6	18.8%	9.9%	552	12.6%	7.7%	12.5%	3	7.9%	230	5.8%	13.8%	0	0.0%	18.1%	0	0.0%	20.6%	3	16.7%	19.0%	230	10.4%	20.4%
	Middle	26	81.3%	90.1%	3,818	87.4%	92.3%	87.5%	29	76.3%	2,873	72.8%	80.7%	18	90.0%	76.5%	1,503	87.2%	73.1%	11	61.1%	74.8%	1,370	61.7%	71.8%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	6	15.8%	841	21.3%	5.5%	2	10.0%	5.4%	220	12.8%	6.3%	4	22.2%	6.2%	621	28.0%	7.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*32*	*100%*	*100%*	*4,370*	*100%*	*100%*	*100%*	*38*	*100%*	*3,944*	*100%*	*100%*	*20*	*100%*	*100%*	*1,723*	*100%*	*100%*	*18*	*100%*	*100%*	*2,221*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: MO Taney

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	9.1%	3.3%	50	2.2%	1.6%	20.3%	0	0.0%	0	0.0%	17.2%	0	0.0%	2.6%	0	0.0%	1.2%	0	0.0%	3.7%	0	0.0%	1.6%
	Moderate	3	27.3%	14.1%	337	14.7%	9.6%	19.5%	4	36.4%	480	27.3%	20.7%	3	60.0%	12.3%	369	56.9%	8.3%	1	16.7%	16.0%	111	10.0%	10.3%
	Middle	2	18.2%	18.8%	250	10.9%	16.8%	24.1%	2	18.2%	356	20.2%	24.0%	0	0.0%	19.7%	0	0.0%	16.7%	2	33.3%	19.5%	356	32.0%	15.9%
	Upper	5	45.5%	41.6%	1,657	72.2%	49.2%	36.1%	5	45.5%	925	52.5%	38.1%	2	40.0%	43.0%	279	43.1%	50.7%	3	50.0%	39.8%	646	58.0%	51.2%
	Unknown	0	0.0%	22.2%	0	0.0%	22.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	22.3%	0	0.0%	23.1%	0	0.0%	21.0%	0	0.0%	21.0%
	Total	*11*	*100%*	*100%*	*2,294*	*100%*	*100%*	*100%*	*11*	*100%*	*1,761*	*100%*	*100%*	*5*	*100%*	*100%*	*648*	*100%*	*100%*	*6*	*100%*	*100%*	*1,113*	*100%*	*100%*
REFINANCE	Low	2	16.7%	3.1%	77	5.0%	1.6%	20.3%	1	10.0%	79	9.6%	17.2%	0	0.0%	6.6%	0	0.0%	3.8%	1	50.0%	6.3%	79	63.7%	3.1%
	Moderate	1	8.3%	13.5%	95	6.2%	8.7%	19.5%	4	40.0%	397	48.1%	20.7%	4	50.0%	19.8%	397	56.6%	11.6%	0	0.0%	16.3%	0	0.0%	11.2%
	Middle	7	58.3%	17.9%	997	65.4%	14.3%	24.1%	2	20.0%	248	30.0%	24.0%	2	25.0%	20.6%	248	35.3%	14.9%	0	0.0%	23.5%	0	0.0%	18.2%
	Upper	2	16.7%	37.6%	356	23.3%	41.8%	36.1%	3	30.0%	102	12.3%	38.1%	2	25.0%	36.6%	57	8.1%	42.9%	1	50.0%	35.3%	45	36.3%	47.7%
	Unknown	0	0.0%	27.9%	0	0.0%	33.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	16.4%	0	0.0%	26.8%	0	0.0%	18.6%	0	0.0%	19.8%
	Total	*12*	*100%*	*100%*	*1,525*	*100%*	*100%*	*100%*	*10*	*100%*	*826*	*100%*	*100%*	*8*	*100%*	*100%*	*702*	*100%*	*100%*	*2*	*100%*	*100%*	*124*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	4.8%	0	0.0%	3.5%	20.3%	2	20.0%	33	6.2%	17.2%	0	0.0%	7.2%	0	0.0%	4.0%	2	40.0%	7.8%	33	14.7%	3.0%
	Moderate	1	14.3%	16.7%	25	7.3%	11.4%	19.5%	1	10.0%	40	7.5%	20.7%	0	0.0%	12.0%	0	0.0%	8.0%	1	20.0%	16.7%	40	17.9%	10.5%
	Middle	2	28.6%	31.0%	99	29.0%	28.2%	24.1%	2	20.0%	140	26.2%	24.0%	1	20.0%	22.9%	120	38.7%	20.9%	1	20.0%	32.2%	20	8.9%	22.8%
	Upper	4	57.1%	40.5%	217	63.6%	39.3%	36.1%	5	50.0%	321	60.1%	38.1%	4	80.0%	53.0%	190	61.3%	61.0%	1	20.0%	37.8%	131	58.5%	56.6%
	Unknown	0	0.0%	7.1%	0	0.0%	17.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.8%	0	0.0%	6.2%	0	0.0%	5.6%	0	0.0%	7.2%
	Total	*7*	*100%*	*100%*	*341*	*100%*	*100%*	*100%*	*10*	*100%*	*534*	*100%*	*100%*	*5*	*100%*	*100%*	*310*	*100%*	*100%*	*5*	*100%*	*100%*	*224*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.3%	0	0.0%	0	0.0%	17.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	8.3%	0	0.0%	1.7%
	Moderate	0	0.0%	7.1%	0	0.0%	0.2%	19.5%	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	24.1%	0	0.0%	0	0.0%	24.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	14.3%	0	0.0%	3.3%	36.1%	0	0.0%	0	0.0%	38.1%	0	0.0%	5.0%	0	0.0%	1.3%	0	0.0%	8.3%	0	0.0%	1.3%
	Unknown	0	0.0%	78.6%	0	0.0%	96.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.0%	0	0.0%	98.7%	0	0.0%	83.3%	0	0.0%	96.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.3%	0	0.0%	0	0.0%	17.2%	0	0.0%	11.1%	0	0.0%	7.1%	0	0.0%	3.4%	0	0.0%	1.7%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.5%	2	50.0%	89	66.4%	20.7%	1	100.0%	11.1%	50	100.0%	5.5%	1	33.3%	23.7%	39	46.4%	21.1%
	Middle	0	0.0%	11.8%	0	0.0%	3.0%	24.1%	1	25.0%	20	14.9%	24.0%	0	0.0%	26.4%	0	0.0%	20.0%	1	33.3%	28.8%	20	23.8%	29.3%
	Upper	2	100.0%	76.5%	210	100.0%	92.1%	36.1%	1	25.0%	25	18.7%	38.1%	0	0.0%	48.6%	0	0.0%	65.0%	1	33.3%	33.9%	25	29.8%	39.5%
	Unknown	0	0.0%	11.8%	0	0.0%	4.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	2.4%	0	0.0%	10.2%	0	0.0%	8.4%
	Total	*2*	*100%*	*100%*	*210*	*100%*	*100%*	*100%*	*4*	*100%*	*134*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*3*	*100%*	*100%*	*84*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: MO Taney

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.3%	0	0.0%	0	0.0%	17.2%	0	0.0%	11.7%	0	0.0%	4.6%	0	0.0%	8.1%	0	0.0%	6.1%
	Moderate	0	0.0%	13.0%	0	0.0%	6.3%	19.5%	1	33.3%	13	1.9%	20.7%	1	100.0%	16.7%	13	100.0%	11.5%	0	0.0%	13.5%	0	0.0%	3.5%
	Middle	0	0.0%	13.0%	0	0.0%	9.1%	24.1%	0	0.0%	0	0.0%	24.0%	0	0.0%	15.0%	0	0.0%	10.6%	0	0.0%	27.0%	0	0.0%	22.6%
	Upper	0	0.0%	43.5%	0	0.0%	54.1%	36.1%	2	66.7%	676	98.1%	38.1%	0	0.0%	45.0%	0	0.0%	59.5%	2	100.0%	45.9%	676	100.0%	62.9%
	Unknown	0	0.0%	30.4%	0	0.0%	30.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	11.7%	0	0.0%	13.9%	0	0.0%	5.4%	0	0.0%	4.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*689*	*100%*	*100%*	*1*	*100%*	*100%*	*13*	*100%*	*100%*	*2*	*100%*	*100%*	*676*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.3%	0	0.0%	0	0.0%	17.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.5%	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	25.0%	0	0.0%	27.5%
	Middle	0	0.0%	6.7%	0	0.0%	4.3%	24.1%	0	0.0%	0	0.0%	24.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	36.1%	0	0.0%	0	0.0%	38.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	93.3%	0	0.0%	95.7%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	75.0%	0	0.0%	72.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	3	9.4%	3.1%	127	2.9%	1.4%	20.3%	3	7.9%	112	2.8%	17.2%	0	0.0%	4.4%	0	0.0%	1.9%	3	16.7%	4.6%	112	5.0%	1.9%
	Moderate	5	15.6%	13.7%	457	10.5%	8.4%	19.5%	12	31.6%	1,019	25.8%	20.7%	9	45.0%	14.2%	829	48.1%	8.4%	3	16.7%	16.2%	190	8.6%	9.8%
	Middle	11	34.4%	18.3%	1,346	30.8%	14.3%	24.1%	7	18.4%	764	19.4%	24.0%	3	15.0%	19.9%	368	21.4%	14.9%	4	22.2%	21.6%	396	17.8%	15.5%
	Upper	13	40.6%	39.7%	2,440	55.8%	42.3%	36.1%	16	42.1%	2,049	52.0%	38.1%	8	40.0%	41.5%	526	30.5%	45.1%	8	44.4%	38.4%	1,523	68.6%	46.9%
	Unknown	0	0.0%	25.1%	0	0.0%	33.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	20.0%	0	0.0%	29.7%	0	0.0%	19.3%	0	0.0%	25.9%
	Total	*32*	*100%*	*100%*	*4,370*	*100%*	*100%*	*100%*	*38*	*100%*	*3,944*	*100%*	*100%*	*20*	*100%*	*100%*	*1,723*	*100%*	*100%*	*18*	*100%*	*100%*	*2,221*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MO Taney

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	8.3%	10.2%	3	0.3%	8.6%	9.4%	0	0.0%	0	0.0%	19.4%	0	0.0%	21.2%	0	0.0%	24.9%	0	0.0%	19.5%	0	0.0%	24.4%
	Middle	11	91.7%	88.9%	1,076	99.7%	91.2%	90.6%	9	100.0%	382	100.0%	73.2%	4	100.0%	70.4%	24	100.0%	67.7%	5	100.0%	73.2%	358	100.0%	69.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	7.4%	0	0.0%	7.9%	0	0.0%	7.2%	0	0.0%	6.8%	0	0.0%	5.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.9%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%	0	0.0%	0.5%	0	0.0%	0.1%
	Total	*12*	*100%*	*100%*	*1,079*	*100%*	*100%*	*100%*	*9*	*100%*	*382*	*100%*	*100%*	*4*	*100%*	*100%*	*24*	*100%*	*100%*	*5*	*100%*	*100%*	*358*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	6.4%	0	0.0%	4.4%	4.8%	0	0.0%	0	0.0%	8.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	91.5%	0	0.0%	95.4%	95.2%	0	0.0%	0	0.0%	87.5%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	4.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	2.1%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MO Taney

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar				Count		Dollar			Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg	Total Businesses	Bank		Bank		Total Businesses	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	12	100.0%	50.0%	1,079	100.0%	42.5%	93.1%	6	66.7%	48	12.6%	93.6%	4	100.0%	57.7%	24	100.0%	46.3%	2	40.0%	57.8%	24	6.7%	48.6%
		Over $1 Million	0	0.0%		0	0.0%		6.0%	2	22.2%	133	34.8%	5.5%	0	0.0%		0	0.0%		2	40.0%		133	37.2%	
		Total Rev. available	12	100.0%		1,079	100.0%		99.1%	8	88.9%	181	47.4%	99.1%	4	100.0%		24	100.0%		4	80.0%		157	43.9%	
		Rev. Not Known	0	0.0%		0	0.0%		0.9%	1	11.1%	201	52.6%	0.9%	0	0.0%		0	0.0%		1	20.0%		201	56.1%	
		Total	*12*	*100%*		*1,079*	*100%*		*100.0%*	*9*	*100%*	*382*	*100%*	*100%*	*4*	*100%*		*24*	*100%*		*5*	*100%*		*358*	*100%*	
	Loan Size	$100,000 or Less	10	83.3%	89.0%	168	15.6%	29.7%		7	77.8%	67	17.5%		4	100.0%	92.2%	24	100.0%	32.4%	3	60.0%	93.3%	43	12.0%	38.1%
		$100,001 - $250,000	1	8.3%	6.0%	158	14.6%	20.6%		2	22.2%	315	82.5%		0	0.0%	3.8%	0	0.0%	15.4%	2	40.0%	3.5%	315	88.0%	15.4%
		$250,001 - $1 Million	1	8.3%	5.0%	753	69.8%	49.7%		0	0.0%	0	0.0%		0	0.0%	3.9%	0	0.0%	52.2%	0	0.0%	3.2%	0	0.0%	46.4%
		Total	*12*	*100%*	*100.0%*	*1,079*	*100%*	*100.0%*		*9*	*100%*	*382*	*100%*		*4*	*100%*	*100%*	*24*	*100%*	*100%*	*5*	*100%*	*100%*	*358*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	10	83.3%		168	15.6%			6	100.0%	48	100.0%		4	100.0%		24	100.0%		2	100.0%		24	100.0%	
		$100,001 - $250,000	1	8.3%		158	14.6%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	1	8.3%		753	69.8%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*12*	*100%*		*1,079*	*100%*			*6*	*100%*	*48*	*100%*		*4*	*100%*		*24*	*100%*		*2*	*100%*		*24*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	0	0.0%	85.1%	0	0.0%	90.4%	100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%	85.3%	0	0.0%	94.4%	0	0.0%	87.1%	0	0.0%	97.7%
		Over $1 Million	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%		0	0.0%		100.0%	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*		*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	0	0.0%	80.9%	0	0.0%	42.7%		0	0.0%	0	0.0%		0	0.0%	82.4%	0	0.0%	40.5%	0	0.0%	87.1%	0	0.0%	44.3%
		$100,001 - $250,000	0	0.0%	17.0%	0	0.0%	42.7%		0	0.0%	0	0.0%		0	0.0%	11.8%	0	0.0%	30.4%	0	0.0%	9.7%	0	0.0%	32.6%
		$250,001 - $500,000	0	0.0%	2.1%	0	0.0%	14.5%		0	0.0%	0	0.0%		0	0.0%	5.9%	0	0.0%	29.2%	0	0.0%	3.2%	0	0.0%	23.1%
		Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*		*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*0*	*0.0%*		*0*	*0.0%*			*0*	*0.0%*	*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

KENTUCKY

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: KY Simpson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank					Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	12.3%	0	0.0%	9.9%	0	0.0%	10.1%	0	0.0%	7.7%	0	0.0%	8.2%
	Middle	3	42.9%	63.7%	588	46.5%	62.6%	57.7%	4	66.7%	947	73.5%	72.0%	4	80.0%	58.0%	947	79.4%	57.7%	0	0.0%	58.8%	0	0.0%	59.0%
	Upper	4	57.1%	36.3%	676	53.5%	37.4%	42.3%	2	33.3%	342	26.5%	15.7%	1	20.0%	32.1%	245	20.6%	32.2%	1	100.0%	33.5%	97	100.0%	32.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*100%*	*1,264*	*100%*	*100%*	*100%*	*6*	*100%*	*1,289*	*100%*	*100%*	*5*	*100%*	*100%*	*1,192*	*100%*	*100%*	*1*	*100%*	*100%*	*97*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	3	25.0%	399	42.9%	12.3%	2	40.0%	15.3%	149	34.0%	12.2%	1	14.3%	13.0%	250	50.9%	13.2%
	Middle	8	72.7%	57.6%	1,107	72.2%	57.4%	57.7%	8	66.7%	505	54.4%	72.0%	3	60.0%	72.3%	289	66.0%	75.1%	5	71.4%	69.5%	216	44.0%	68.2%
	Upper	3	27.3%	42.4%	427	27.8%	42.6%	42.3%	1	8.3%	25	2.7%	15.7%	0	0.0%	12.4%	0	0.0%	12.7%	1	14.3%	17.5%	25	5.1%	18.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*11*	*100%*	*100%*	*1,534*	*100%*	*100%*	*100%*	*12*	*100%*	*929*	*100%*	*100%*	*5*	*100%*	*100%*	*438*	*100%*	*100%*	*7*	*100%*	*100%*	*491*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	5.0%	50	6.5%	12.3%	1	9.1%	17.3%	50	10.7%	12.5%	0	0.0%	8.5%	0	0.0%	8.8%
	Middle	3	60.0%	68.3%	130	56.5%	77.4%	57.7%	15	75.0%	624	80.6%	72.0%	8	72.7%	70.7%	369	78.7%	79.2%	7	77.8%	64.4%	255	83.6%	63.6%
	Upper	2	40.0%	31.7%	100	43.5%	22.6%	42.3%	4	20.0%	100	12.9%	15.7%	2	18.2%	12.0%	50	10.7%	8.2%	2	22.2%	27.1%	50	16.4%	27.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*5*	*100%*	*100%*	*230*	*100%*	*100%*	*100%*	*20*	*100%*	*774*	*100%*	*100%*	*11*	*100%*	*100%*	*469*	*100%*	*100%*	*9*	*100%*	*100%*	*305*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	13.9%	0	0.0%	22.2%	0	0.0%	26.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	81.8%	0	0.0%	86.8%	59.6%	0	0.0%	0	0.0%	63.0%	0	0.0%	33.3%	0	0.0%	31.6%	0	0.0%	33.3%	0	0.0%	19.0%
	Upper	0	0.0%	18.2%	0	0.0%	13.2%	40.4%	0	0.0%	0	0.0%	23.1%	0	0.0%	44.4%	0	0.0%	41.9%	0	0.0%	66.7%	0	0.0%	81.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	12.3%	0	0.0%	17.9%	0	0.0%	23.6%	0	0.0%	9.7%	0	0.0%	12.0%
	Middle	0	0.0%	48.0%	0	0.0%	60.3%	57.7%	2	66.7%	50	66.7%	72.0%	2	66.7%	75.0%	50	66.7%	70.0%	0	0.0%	64.5%	0	0.0%	67.5%
	Upper	0	0.0%	52.0%	0	0.0%	39.7%	42.3%	1	33.3%	25	33.3%	15.7%	1	33.3%	7.1%	25	33.3%	6.4%	0	0.0%	25.8%	0	0.0%	20.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*75*	*100%*	*100%*	*3*	*100%*	*100%*	*75*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: KY Simpson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank							Bank					Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg	Owner Occupied Units	Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	12.3%	0	0.0%	17.6%	0	0.0%	9.3%	0	0.0%	11.1%	0	0.0%	5.2%
	Middle	0	0.0%	77.8%	0	0.0%	94.3%	57.7%	3	100.0%	104	100.0%	72.0%	0	0.0%	52.9%	0	0.0%	71.6%	3	100.0%	72.2%	104	100.0%	77.6%
	Upper	0	0.0%	22.2%	0	0.0%	5.7%	42.3%	0	0.0%	0	0.0%	15.7%	0	0.0%	29.4%	0	0.0%	19.0%	0	0.0%	16.7%	0	0.0%	17.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*104*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*104*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	12.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	62.5%	0	0.0%	69.7%	57.7%	0	0.0%	0	0.0%	72.0%	0	0.0%	66.7%	0	0.0%	86.9%	0	0.0%	100.0%	0	0.0%	100.0%
	Upper	0	0.0%	37.5%	0	0.0%	30.3%	42.3%	0	0.0%	0	0.0%	15.7%	0	0.0%	33.3%	0	0.0%	13.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	9.1%	449	14.2%	12.3%	3	12.5%	12.7%	199	9.2%	12.2%	1	5.0%	9.1%	250	25.1%	9.0%
	Middle	14	60.9%	61.2%	1,825	60.3%	63.8%	57.7%	32	72.7%	2,230	70.3%	72.0%	17	70.8%	63.5%	1,655	76.1%	60.6%	15	75.0%	62.5%	575	57.7%	60.0%
	Upper	9	39.1%	38.8%	1,203	39.7%	36.2%	42.3%	8	18.2%	492	15.5%	15.7%	4	16.7%	23.8%	320	14.7%	27.2%	4	20.0%	28.4%	172	17.3%	31.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*23*	*100%*	*100%*	*3,028*	*100%*	*100%*	*100%*	*44*	*100%*	*3,171*	*100%*	*100%*	*24*	*100%*	*100%*	*2,174*	*100%*	*100%*	*20*	*100%*	*100%*	*997*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: KY Simpson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	3.4%	0	0.0%	1.8%	18.3%	0	0.0%	0	0.0%	12.7%	0	0.0%	1.2%	0	0.0%	0.6%	0	0.0%	2.1%	0	0.0%	1.0%
	Moderate	0	0.0%	17.7%	0	0.0%	12.6%	18.1%	2	33.3%	252	19.6%	16.4%	1	20.0%	17.0%	155	13.0%	12.8%	1	100.0%	12.4%	97	100.0%	7.7%
	Middle	4	57.1%	21.7%	494	39.1%	21.0%	18.3%	0	0.0%	0	0.0%	26.2%	0	0.0%	25.7%	0	0.0%	23.8%	0	0.0%	27.4%	0	0.0%	25.8%
	Upper	3	42.9%	29.9%	770	60.9%	38.5%	45.3%	4	66.7%	1,037	80.4%	44.7%	4	80.0%	31.4%	1,037	87.0%	38.2%	0	0.0%	33.2%	0	0.0%	39.6%
	Unknown	0	0.0%	27.3%	0	0.0%	26.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	24.7%	0	0.0%	24.6%	0	0.0%	24.8%	0	0.0%	25.8%
	Total	*7*	*100%*	*100%*	*1,264*	*100%*	*100%*	*100%*	*6*	*100%*	*1,289*	*100%*	*100%*	*5*	*100%*	*100%*	*1,192*	*100%*	*100%*	*1*	*100%*	*100%*	*97*	*100%*	*100%*
REFINANCE	Low	0	0.0%	3.6%	0	0.0%	2.4%	18.3%	2	16.7%	125	13.5%	12.7%	1	20.0%	6.9%	75	17.1%	4.7%	1	14.3%	7.8%	50	10.2%	4.4%
	Moderate	3	27.3%	9.0%	276	18.0%	5.9%	18.1%	4	33.3%	239	25.7%	16.4%	1	20.0%	22.8%	100	22.8%	16.8%	3	42.9%	13.6%	139	28.3%	11.9%
	Middle	5	45.5%	21.5%	679	44.3%	17.5%	18.3%	1	8.3%	27	2.9%	26.2%	0	0.0%	26.2%	0	0.0%	23.3%	1	14.3%	22.7%	27	5.5%	18.7%
	Upper	3	27.3%	45.0%	579	37.7%	51.4%	45.3%	5	41.7%	538	57.9%	44.7%	3	60.0%	34.7%	263	60.0%	40.6%	2	28.6%	40.3%	275	56.0%	46.9%
	Unknown	0	0.0%	20.9%	0	0.0%	22.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	9.4%	0	0.0%	14.7%	0	0.0%	15.6%	0	0.0%	18.1%
	Total	*11*	*100%*	*100%*	*1,534*	*100%*	*100%*	*100%*	*12*	*100%*	*929*	*100%*	*100%*	*5*	*100%*	*100%*	*438*	*100%*	*100%*	*7*	*100%*	*100%*	*491*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	3.2%	0	0.0%	1.0%	18.3%	3	15.0%	75	9.7%	12.7%	0	0.0%	8.0%	0	0.0%	7.4%	3	33.3%	10.2%	75	24.6%	6.1%
	Moderate	2	40.0%	17.5%	80	34.8%	10.1%	18.1%	5	25.0%	190	24.5%	16.4%	2	18.2%	13.3%	75	16.0%	10.4%	3	33.3%	5.1%	115	37.7%	2.8%
	Middle	2	40.0%	20.6%	100	43.5%	15.8%	18.3%	8	40.0%	359	46.4%	26.2%	6	54.5%	32.0%	269	57.4%	18.4%	2	22.2%	27.1%	90	29.5%	24.5%
	Upper	1	20.0%	55.6%	50	21.7%	69.9%	45.3%	4	20.0%	150	19.4%	44.7%	3	27.3%	42.7%	125	26.7%	60.8%	1	11.1%	47.5%	25	8.2%	51.9%
	Unknown	0	0.0%	3.2%	0	0.0%	3.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	3.0%	0	0.0%	10.2%	0	0.0%	14.7%
	Total	*5*	*100%*	*100%*	*230*	*100%*	*100%*	*100%*	*20*	*100%*	*774*	*100%*	*100%*	*11*	*100%*	*100%*	*469*	*100%*	*100%*	*9*	*100%*	*100%*	*305*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.3%	0	0.0%	0	0.0%	12.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.1%	0	0.0%	0	0.0%	16.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.3%	0	0.0%	0	0.0%	26.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	18.2%	0	0.0%	7.6%	45.3%	0	0.0%	0	0.0%	44.7%	0	0.0%	11.1%	0	0.0%	5.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	81.8%	0	0.0%	92.4%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	88.9%	0	0.0%	95.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	8.0%	0	0.0%	9.5%	18.3%	0	0.0%	0	0.0%	12.7%	0	0.0%	3.6%	0	0.0%	2.6%	0	0.0%	6.5%	0	0.0%	8.2%
	Moderate	0	0.0%	20.0%	0	0.0%	15.3%	18.1%	2	66.7%	50	66.7%	16.4%	2	66.7%	10.7%	50	66.7%	3.2%	0	0.0%	12.9%	0	0.0%	14.1%
	Middle	0	0.0%	28.0%	0	0.0%	20.1%	18.3%	0	0.0%	0	0.0%	26.2%	0	0.0%	25.0%	0	0.0%	28.5%	0	0.0%	32.3%	0	0.0%	24.3%
	Upper	0	0.0%	44.0%	0	0.0%	55.2%	45.3%	1	33.3%	25	33.3%	44.7%	1	33.3%	60.7%	25	33.3%	65.8%	0	0.0%	48.4%	0	0.0%	53.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*75*	*100%*	*100%*	*3*	*100%*	*100%*	*75*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: KY Simpson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank Count		Agg	Bank Dollar		Agg	Families by Family Income	Bank Count		Bank Dollar		Families by Family Income	Count Bank		Agg	Dollar Bank		Agg	Count Bank		Agg	Dollar Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.3%	1	33.3%	14	13.5%	12.7%	0	0.0%	23.5%	0	0.0%	25.5%	1	33.3%	16.7%	14	13.5%	12.0%
	Moderate	0	0.0%	33.3%	0	0.0%	31.0%	18.1%	0	0.0%	0	0.0%	16.4%	0	0.0%	11.8%	0	0.0%	8.1%	0	0.0%	5.6%	0	0.0%	6.9%
	Middle	0	0.0%	11.1%	0	0.0%	4.9%	18.3%	0	0.0%	0	0.0%	26.2%	0	0.0%	29.4%	0	0.0%	27.6%	0	0.0%	22.2%	0	0.0%	23.0%
	Upper	0	0.0%	55.6%	0	0.0%	64.1%	45.3%	2	66.7%	90	86.5%	44.7%	0	0.0%	29.4%	0	0.0%	35.9%	2	66.7%	50.0%	90	86.5%	55.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	5.9%	0	0.0%	2.9%	0	0.0%	5.6%	0	0.0%	2.5%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*3*	*100%*	*104*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*104*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	18.3%	0	0.0%	0	0.0%	12.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.1%	0	0.0%	0	0.0%	16.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.3%	0	0.0%	0	0.0%	26.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	45.3%	0	0.0%	0	0.0%	44.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	3.5%	0	0.0%	1.9%	18.3%	6	13.6%	214	6.7%	12.7%	1	4.2%	4.1%	75	3.4%	1.9%	5	25.0%	4.8%	139	13.9%	2.1%
	Moderate	5	21.7%	13.7%	356	11.8%	8.6%	18.1%	13	29.5%	731	23.1%	16.4%	6	25.0%	17.6%	380	17.5%	12.3%	7	35.0%	11.8%	351	35.2%	8.2%
	Middle	11	47.8%	21.2%	1,273	42.0%	17.0%	18.3%	9	20.5%	386	12.2%	26.2%	6	25.0%	26.1%	269	12.4%	21.4%	3	15.0%	26.2%	117	11.7%	23.3%
	Upper	7	30.4%	38.3%	1,399	46.2%	41.1%	45.3%	16	36.4%	1,840	58.0%	44.7%	11	45.8%	34.1%	1,450	66.7%	36.9%	5	25.0%	37.2%	390	39.1%	40.4%
	Unknown	0	0.0%	23.3%	0	0.0%	31.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.1%	0	0.0%	27.4%	0	0.0%	20.0%	0	0.0%	26.0%
	Total	*23*	*100%*	*100%*	*3,028*	*100%*	*100%*	*100%*	*44*	*100%*	*3,171*	*100%*	*100%*	*24*	*100%*	*100%*	*2,174*	*100%*	*100%*	*20*	*100%*	*100%*	*997*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: KY Simpson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	17.9%	0	0.0%	17.3%	0	0.0%	15.4%	0	0.0%	14.4%	0	0.0%	8.5%
	Middle	1	50.0%	61.7%	50	63.3%	73.0%	67.4%	1	100.0%	50	100.0%	56.3%	1	100.0%	62.8%	50	100.0%	66.3%	0	0.0%	65.6%	0	0.0%	76.4%
	Upper	1	50.0%	37.6%	29	36.7%	26.9%	32.6%	0	0.0%	0	0.0%	25.8%	0	0.0%	19.0%	0	0.0%	18.1%	0	0.0%	18.9%	0	0.0%	14.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.7%	0	0.0%	0.2%		0	0.0%	0	0.0%		0	0.0%	0.9%	0	0.0%	0.2%	0	0.0%	1.1%	0	0.0%	0.3%
	Total	*2*	*100%*	*100%*	*79*	*100%*	*100%*	*100%*	*1*	*100%*	*50*	*100%*	*100%*	*1*	*100%*	*100%*	*50*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	50.0%	600	50.0%	34.2%	1	50.0%	31.4%	300	50.0%	33.7%	1	50.0%	42.0%	300	50.0%	38.5%
	Middle	3	75.0%	54.8%	342	53.3%	38.7%	51.3%	2	50.0%	600	50.0%	60.5%	1	50.0%	62.7%	300	50.0%	55.6%	1	50.0%	58.0%	300	50.0%	61.5%
	Upper	1	25.0%	45.2%	300	46.7%	61.3%	48.8%	0	0.0%	0	0.0%	5.3%	0	0.0%	5.9%	0	0.0%	10.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0.0%	0	0.0%	0.0%		0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*642*	*100%*	*100%*	*100%*	*4*	*100%*	*1,200*	*100%*	*100%*	*2*	*100%*	*100%*	*600*	*100%*	*100%*	*2*	*100%*	*100%*	*600*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: KY Simpson

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023						Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count Bank		Count Agg	Dollar Bank		Dollar Agg	Total Businesses	Count Bank		Dollar Bank		Total Businesses		Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%		#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	1	50.0%	44.9%	29	36.7%	43.5%	91.0%	0	0.0%	0	0.0%	91.6%		0	0.0%	64.9%	0	0.0%	44.1%	0	0.0%	66.7%	0	0.0%	51.2%
		Over $1 Million	1	50.0%		50	63.3%		7.8%	1	100.0%	50	100.0%	7.5%		1	100.0%		50	100.0%		0	0.0%		0	0.0%	
		Total Rev. available	2	100.0%		79	100.0%		98.8%	1	100.0%	50	100.0%	99.1%		1	100.0%		50	100.0%		0	0.0%		0	0.0%	
		Rev. Not Known	0	0.0%		0	0.0%		1.2%	0	0.0%	0	0.0%	0.9%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*		*79*	*100%*		*100.0%*	*1*	*100%*	*50*	*100%*	*100%*		*1*	*100%*		*50*	*100%*		*0*	*0.0%*		*0*	*0.0%*	
	Loan Size	$100,000 or Less	2	100.0%	93.2%	79	100.0%	40.9%		1	100.0%	50	100.0%			1	100.0%	91.1%	50	100.0%	31.6%	0	0.0%	93.9%	0	0.0%	47.5%
		$100,001 - $250,000	0	0.0%	4.7%	0	0.0%	23.9%		0	0.0%	0	0.0%			0	0.0%	5.7%	0	0.0%	23.7%	0	0.0%	4.2%	0	0.0%	23.3%
		$250,001 - $1 Million	0	0.0%	2.1%	0	0.0%	35.2%		0	0.0%	0	0.0%			0	0.0%	3.3%	0	0.0%	44.8%	0	0.0%	1.9%	0	0.0%	29.1%
		Total	*2*	*100%*	*100.0%*	*79*	*100%*	*100.0%*		*1*	*100%*	*50*	*100%*			*1*	*100%*	*100%*	*50*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%		29	100.0%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%		0	0.0%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*		*29*	*100%*			*0*	*0.0%*	*0*	*0.0%*			*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*		*0*	*0.0%*	
									Total Farms					Total Farms													
SMALL FARM	Revenue	$1 Million or Less	4	100.0%	67.7%	642	100.0%	75.8%	98.8%	2	50.0%	600	50.0%	98.7%		1	50%	56.9%	300	50%	68.0%	1	50%	58.0%	300	50%	61.6%
		Over $1 Million	0	0.0%		0	0.0%		1.3%	0	0.0%	0	0.0%	1.3%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	4	100.0%		642	100.0%		100.0%	2	50.0%	600	50.0%	100.0%		1	50.0%		300	50.0%		1	50.0%		300	50.0%	
		Not Known	0	0.0%		0	0.0%		0.0%	2	50.0%	600	50.0%	0.0%		1	50.0%		300	50.0%		1	50.0%		300	50.0%	
		Total	*4*	*100%*		*642*	*100%*		*100%*	*4*	*100%*	*1,200*	*100%*	*100%*		*2*	*100%*		*600*	*100%*		*2*	*100%*		*600*	*100%*	
	Loan Size	$100,000 or Less	2	50.0%	71.0%	42	6.5%	23.2%		0	0.0%	0	0.0%			0	0.0%	74.5%	0	0.0%	19.7%	0	0.0%	82.0%	0	0.0%	39.4%
		$100,001 - $250,000	0	0.0%	19.4%	0	0.0%	39.4%		0	0.0%	0	0.0%			0	0.0%	13.7%	0	0.0%	32.7%	0	0.0%	12.0%	0	0.0%	32.1%
		$250,001 - $500,000	2	50.0%	9.7%	600	93.5%	37.4%		4	100.0%	1,200	100.0%			2	100.0%	11.8%	600	100.0%	47.6%	2	100.0%	6.0%	600	100.0%	28.5%
		Total	*4*	*100%*	*100%*	*642*	*100%*	*100%*		*4*	*100%*	*1,200*	*100%*			*2*	*100%*	*100%*	*600*	*100%*	*100%*	*2*	*100%*	*100%*	*600*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	50.0%		42	6.5%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%			0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	2	50.0%		600	93.5%			2	100.0%	600	100.0%			1	100.0%		300	100.0%		1	100.0%		300	100.0%	
		Total	*4*	*100%*		*642*	*100%*			*2*	*100%*	*600*	*100%*			*1*	*100%*		*300*	*100%*		*1*	*100%*		*300*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

IOWA

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.7%	0	0.0%	1.4%	0	0.0%	1.0%
	Moderate	2	100.0%	337	100.0%	18.8%	2	100.0%	21.0%	337	100.0%	14.1%
	Middle	0	0.0%	0	0.0%	64.2%	0	0.0%	59.8%	0	0.0%	59.7%
	Upper	0	0.0%	0	0.0%	16.2%	0	0.0%	17.5%	0	0.0%	25.0%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.3%	0	0.0%	0.2%
	Total	*2*	*100%*	*337*	*100%*	*100.0%*	*2*	*100%*	*100%*	*337*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	0.7%	0	0.0%	0.7%	0	0.0%	0.5%
	Moderate	3	42.9%	179	39.4%	18.8%	3	42.9%	13.8%	179	39.4%	8.7%
	Middle	3	42.9%	195	43.0%	64.2%	3	42.9%	60.5%	195	43.0%	59.5%
	Upper	1	14.3%	80	17.6%	16.2%	1	14.3%	25.0%	80	17.6%	31.3%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	*7*	*100%*	*454*	*100%*	*100.0%*	*7*	*100%*	*100%*	*454*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.7%	0	0.0%	0.6%	0	0.0%	0.3%
	Moderate	1	100.0%	20	100.0%	18.8%	1	100.0%	13.5%	20	100.0%	9.6%
	Middle	0	0.0%	0	0.0%	64.2%	0	0.0%	62.1%	0	0.0%	61.0%
	Upper	0	0.0%	0	0.0%	16.2%	0	0.0%	23.6%	0	0.0%	29.1%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0	0.0%	0.0%
	Total	*1*	*100%*	*20*	*100%*	*100.0%*	*1*	*100%*	*100%*	*20*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units						
	Low	0	0.0%	0	0.0%	4.1%	0	0.0%	6.3%	0	0.0%	4.8%
	Moderate	0	0.0%	0	0.0%	31.3%	0	0.0%	41.0%	0	0.0%	20.4%
	Middle	0	0.0%	0	0.0%	59.5%	0	0.0%	45.1%	0	0.0%	61.9%
	Upper	0	0.0%	0	0.0%	2.1%	0	0.0%	3.5%	0	0.0%	6.4%
	Unknown	0	0.0%	0	0.0%	2.9%	0	0.0%	4.2%	0	0.0%	6.5%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.7%	0	0.0%	0.9%	0	0.0%	0.7%
	Moderate	0	0.0%	0	0.0%	18.8%	0	0.0%	11.1%	0	0.0%	7.2%
	Middle	0	0.0%	0	0.0%	64.2%	0	0.0%	60.7%	0	0.0%	60.1%
	Upper	0	0.0%	0	0.0%	16.2%	0	0.0%	27.1%	0	0.0%	31.9%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.7%	0	0.0%	0.8%	0	0.0%	0.2%
	Moderate	0	0.0%	0	0.0%	18.8%	0	0.0%	17.4%	0	0.0%	13.1%
	Middle	0	0.0%	0	0.0%	64.2%	0	0.0%	57.3%	0	0.0%	56.3%
	Upper	0	0.0%	0	0.0%	16.2%	0	0.0%	24.5%	0	0.0%	30.3%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.7%	0	0.0%	3.2%	0	0.0%	1.8%
	Moderate	0	0.0%	0	0.0%	18.8%	0	0.0%	38.7%	0	0.0%	35.5%
	Middle	0	0.0%	0	0.0%	64.2%	0	0.0%	50.5%	0	0.0%	52.5%
	Upper	0	0.0%	0	0.0%	16.2%	0	0.0%	7.5%	0	0.0%	10.2%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.7%	0	0.0%	1.0%	0	0.0%	1.0%
	Moderate	6	60.0%	536	66.1%	18.8%	6	60.0%	17.0%	536	66.1%	11.9%
	Middle	3	30.0%	195	24.0%	64.2%	3	30.0%	60.1%	195	24.0%	59.8%
	Upper	1	10.0%	80	9.9%	16.2%	1	10.0%	21.7%	80	9.9%	26.8%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0	0.0%	0.6%
	Total	*10*	*100%*	*811*	*100%*	*100.0%*	*10*	*100%*	*100%*	*811*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	16.9%	0	0.0%	10.0%
	Moderate	1	50.0%	118	35.0%	18.1%	1	50.0%	22.6%	118	35.0%	18.1%
	Middle	1	50.0%	219	65.0%	24.4%	1	50.0%	20.9%	219	65.0%	21.8%
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	18.4%	0	0.0%	26.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	21.2%	0	0.0%	23.6%
	Total	*2*	*100%*	*337*	*100%*	*100.0%*	*2*	*100%*	*100%*	*337*	*100%*	*100%*
REFINANCE	Low	3	42.9%	154	33.9%	18.8%	3	42.9%	8.9%	154	33.9%	5.1%
	Moderate	2	28.6%	108	23.8%	18.1%	2	28.6%	19.4%	108	23.8%	14.5%
	Middle	1	14.3%	112	24.7%	24.4%	1	14.3%	22.0%	112	24.7%	20.9%
	Upper	1	14.3%	80	17.6%	38.7%	1	14.3%	28.0%	80	17.6%	35.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	21.7%	0	0.0%	24.2%
	Total	*7*	*100%*	*454*	*100%*	*100.0%*	*7*	*100%*	*100%*	*454*	*100%*	*100%*
HOME IMPROVEMENT	Low	1	100.0%	20	100.0%	18.8%	1	100.0%	7.5%	20	100.0%	5.7%
	Moderate	0	0.0%	0	0.0%	18.1%	0	0.0%	19.5%	0	0.0%	14.8%
	Middle	0	0.0%	0	0.0%	24.4%	0	0.0%	26.0%	0	0.0%	22.7%
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	40.8%	0	0.0%	48.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	6.3%	0	0.0%	8.6%
	Total	*1*	*100%*	*20*	*100%*	*100.0%*	*1*	*100%*	*100%*	*20*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	0.7%	0	0.0%	0.2%
	Moderate	0	0.0%	0	0.0%	18.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	24.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	2.8%	0	0.0%	0.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	96.5%	0	0.0%	99.3%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	9.8%	0	0.0%	8.7%
	Moderate	0	0.0%	0	0.0%	18.1%	0	0.0%	20.2%	0	0.0%	14.9%
	Middle	0	0.0%	0	0.0%	24.4%	0	0.0%	26.5%	0	0.0%	21.4%
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	40.1%	0	0.0%	52.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.3%	0	0.0%	2.6%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	12.4%	0	0.0%	10.3%
	Moderate	0	0.0%	0	0.0%	18.1%	0	0.0%	22.4%	0	0.0%	16.0%
	Middle	0	0.0%	0	0.0%	24.4%	0	0.0%	24.1%	0	0.0%	21.5%
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	37.3%	0	0.0%	46.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.7%	0	0.0%	6.1%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	1.1%	0	0.0%	0.8%
	Moderate	0	0.0%	0	0.0%	18.1%	0	0.0%	2.2%	0	0.0%	2.7%
	Middle	0	0.0%	0	0.0%	24.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	96.8%	0	0.0%	96.6%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	4	40.0%	174	21.5%	18.8%	4	40.0%	12.1%	174	21.5%	6.8%
	Moderate	3	30.0%	226	27.9%	18.1%	3	30.0%	20.6%	226	27.9%	14.9%
	Middle	2	20.0%	331	40.8%	24.4%	2	20.0%	21.6%	331	40.8%	19.7%
	Upper	1	10.0%	80	9.9%	38.7%	1	10.0%	24.8%	80	9.9%	29.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	21.0%	0	0.0%	29.1%
	Total	*10*	*100%*	*811*	*100%*	*100.0%*	*10*	*100%*	*100%*	*811*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	3.9%	0	0.0%	5.0%	0	0.0%	7.0%
	Moderate	1	20.0%	13	5.2%	19.4%	1	20.0%	17.0%	13	5.2%	17.4%
	Middle	4	80.0%	238	94.8%	56.7%	4	80.0%	55.6%	238	94.8%	50.5%
	Upper	0	0.0%	0	0.0%	15.7%	0	0.0%	18.3%	0	0.0%	17.7%
	Unknown	0	0.0%	0	0.0%	4.4%	0	0.0%	3.7%	0	0.0%	7.3%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.5%	0	0.0%	0.1%
	Total	*5*	*100%*	*251*	*100%*	*100.0%*	*5*	*100%*	*100%*	*251*	*100%*	*100%*
						Total Farms						
SMALL FARM	Low	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	4.1%	0	0.0%	5.1%	0	0.0%	4.1%
	Middle	2	100.0%	46	100.0%	84.4%	2	100.0%	89.8%	46	100.0%	93.8%
	Upper	0	0.0%	0	0.0%	11.3%	0	0.0%	4.8%	0	0.0%	2.0%
	Unknown	0	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.4%	0	0.0%	0.0%
	Total	*2*	*100%*	*46*	*100%*	*100.0%*	*2*	*100%*	*100%*	*46*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2021 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IA Cedar Rapids

PRODUCT TYPE			Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
			Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	4	80.0%	221	88.0%	89.9%	4	80.0%	48.2%	221	88.0%	27.6%
		Over $1 Million	0	0.0%	0	0.0%	8.9%	0	0.0%		0	0.0%	
		Total Rev. available	4	80.0%	221	88.0%	98.7%	4	80.0%		221	88.0%	
		Rev. Not Known	1	20.0%	30	12.0%	1.3%	1	20.0%		30	12.0%	
		Total	*5*	*100%*	*251*	*100%*	*100%*	*5*	*100%*		*251*	*100%*	
	Loan Size	$100,000 or Less	4	80.0%	60	23.9%		4	80.0%	86.3%	60	23.9%	24.7%
		$100,001 - $250,000	1	20.0%	191	76.1%		1	20.0%	6.6%	191	76.1%	17.1%
		$250,001 - $1 Million	0	0.0%	0	0.0%		0	0.0%	7.2%	0	0.0%	58.2%
		Total	*5*	*100%*	*251*	*100%*		*5*	*100%*	*100%*	*251*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	75.0%	30	13.6%		3	75.0%		30	13.6%	
		$100,001 - $250,000	1	25.0%	191	86.4%		1	25.0%		191	86.4%	
		$250,001 - $1 Million	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*	*221*	*100%*		*4*	*100%*		*221*	*100%*	
SMALL FARM							Total Farms						
	Revenue	$1 Million or Less	2	100.0%	46	100.0%	99.0%	2	100%	61.5%	46	100%	72.4%
		Over $1 Million	0	0.0%	0	0.0%	0.9%	0	0.0%		0	0.0%	
		Total Rev. available	2	100.0%	46	100.0%	99.9%	2	100.0%		46	100.0%	
		Not Known	0	0.0%	0	0.0%	0.1%	0	0.0%		0	0.0%	
		Total	*2*	*100%*	*46*	*100%*	*100%*	*2*	*100%*		*46*	*100%*	
	Loan Size	$100,000 or Less	2	100.0%	46	100.0%		2	100.0%	76.9%	46	100.0%	25.8%
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%	14.1%	0	0.0%	32.9%
		$250,001 - $500,000	0	0.0%	0	0.0%		0	0.0%	9.0%	0	0.0%	41.3%
		Total	*2*	*100%*	*46*	*100%*		*2*	*100%*	*100%*	*46*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	2	100.0%	46	100.0%		2	100.0%		46	100.0%	
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		Total	*2*	*100%*	*46*	*100%*		*2*	*100%*		*46*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2021 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IA Des Moines

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Owner Occupied Units	Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	#%	$ (000s)	$ %	$%	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	1	6.3%	2.4%	187	5.2%	1.5%	2.9%	0	0.0%	0	0.0%	3.0%	0	0.0%	3.3%	0	0.0%	1.9%	0	0.0%	3.6%	0	0.0%	2.1%
	Moderate	4	25.0%	17.7%	499	13.8%	11.7%	19.6%	10	32.3%	1,742	25.2%	19.4%	2	20.0%	19.7%	369	16.0%	13.1%	8	38.1%	19.1%	1,373	29.8%	13.1%
	Middle	8	50.0%	45.0%	1,891	52.4%	44.3%	45.3%	13	41.9%	2,984	43.2%	52.2%	4	40.0%	49.8%	989	43.0%	49.0%	9	42.9%	49.2%	1,995	43.4%	48.8%
	Upper	3	18.8%	34.9%	1,033	28.6%	42.5%	32.2%	8	25.8%	2,176	31.5%	24.9%	4	40.0%	26.7%	942	41.0%	35.6%	4	19.0%	27.6%	1,234	26.8%	35.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.4%	0	0.0%	0.3%
	Total	*16*	*100%*	*100%*	*3,610*	*100%*	*100%*	*100%*	*31*	*100%*	*6,902*	*100%*	*100%*	*10*	*100%*	*100%*	*2,300*	*100%*	*100%*	*21*	*100%*	*100%*	*4,602*	*100%*	*100%*
REFINANCE	Low	0	0.0%	1.3%	0	0.0%	0.7%	2.9%	0	0.0%	0	0.0%	3.0%	0	0.0%	3.7%	0	0.0%	2.2%	0	0.0%	4.1%	0	0.0%	2.9%
	Moderate	4	21.1%	12.5%	470	14.3%	8.1%	19.6%	6	26.1%	750	24.8%	19.4%	6	31.6%	19.7%	750	29.9%	13.6%	0	0.0%	19.4%	0	0.0%	14.1%
	Middle	11	57.9%	44.2%	1,885	57.2%	42.2%	45.3%	7	30.4%	646	21.4%	52.2%	5	26.3%	50.6%	570	22.8%	48.7%	2	50.0%	51.9%	76	14.7%	50.7%
	Upper	4	21.1%	42.0%	943	28.6%	49.0%	32.2%	9	39.1%	1,465	48.5%	24.9%	7	36.8%	25.8%	1,023	40.8%	35.2%	2	50.0%	24.1%	442	85.3%	31.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	4.3%	162	5.4%	0.4%	1	5.3%	0.3%	162	6.5%	0.2%	0	0.0%	0.4%	0	0.0%	0.4%
	Total	*19*	*100%*	*100%*	*3,298*	*100%*	*100%*	*100%*	*23*	*100%*	*3,023*	*100%*	*100%*	*19*	*100%*	*100%*	*2,505*	*100%*	*100%*	*4*	*100%*	*100%*	*518*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	1.9%	0	0.0%	1.5%	2.9%	0	0.0%	0	0.0%	3.0%	0	0.0%	1.5%	0	0.0%	1.2%	0	0.0%	2.5%	0	0.0%	2.2%
	Moderate	0	0.0%	12.4%	0	0.0%	10.0%	19.6%	3	16.7%	112	10.4%	19.4%	2	22.2%	13.9%	62	14.0%	11.1%	1	11.1%	15.0%	50	7.9%	12.3%
	Middle	4	100.0%	42.5%	138	100.0%	41.5%	45.3%	7	38.9%	500	46.6%	52.2%	2	22.2%	51.1%	105	23.8%	46.3%	5	55.6%	54.0%	395	62.6%	51.5%
	Upper	0	0.0%	43.2%	0	0.0%	46.9%	32.2%	7	38.9%	387	36.1%	24.9%	4	44.4%	33.2%	201	45.5%	41.2%	3	33.3%	28.1%	186	29.5%	33.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	5.6%	74	6.9%	0.4%	1	11.1%	0.3%	74	16.7%	0.2%	0	0.0%	0.4%	0	0.0%	0.3%
	Total	*4*	*100%*	*100%*	*138*	*100%*	*100%*	*100%*	*18*	*100%*	*1,073*	*100%*	*100%*	*9*	*100%*	*100%*	*442*	*100%*	*100%*	*9*	*100%*	*100%*	*631*	*100%*	*100%*
							Multi-Family Units						Multi-Family Units												
MULTI FAMILY	Low	0	0.0%	9.8%	0	0.0%	5.9%	7.8%	0	0.0%	0	0.0%	6.3%	0	0.0%	5.1%	0	0.0%	1.0%	0	0.0%	10.1%	0	0.0%	10.6%
	Moderate	0	0.0%	35.5%	0	0.0%	26.6%	22.2%	1	100.0%	2,861	100.0%	24.2%	0	0.0%	35.4%	0	0.0%	9.2%	1	100.0%	39.5%	2,861	100.0%	24.2%
	Middle	0	0.0%	39.7%	0	0.0%	46.4%	48.4%	0	0.0%	0	0.0%	41.4%	0	0.0%	34.8%	0	0.0%	32.4%	0	0.0%	31.1%	0	0.0%	50.3%
	Upper	0	0.0%	15.0%	0	0.0%	21.1%	21.6%	0	0.0%	0	0.0%	24.3%	0	0.0%	23.2%	0	0.0%	54.5%	0	0.0%	19.3%	0	0.0%	14.9%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.7%	0	0.0%	1.5%	0	0.0%	2.9%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*2,861*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*2,861*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	1.9%	0	0.0%	1.1%	2.9%	0	0.0%	0	0.0%	3.0%	0	0.0%	1.7%	0	0.0%	0.7%	0	0.0%	1.8%	0	0.0%	1.2%
	Moderate	1	33.3%	8.8%	48	46.6%	5.4%	19.6%	0	0.0%	0	0.0%	19.4%	0	0.0%	12.7%	0	0.0%	7.9%	0	0.0%	12.6%	0	0.0%	8.8%
	Middle	1	33.3%	41.6%	30	29.1%	37.7%	45.3%	1	100.0%	32	100.0%	52.2%	0	0.0%	49.9%	0	0.0%	48.8%	1	100.0%	52.0%	32	100.0%	48.2%
	Upper	1	33.3%	47.7%	25	24.3%	55.8%	32.2%	0	0.0%	0	0.0%	24.9%	0	0.0%	35.3%	0	0.0%	42.1%	0	0.0%	32.9%	0	0.0%	41.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.4%	0	0.0%	0.7%	0	0.0%	0.8%
	Total	*3*	*100%*	*100%*	*103*	*100%*	*100%*	*100%*	*1*	*100%*	*32*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*32*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IA Des Moines

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Bank							Bank					Count			Dollar			Count			Dollar		
		Count		Agg	Dollar		Agg	Owner Occupied Units	Count		Dollar		Owner Occupied Units	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.7%	0	0.0%	1.0%	2.9%	1	20.0%	42	18.7%	3.0%	1	33.3%	2.7%	42	40.0%	1.7%	0	0.0%	2.6%	0	0.0%	2.7%
	Moderate	0	0.0%	14.2%	0	0.0%	8.5%	19.6%	0	0.0%	0	0.0%	19.4%	0	0.0%	17.1%	0	0.0%	12.9%	0	0.0%	14.8%	0	0.0%	10.8%
	Middle	1	100.0%	43.4%	126	100.0%	43.4%	45.3%	1	20.0%	42	18.7%	52.2%	1	33.3%	51.7%	42	40.0%	47.7%	0	0.0%	53.5%	0	0.0%	50.1%
	Upper	0	0.0%	40.6%	0	0.0%	47.1%	32.2%	3	60.0%	141	62.7%	24.9%	1	33.3%	28.1%	21	20.0%	36.8%	2	100.0%	28.9%	120	100.0%	36.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.5%	0	0.0%	0.8%	0	0.0%	0.2%	0	0.0%	0.1%
	Total	*1*	*100%*	*100%*	*126*	*100%*	*100%*	*100%*	*5*	*100%*	*225*	*100%*	*100%*	*3*	*100%*	*100%*	*105*	*100%*	*100%*	*2*	*100%*	*100%*	*120*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.5%	0	0.0%	3.1%	2.9%	0	0.0%	0	0.0%	3.0%	0	0.0%	5.4%	0	0.0%	3.8%	0	0.0%	2.0%	0	0.0%	0.8%
	Moderate	0	0.0%	29.4%	0	0.0%	21.1%	19.6%	0	0.0%	0	0.0%	19.4%	0	0.0%	38.5%	0	0.0%	29.7%	0	0.0%	26.5%	0	0.0%	21.3%
	Middle	0	0.0%	43.3%	0	0.0%	46.4%	45.3%	0	0.0%	0	0.0%	52.2%	0	0.0%	48.6%	0	0.0%	56.7%	0	0.0%	59.2%	0	0.0%	56.4%
	Upper	0	0.0%	22.8%	0	0.0%	29.4%	32.2%	0	0.0%	0	0.0%	24.9%	0	0.0%	7.4%	0	0.0%	9.8%	0	0.0%	12.2%	0	0.0%	21.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	1	2.3%	1.9%	187	2.6%	1.5%	2.9%	1	1.3%	42	0.3%	3.0%	1	2.4%	3.2%	42	0.8%	1.8%	0	0.0%	3.5%	0	0.0%	3.0%
	Moderate	9	20.9%	15.0%	1,017	14.0%	11.4%	19.6%	20	25.3%	5,465	38.7%	19.4%	10	24.4%	19.0%	1,181	22.1%	12.5%	10	26.3%	18.4%	4,284	48.9%	14.2%
	Middle	25	58.1%	44.4%	4,070	55.9%	43.5%	45.3%	29	36.7%	4,204	29.8%	52.2%	12	29.3%	50.0%	1,706	31.9%	46.3%	17	44.7%	50.3%	2,498	28.5%	49.2%
	Upper	8	18.6%	38.8%	2,001	27.5%	43.6%	32.2%	27	34.2%	4,169	29.5%	24.9%	16	39.0%	27.4%	2,187	40.9%	38.7%	11	28.9%	27.5%	1,982	22.6%	33.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	2.5%	236	1.7%	0.4%	2	4.9%	0.4%	236	4.4%	0.7%	0	0.0%	0.4%	0	0.0%	0.3%
	Total	*43*	*100%*	*100%*	*7,275*	*100%*	*100%*	*100%*	*79*	*100%*	*14,116*	*100%*	*100%*	*41*	*100%*	*100%*	*5,352*	*100%*	*100%*	*38*	*100%*	*100%*	*8,764*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IA Des Moines

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	3	18.8%	11.4%	434	12.0%	6.7%	21.4%	3	9.7%	384	5.6%	20.6%	1	10.0%	12.7%	88	3.8%	7.2%	2	9.5%	11.2%	296	6.4%	6.0%
	Moderate	5	31.3%	24.2%	655	18.1%	19.1%	17.8%	14	45.2%	2,805	40.6%	18.3%	2	20.0%	25.6%	415	18.0%	20.1%	12	57.1%	23.3%	2,390	51.9%	18.5%
	Middle	2	12.5%	21.5%	347	9.6%	21.6%	21.5%	8	25.8%	2,232	32.3%	22.5%	4	40.0%	21.3%	1,145	49.8%	21.7%	4	19.0%	22.1%	1,087	23.6%	22.7%
	Upper	6	37.5%	24.1%	2,174	60.2%	32.7%	39.4%	6	19.4%	1,481	21.5%	38.6%	3	30.0%	23.2%	652	28.3%	33.3%	3	14.3%	22.9%	829	18.0%	32.0%
	Unknown	0	0.0%	18.8%	0	0.0%	19.9%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	17.2%	0	0.0%	17.7%	0	0.0%	20.4%	0	0.0%	20.9%
	Total	*16*	*100%*	*100%*	*3,610*	*100%*	*100%*	*100%*	*31*	*100%*	*6,902*	*100%*	*100%*	*10*	*100%*	*100%*	*2,300*	*100%*	*100%*	*21*	*100%*	*100%*	*4,602*	*100%*	*100%*
REFINANCE	Low	1	5.3%	7.0%	90	2.7%	3.8%	21.4%	3	13.0%	241	8.0%	20.6%	2	10.5%	12.8%	221	8.8%	7.4%	1	25.0%	13.0%	20	3.9%	7.3%
	Moderate	5	26.3%	17.2%	562	17.0%	12.6%	17.8%	7	30.4%	524	17.3%	18.3%	5	26.3%	22.2%	433	17.3%	17.4%	2	50.0%	22.4%	91	17.6%	17.0%
	Middle	6	31.6%	21.0%	782	23.7%	18.9%	21.5%	7	30.4%	1,145	37.9%	22.5%	6	31.6%	20.3%	738	29.5%	18.9%	1	25.0%	21.8%	407	78.6%	19.4%
	Upper	7	36.8%	32.4%	1,864	56.5%	40.9%	39.4%	6	26.1%	1,113	36.8%	38.6%	6	31.6%	25.9%	1,113	44.4%	36.7%	0	0.0%	26.1%	0	0.0%	36.2%
	Unknown	0	0.0%	22.4%	0	0.0%	23.8%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	18.8%	0	0.0%	19.6%	0	0.0%	16.7%	0	0.0%	20.1%
	Total	*19*	*100%*	*100%*	*3,298*	*100%*	*100%*	*100%*	*23*	*100%*	*3,023*	*100%*	*100%*	*19*	*100%*	*100%*	*2,505*	*100%*	*100%*	*4*	*100%*	*100%*	*518*	*100%*	*100%*
HOME IMPROVEMENT	Low	2	50.0%	8.0%	53	38.4%	5.5%	21.4%	1	5.6%	21	2.0%	20.6%	0	0.0%	7.5%	0	0.0%	5.3%	1	11.1%	8.2%	21	3.3%	4.8%
	Moderate	1	25.0%	16.9%	50	36.2%	12.3%	17.8%	5	27.8%	233	21.7%	18.3%	4	44.4%	18.2%	108	24.4%	12.0%	1	11.1%	20.8%	125	19.8%	14.5%
	Middle	0	0.0%	24.2%	0	0.0%	22.2%	21.5%	5	27.8%	360	33.6%	22.5%	1	11.1%	25.7%	80	18.1%	21.4%	4	44.4%	26.6%	280	44.4%	24.3%
	Upper	1	25.0%	48.4%	35	25.4%	54.9%	39.4%	7	38.9%	459	42.8%	38.6%	4	44.4%	45.5%	254	57.5%	55.9%	3	33.3%	41.8%	205	32.5%	52.6%
	Unknown	0	0.0%	2.6%	0	0.0%	5.1%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	3.0%	0	0.0%	5.3%	0	0.0%	2.7%	0	0.0%	3.9%
	Total	*4*	*100%*	*100%*	*138*	*100%*	*100%*	*100%*	*18*	*100%*	*1,073*	*100%*	*100%*	*9*	*100%*	*100%*	*442*	*100%*	*100%*	*9*	*100%*	*100%*	*631*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.4%	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.5%	0	0.0%	0	0.0%	22.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.8%	0	0.0%	0.1%
	Upper	0	0.0%	0.5%	0	0.0%	0.1%	39.4%	0	0.0%	0	0.0%	38.6%	0	0.0%	5.1%	0	0.0%	0.3%	0	0.0%	1.7%	0	0.0%	0.1%
	Unknown	0	0.0%	99.5%	0	0.0%	99.9%	0.0%	1	100.0%	2,861	100.0%	0.0%	0	0.0%	94.4%	0	0.0%	99.7%	1	100.0%	97.5%	2,861	100.0%	99.9%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*1*	*100%*	*2,861*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*2,861*	*100%*	*100%*
OTHER PURPOSE LOC	Low	1	33.3%	6.6%	25	24.3%	4.4%	21.4%	1	100.0%	32	100.0%	20.6%	0	0.0%	7.9%	0	0.0%	4.7%	1	100.0%	7.9%	32	100.0%	3.8%
	Moderate	1	33.3%	14.2%	30	29.1%	8.0%	17.8%	0	0.0%	0	0.0%	18.3%	0	0.0%	18.8%	0	0.0%	12.7%	0	0.0%	18.2%	0	0.0%	12.0%
	Middle	0	0.0%	18.8%	0	0.0%	13.0%	21.5%	0	0.0%	0	0.0%	22.5%	0	0.0%	25.6%	0	0.0%	19.8%	0	0.0%	27.2%	0	0.0%	22.8%
	Upper	1	33.3%	58.2%	48	46.6%	73.4%	39.4%	0	0.0%	0	0.0%	38.6%	0	0.0%	43.0%	0	0.0%	58.7%	0	0.0%	44.2%	0	0.0%	58.9%
	Unknown	0	0.0%	2.2%	0	0.0%	1.2%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	4.1%	0	0.0%	2.6%	0	0.0%	2.5%
	Total	*3*	*100%*	*100%*	*103*	*100%*	*100%*	*100%*	*1*	*100%*	*32*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*32*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IA Des Moines

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data							Bank Lending & Demographic Data					Bank & Aggregate Lending									
		2021							2022, 2023					2022						2023				
		Bank						Families by Family Income	Bank				Families by Family Income	Count			Dollar			Count		Dollar		
		Count		Agg	Dollar		Agg		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	7.6%	0	0.0%	3.8%	21.4%	1	20.0%	42	18.7%	20.6%	1	33.3%	9.8%	42	40.0%	6.7%	0	0.0%	10.7%	0	0.0%	7.7%
	Moderate	0	0.0%	19.8%	0	0.0%	14.1%	17.8%	2	40.0%	62	27.6%	18.3%	1	33.3%	22.7%	42	40.0%	16.5%	1	50.0%	24.4%	20	16.7%	20.5%
	Middle	0	0.0%	23.8%	0	0.0%	21.5%	21.5%	0	0.0%	0	0.0%	22.5%	0	0.0%	28.1%	0	0.0%	27.3%	0	0.0%	25.1%	0	0.0%	21.4%
	Upper	1	100.0%	40.6%	126	100.0%	52.1%	39.4%	2	40.0%	121	53.8%	38.6%	1	33.3%	37.3%	21	20.0%	47.2%	1	50.0%	37.3%	100	83.3%	47.7%
	Unknown	0	0.0%	8.2%	0	0.0%	8.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	2.1%	0	0.0%	2.2%	0	0.0%	2.4%	0	0.0%	2.7%
	Total	*1*	*100%*	*100%*	*126*	*100%*	*100%*	*100%*	*5*	*100%*	*225*	*100%*	*100%*	*3*	*100%*	*100%*	*105*	*100%*	*100%*	*2*	*100%*	*100%*	*120*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.1%	0	0.0%	1.6%	21.4%	0	0.0%	0	0.0%	20.6%	0	0.0%	2.7%	0	0.0%	2.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	2.1%	0	0.0%	2.0%	17.8%	0	0.0%	0	0.0%	18.3%	0	0.0%	0.7%	0	0.0%	1.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	1.7%	0	0.0%	1.9%	21.5%	0	0.0%	0	0.0%	22.5%	0	0.0%	1.4%	0	0.0%	2.6%	0	0.0%	2.0%	0	0.0%	4.6%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	39.4%	0	0.0%	0	0.0%	38.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	94.1%	0	0.0%	94.5%	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	95.3%	0	0.0%	93.7%	0	0.0%	98.0%	0	0.0%	95.4%
	Total	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*100%*	*0*	*0.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	7	16.3%	8.8%	602	8.3%	4.8%	21.4%	9	11.4%	720	5.1%	20.6%	4	9.8%	11.8%	351	6.6%	6.0%	5	13.2%	10.8%	369	4.2%	5.4%
	Moderate	12	27.9%	20.0%	1,297	17.8%	14.2%	17.8%	28	35.4%	3,624	25.7%	18.3%	12	29.3%	23.3%	998	18.6%	16.0%	16	42.1%	22.4%	2,626	30.0%	16.1%
	Middle	8	18.6%	21.0%	1,129	15.5%	18.3%	21.5%	20	25.3%	3,737	26.5%	22.5%	11	26.8%	21.5%	1,963	36.7%	17.8%	9	23.7%	22.8%	1,774	20.2%	20.0%
	Upper	16	37.2%	29.5%	4,247	58.4%	33.9%	39.4%	21	26.6%	3,174	22.5%	38.6%	14	34.1%	26.9%	2,040	38.1%	30.0%	7	18.4%	26.9%	1,134	12.9%	30.4%
	Unknown	0	0.0%	20.7%	0	0.0%	28.8%	0.0%	1	1.3%	2,861	20.3%	0.0%	0	0.0%	16.5%	0	0.0%	30.3%	1	2.6%	17.2%	2,861	32.6%	28.0%
	Total	*43*	*100%*	*100%*	*7,275*	*100%*	*100%*	*100%*	*79*	*100%*	*14,116*	*100%*	*100%*	*41*	*100%*	*100%*	*5,352*	*100%*	*100%*	*38*	*100%*	*100%*	*8,764*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IA Des Moines

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
		Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
		Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	3.5%	0	0.0%	4.0%	4.1%	2	6.9%	18	1.0%	4.0%	0	0.0%	3.5%	0	0.0%	6.0%	2	7.1%	3.3%	18	1.0%	5.2%
	Moderate	6	33.3%	13.1%	1,131	54.5%	12.8%	15.1%	3	10.3%	199	11.1%	18.4%	0	0.0%	16.4%	0	0.0%	16.9%	3	10.7%	15.8%	199	11.1%	15.3%
	Middle	9	50.0%	50.5%	561	27.0%	55.4%	51.5%	13	44.8%	985	54.8%	44.7%	1	100.0%	45.3%	5	100.0%	39.3%	12	42.9%	46.1%	980	54.7%	41.0%
	Upper	3	16.7%	32.6%	383	18.5%	27.7%	29.2%	11	37.9%	594	33.1%	29.6%	0	0.0%	31.8%	0	0.0%	33.8%	11	39.3%	32.5%	594	33.2%	34.5%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	3.3%	0	0.0%	2.5%	0	0.0%	3.8%	0	0.0%	2.0%	0	0.0%	3.9%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.4%	0	0.0%	0.1%
	Total	*18*	*100%*	*100%*	*2,075*	*100%*	*100%*	*100%*	*29*	*100%*	*1,796*	*100%*	*100%*	*1*	*100%*	*100%*	*5*	*100%*	*100%*	*28*	*100%*	*100%*	*1,791*	*100%*	*100%*
								Total Farms					Total Farms												
SMALL FARM	Low	0	0.0%	0.4%	0	0.0%	0.0%	0.5%	0	0.0%	0	0.0%	0.7%	0	0.0%	2.2%	0	0.0%	0.2%	0	0.0%	0.9%	0	0.0%	0.0%
	Moderate	0	0.0%	4.7%	0	0.0%	1.8%	4.7%	0	0.0%	0	0.0%	5.7%	0	0.0%	6.2%	0	0.0%	8.1%	0	0.0%	6.8%	0	0.0%	5.6%
	Middle	4	100.0%	66.5%	88	100.0%	50.3%	60.0%	3	100.0%	453	100.0%	49.5%	2	100.0%	53.5%	411	100.0%	44.1%	1	100.0%	43.4%	42	100.0%	22.9%
	Upper	0	0.0%	28.1%	0	0.0%	47.8%	34.8%	0	0.0%	0	0.0%	43.2%	0	0.0%	37.0%	0	0.0%	45.5%	0	0.0%	47.9%	0	0.0%	67.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0	0.0%	0.9%	0	0.0%	0.4%	0	0.0%	2.0%	0	0.0%	0.9%	0	0.0%	4.5%
	Tr Unknown	0	0.0%	0.4%	0	0.0%	0.1%		0	0.0%	0	0.0%		0	0.0%	0.7%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*4*	*100%*	*100%*	*88*	*100%*	*100%*	*100%*	*3*	*100%*	*453*	*100%*	*100%*	*2*	*100%*	*100%*	*411*	*100%*	*100%*	*1*	*100%*	*100%*	*42*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IA Des Moines

PRODUCT TYPE			Bank & Aggregate Lending; Demographic Data 2021							Bank Lending & Demographic Data 2022, 2023					Bank & Aggregate Lending 2022						Bank & Aggregate Lending 2023					
			Count			Dollar			Total Businesses	Count		Dollar		Total Businesses	Count			Dollar			Count			Dollar		
			Bank		Agg	Bank		Agg		Bank		Bank			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
			#	%	%	$ (000s)	$ %	$ %	%	#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %	#	%	%	$ (000s)	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	14	77.8%	45.2%	1,413	68.1%	25.5%	90.0%	16	55.2%	629	35.0%	90.2%	1	100.0%	49.4%	5	100.0%	33.5%	15	53.6%	49.2%	624	34.8%	31.8%
		Over $1 Million	3	16.7%		635	30.6%		8.9%	13	44.8%	1,167	65.0%	8.8%	0	0.0%		0	0.0%		13	46.4%		1,167	65.2%	
		Total Rev. available	17	94.4%		2,048	98.7%		99.0%	29	100.0%	1,796	100.0%	99.0%	1	100.0%		5	100.0%		28	100.0%		1,791	100.0%	
		Rev. Not Known	1	5.6%		27	1.3%		1.0%	0	0.0%	0	0.0%	1.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*18*	*100%*		*2,075*	*100%*		*100.0%*	*29*	*100%*	*1,796*	*100%*	*100%*	*1*	*100%*		*5*	*100%*		*28*	*100%*		*1,791*	*100%*	
	Loan Size	$100,000 or Less	13	72.2%	89.5%	408	19.7%	28.3%		23	79.3%	761	42.4%		1	100.0%	91.5%	5	100.0%	31.4%	22	78.6%	91.9%	756	42.2%	32.3%
		$100,001 - $250,000	3	16.7%	5.2%	465	22.4%	16.1%		5	17.2%	555	30.9%		0	0.0%	4.2%	0	0.0%	15.5%	5	17.9%	4.0%	555	31.0%	15.8%
		$250,001 - $1 Million	2	11.1%	5.3%	1,202	57.9%	55.6%		1	3.4%	480	26.7%		0	0.0%	4.3%	0	0.0%	53.1%	1	3.6%	4.1%	480	26.8%	51.9%
		Total	*18*	*100%*	*100.0%*	*2,075*	*100%*	*100.0%*		*29*	*100%*	*1,796*	*100%*		*1*	*100%*	*100%*	*5*	*100%*	*100%*	*28*	*100%*	*100%*	*1,791*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	12	85.7%		381	27.0%			14	87.5%	409	65.0%		1	100.0%		5	100.0%		13	86.7%		404	64.7%	
		$100,001 - $250,000	1	7.1%		115	8.1%			2	12.5%	220	35.0%		0	0.0%		0	0.0%		2	13.3%		220	35.3%	
		$250,001 - $1 Million	1	7.1%		917	64.9%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	*14*	*100%*		*1,413*	*100%*			*16*	*100%*	*629*	*100%*		*1*	*100%*		*5*	*100%*		*15*	*100%*		*624*	*100%*	
									Total Farms					Total Farms												
SMALL FARM	Revenue	$1 Million or Less	4	100.0%	58.6%	88	100.0%	74.1%	97.7%	1	33.3%	369	81.5%	98.2%	1	50%	50.2%	369	90%	68.3%	0	0%	54.3%	0	0%	67.4%
		Over $1 Million	0	0.0%		0	0.0%		2.2%	0	0.0%	0	0.0%	1.6%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	4	100.0%		88	100.0%		99.8%	1	33.3%	369	81.5%	99.8%	1	50.0%		369	89.8%		0	0.0%		0	0.0%	
		Not Known	0	0.0%		0	0.0%		0.2%	2	66.7%	84	18.5%	0.2%	1	50.0%		42	10.2%		1	100.0%		42	100.0%	
		Total	*4*	*100%*		*88*	*100%*		*100%*	*3*	*100%*	*453*	*100%*	*100%*	*2*	*100%*		*411*	*100%*		*1*	*100%*		*42*	*100%*	
	Loan Size	$100,000 or Less	4	100.0%	84.2%	88	100.0%	28.1%		2	66.7%	84	18.5%		1	50.0%	83.9%	42	10.2%	24.7%	1	100.0%	80.8%	42	100.0%	25.2%
		$100,001 - $250,000	0	0.0%	10.1%	0	0.0%	31.5%		0	0.0%	0	0.0%		0	0.0%	7.0%	0	0.0%	20.6%	0	0.0%	11.0%	0	0.0%	28.8%
		$250,001 - $500,000	0	0.0%	5.8%	0	0.0%	40.3%		1	33.3%	369	81.5%		1	50.0%	9.2%	369	89.8%	54.7%	0	0.0%	8.2%	0	0.0%	46.0%
		Total	*4*	*100%*	*100%*	*88*	*100%*	*100%*		*3*	*100%*	*453*	*100%*		*2*	*100%*	*100%*	*411*	*100%*	*100%*	*1*	*100%*	*100%*	*42*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	4	100.0%		88	100.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$100,001 - $250,000	0	0.0%		0	0.0%			0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	0	0.0%		0	0.0%			1	100.0%	369	100.0%		1	100.0%		369	100.0%		0	0.0%		0	0.0%	
		Total	*4*	*100%*		*88*	*100%*			*1*	*100%*	*369*	*100%*		*1*	*100%*		*369*	*100%*		*0*	*0.0%*		*0*	*0.0%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2023 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2023 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IA Fayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	12.6%	0	0.0%	20.5%	0	0.0%	16.1%
	Middle	1	100.0%	129	100.0%	87.4%	1	100.0%	79.5%	129	100.0%	83.9%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*129*	*100%*	*100.0%*	*1*	*100%*	*100%*	*129*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	12.6%	0	0.0%	12.6%	0	0.0%	8.8%
	Middle	1	100.0%	56	100.0%	87.4%	1	100.0%	87.4%	56	100.0%	91.2%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*1*	*100%*	*56*	*100%*	*100.0%*	*1*	*100%*	*100%*	*56*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	50.0%	40	30.1%	12.6%	1	50.0%	26.7%	40	30.1%	19.3%
	Middle	1	50.0%	93	69.9%	87.4%	1	50.0%	73.3%	93	69.9%	80.7%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*133*	*100%*	*100.0%*	*2*	*100%*	*100%*	*133*	*100%*	*100%*
MULTI FAMILY						Multi-Family Units						
	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	24.9%	0	0.0%	40.0%	0	0.0%	87.3%
	Middle	0	0.0%	0	0.0%	75.1%	0	0.0%	60.0%	0	0.0%	12.7%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	50.0%	40	72.7%	12.6%	1	50.0%	18.2%	40	72.7%	18.0%
	Middle	1	50.0%	15	27.3%	87.4%	1	50.0%	81.8%	15	27.3%	82.0%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*55*	*100%*	*100.0%*	*2*	*100%*	*100%*	*55*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IA Fayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Owner Occupied Units	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ (000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	12.6%	0	0.0%	21.7%	0	0.0%	14.4%
	Middle	0	0.0%	0	0.0%	87.4%	0	0.0%	78.3%	0	0.0%	85.6%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	12.6%	0	0.0%	20.0%	0	0.0%	18.8%
	Middle	0	0.0%	0	0.0%	87.4%	0	0.0%	80.0%	0	0.0%	81.2%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	2	33.3%	80	21.4%	12.6%	2	33.3%	17.9%	80	21.4%	16.5%
	Middle	4	66.7%	293	78.6%	87.4%	4	66.7%	82.1%	293	78.6%	83.5%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*6*	*100%*	*373*	*100%*	*100.0%*	*6*	*100%*	*100%*	*373*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: IA Fayette

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	18.2%	0	0.0%	11.2%
	Moderate	1	100.0%	129	100.0%	23.8%	1	100.0%	34.5%	129	100.0%	28.4%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	14.3%	0	0.0%	17.3%
	Upper	0	0.0%	0	0.0%	36.0%	0	0.0%	18.2%	0	0.0%	27.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	14.7%	0	0.0%	15.9%
	Total	*1*	*100%*	*129*	*100%*	*100.0%*	*1*	*100%*	*100%*	*129*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	10.9%	0	0.0%	5.5%
	Moderate	0	0.0%	0	0.0%	23.8%	0	0.0%	14.2%	0	0.0%	8.4%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	24.3%	0	0.0%	24.4%
	Upper	1	100.0%	56	100.0%	36.0%	1	100.0%	36.0%	56	100.0%	45.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	14.6%	0	0.0%	16.2%
	Total	*1*	*100%*	*56*	*100%*	*100.0%*	*1*	*100%*	*100%*	*56*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	13.3%	0	0.0%	8.9%
	Moderate	1	50.0%	40	30.1%	23.8%	1	50.0%	33.3%	40	30.1%	21.1%
	Middle	1	50.0%	93	69.9%	21.5%	1	50.0%	20.0%	93	69.9%	17.5%
	Upper	0	0.0%	0	0.0%	36.0%	0	0.0%	33.3%	0	0.0%	52.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*133*	*100%*	*100.0%*	*2*	*100%*	*100%*	*133*	*100%*	*100%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	23.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	36.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	9.1%	0	0.0%	24.6%
	Moderate	0	0.0%	0	0.0%	23.8%	0	0.0%	27.3%	0	0.0%	16.3%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	27.3%	0	0.0%	16.6%
	Upper	2	100.0%	55	100.0%	36.0%	2	100.0%	36.4%	55	100.0%	42.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	*2*	*100%*	*55*	*100%*	*100.0%*	*2*	*100%*	*100%*	*55*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: IA Fayette

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	23.8%	0	0.0%	34.8%	0	0.0%	25.5%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	52.2%	0	0.0%	38.9%
	Upper	0	0.0%	0	0.0%	36.0%	0	0.0%	8.7%	0	0.0%	32.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.3%	0	0.0%	3.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	23.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	21.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	36.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
HMDA TOTALS	Low	0	0.0%	0	0.0%	18.8%	0	0.0%	13.5%	0	0.0%	7.6%
	Moderate	2	33.3%	169	45.3%	23.8%	2	33.3%	25.0%	169	45.3%	17.0%
	Middle	1	16.7%	93	24.9%	21.5%	1	16.7%	20.1%	93	24.9%	20.2%
	Upper	3	50.0%	111	29.8%	36.0%	3	50.0%	25.9%	111	29.8%	35.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	15.5%	0	0.0%	20.2%
	Total	*6*	*100%*	*373*	*100%*	*100.0%*	*6*	*100%*	*100%*	*373*	*100%*	*100%*

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IA Fayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
		Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	9.2%	0	0.0%	9.4%	0	0.0%	14.3%
	Middle	1	100.0%	17	100.0%	90.8%	1	100.0%	90.3%	17	100.0%	85.7%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.2%	0	0.0%	0.0%
	Total	*1*	*100%*	*17*	*100%*	*100.0%*	*1*	*100%*	*100%*	*17*	*100%*	*100%*
						Total Farms						
SMALL FARM	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	2.2%	0	0.0%	2.8%	0	0.0%	4.4%
	Middle	7	100.0%	748	100.0%	97.8%	7	100.0%	97.2%	748	100.0%	95.6%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%
	Total	*7*	*100%*	*748*	*100%*	*100.0%*	*7*	*100%*	*100%*	*748*	*100%*	*100%*

Originations & Purchases
Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2021 D&B information

APPENDIX H –LIMITED SCOPE LENDING TABLES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IA Fayette

PRODUCT TYPE			Bank Lending & Demographic Data 2021					Bank & Aggregate Lending 2021					
			Bank Count		Bank Dollar		Total Businesses	Count Bank		Count Agg	Dollar Bank		Dollar Agg
			#	%	$ (000s)	$ %	%	#	%	%	$ 000s	$ %	$ %
SMALL BUSINESS	Revenue	$1 Million or Less	1	100.0%	17	100.0%	92.5%	1	100.0%	75.8%	17	100.0%	67.3%
		Over $1 Million	0	0.0%	0	0.0%	5.4%	0	0.0%		0	0.0%	
		Total Rev. available	1	100.0%	17	100.0%	97.8%	1	100.0%		17	100.0%	
		Rev. Not Known	0	0.0%	0	0.0%	2.2%	0	0.0%		0	0.0%	
		Total	*1*	*100%*	*17*	*100%*	*100%*	*1*	*100%*		*17*	*100%*	
	Loan Size	$100,000 or Less	1	100.0%	17	100.0%		1	100.0%	96.6%	17	100.0%	63.1%
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%	2.4%	0	0.0%	17.4%
		$250,001 - $1 Million	0	0.0%	0	0.0%		0	0.0%	1.0%	0	0.0%	19.5%
		Total	*1*	*100%*	*17*	*100%*		*1*	*100%*	*100%*	*17*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	1	100.0%	17	100.0%		1	100.0%		17	100.0%	
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $1 Million	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		Total	*1*	*100%*	*17*	*100%*		*1*	*100%*		*17*	*100%*	
							Total Farms						
SMALL FARM	Revenue	$1 Million or Less	5	71.4%	625	83.6%	98.9%	5	71%	74.1%	625	84%	77.7%
		Over $1 Million	2	28.6%	123	16.4%	0.7%	2	28.6%		123	16.4%	
		Total Rev. available	7	100.0%	748	100.0%	99.6%	7	100.0%		748	100.0%	
		Not Known	0	0.0%	0	0.0%	0.4%	0	0.0%		0	0.0%	
		Total	*7*	*100%*	*748*	*100%*	*100%*	*7*	*100%*		*748*	*100%*	
	Loan Size	$100,000 or Less	5	71.4%	173	23.1%		5	71.4%	79.2%	173	23.1%	32.3%
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%	14.5%	0	0.0%	36.3%
		$250,001 - $500,000	2	28.6%	575	76.9%		2	28.6%	6.3%	575	76.9%	31.4%
		Total	*7*	*100%*	*748*	*100%*		*7*	*100%*	*100%*	*748*	*100%*	*100%*
	Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	60.0%	50	8.0%		3	60.0%		50	8.0%	
		$100,001 - $250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%	
		$250,001 - $500,000	2	40.0%	575	92.0%		2	40.0%		575	92.0%	
		Total	*5*	*100%*	*625*	*100%*		*5*	*100%*		*625*	*100%*	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over $1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2021 D&B information

APPENDIX I – STRATEGIC PLAN ASSESSMENT AREA DEMOGRAPHIC TABLE

Combined Demographics Report - 2021

Assessment Area: UT Salt Lake City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	3.3%	6,710	2.7%	2,101	31.3%	49,318	19.9%
Moderate-income	51	24.1%	52,703	21.3%	9,946	18.9%	43,691	17.6%
Middle-income	86	40.6%	107,153	43.3%	7,674	7.2%	54,455	22.0%
Upper-income	65	30.7%	79,785	32.2%	2,458	3.1%	100,229	40.5%
Unknown-income	3	1.4%	1,342	0.5%	525	39.1%	0	0.0%
Total Assessment Area	**212**	**100.0%**	**247,693**	**100.0%**	**22,704**	**9.2%**	**247,693**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,528	3,491	1.5%	30.3%	7,561	65.6%	476	4.1%
Moderate-income	90,747	40,806	17.5%	45.0%	43,838	48.3%	6,103	6.7%
Middle-income	158,959	104,664	44.9%	65.8%	46,841	29.5%	7,454	4.7%
Upper-income	109,088	82,945	35.6%	76.0%	19,126	17.5%	7,017	6.4%
Unknown-income	2,668	1,186	0.5%	44.5%	1,434	53.7%	48	1.8%
Total Assessment Area	**372,990**	**233,092**	**100.0%**	**62.5%**	**118,800**	**31.9%**	**21,098**	**5.7%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,695	3.1%	1,386	2.8%	288	6.0%	21	3.1%
Moderate-income	12,505	22.8%	10,554	21.4%	1,817	38.1%	134	20.0%
Middle-income	21,529	39.2%	19,655	39.8%	1,665	34.9%	209	31.1%
Upper-income	18,636	34.0%	17,456	35.3%	882	18.5%	298	44.4%
Unknown-income	488	0.9%	367	0.7%	112	2.4%	9	1.3%
Total Assessment Area	**54,853**	**100.0%**	**49,418**	**100.0%**	**4,764**	**100.0%**	**671**	**100.0%**
	Percentage of Total Businesses:			**90.1%**		**8.7%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.0%	3	1.0%	0	0.0%	0	0.0%
Moderate-income	58	19.6%	56	19.4%	2	25.0%	0	0.0%
Middle-income	109	36.8%	105	36.5%	4	50.0%	0	0.0%
Upper-income	125	42.2%	123	42.7%	2	25.0%	0	0.0%
Unknown-income	1	0.3%	1	0.3%	0	0.0%	0	0.0%
Total Assessment Area	**296**	**100.0%**	**288**	**100.0%**	**8**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.3%**		**2.7%**		**0.0%**

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX I – STRATEGIC PLAN ASSESSMENT AREA DEMOGRAPHIC TABLE (Continued)

Combined Demographics Report - 2022 - 2023

Assessment Area: UT Salt Lake City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	2.0%	3,710	1.4%	585	15.8%	47,357	17.8%
Moderate-income	56	22.3%	55,609	21.0%	6,532	11.7%	50,807	19.1%
Middle-income	115	45.8%	125,069	47.1%	5,660	4.5%	61,983	23.4%
Upper-income	71	28.3%	80,907	30.5%	2,039	2.5%	105,238	39.7%
Unknown-income	4	1.6%	90	0.0%	10	11.1%	0	0.0%
Total Assessment Area	**251**	**100.0%**	**265,385**	**100.0%**	**14,826**	**5.6%**	**265,385**	**100.0%**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,444	1,754	0.7%	23.6%	4,973	66.8%	717	9.6%
Moderate-income	97,734	46,231	17.9%	47.3%	45,330	46.4%	6,173	6.3%
Middle-income	187,150	123,152	47.6%	65.8%	55,541	29.7%	8,457	4.5%
Upper-income	111,969	87,762	33.9%	78.4%	18,328	16.4%	5,879	5.3%
Unknown-income	253	6	0.0%	2.4%	247	97.6%	0	0.0%
Total Assessment Area	**404,550**	**258,905**	**100.0%**	**64.0%**	**124,419**	**30.8%**	**21,226**	**5.2%**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,470	2.7%	1,201	2.4%	259	5.6%	10	1.5%
Moderate-income	9,729	17.7%	8,468	17.1%	1,175	25.3%	86	13.2%
Middle-income	25,401	46.2%	22,900	46.1%	2,244	48.2%	257	39.5%
Upper-income	17,686	32.2%	16,578	33.4%	819	17.6%	289	44.5%
Unknown-income	651	1.2%	489	1.0%	154	3.3%	8	1.2%
Total Assessment Area	**54,937**	**100.0%**	**49,636**	**100.0%**	**4,651**	**100.0%**	**650**	**100.0%**
	Percentage of Total Businesses:			**90.4%**		**8.5%**		**1.2%**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	2.7%	8	2.8%	0	0.0%	0	0.0%
Moderate-income	41	13.8%	40	13.9%	1	11.1%	0	0.0%
Middle-income	113	38.0%	106	36.8%	7	77.8%	0	0.0%
Upper-income	134	45.1%	133	46.2%	1	11.1%	0	0.0%
Unknown-income	1	0.3%	1	0.3%	0	0.0%	0	0.0%
Total Assessment Area	**297**	**100.0%**	**288**	**100.0%**	**9**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**97.0%**		**3.0%**		**0.0%**

Based on 2023 FFIEC Census Data and 2023 D&B information