

# **PUBLIC DISCLOSURE**

**October 20, 2025**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**Encore Bank  
RSSD #2594240**

**1801 Rahling Road  
Little Rock, Arkansas 72223**

**Federal Reserve Bank of St. Louis**

**P.O. Box 442  
St. Louis, Missouri 63166-0442**

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

## TABLE OF CONTENTS

I.	Institution Rating .....	1
II.	Institution	
	a. Description of Institution .....	2
	b. Scope of Examination .....	3
	c. Conclusions with Respect to Performance Tests .....	7
III.	Arkansas	
	a. Summary	
	i. State Rating .....	15
	ii. Scope of Examination .....	16
	iii. Description of Institution’s Operations in Arkansas .....	16
	iv. Conclusions with Respect to Performance Tests in Arkansas .....	17
	b. Little Rock-North Little Rock-Conway, Arkansas Metropolitan Statistical Area (Full-Scope Review)	
	i. Description of Institution’s Operations in the Partial Little Rock MSA Assessment Area .....	22
	ii. Conclusions with Respect to Performance Tests in the Partial Little Rock MSA Assessment Area .....	25
	c. Fayetteville-Springdale-Rogers, Arkansas Metropolitan Statistical Area (Full-Scope Review)	
	i. Description of Institution’s Operations in the Partial Fayetteville MSA Assessment Area .....	30
	ii. Conclusions with Respect to Performance Tests in the Partial Fayetteville MSA Assessment Area .....	33
	d. Jonesboro, Arkansas Metropolitan Statistical Area (Limited-Scope Review)	
	i. Description of Institution’s Operations in the Craighead County Assessment Area .....	38
	ii. Conclusions with Respect to Performance Tests in the Craighead County Assessment Area .....	39
IV.	Texas	
	a. Summary	
	i. State Rating .....	40
	ii. Scope of Examination .....	40
	iii. Description of Institution’s Operations in Texas .....	41
	iv. Conclusions with Respect to Performance Tests in Texas .....	42

b.	Dallas-Plano-Irving, Texas Metropolitan Division (Full-Scope Review)	
i.	Description of Institution’s Operations in the Partial Dallas MD Assessment Area .....	47
ii.	Conclusions with Respect to Performance Tests in the Partial Dallas MD Assessment Area .....	50
c.	Fort Worth-Arlington-Grapevine, Texas Metropolitan Division (Limited-Scope Review)	
i.	Description of Institution’s Operations in the Tarrant County Assessment Area .....	55
ii.	Conclusions with Respect to Performance Tests in the Tarrant County Assessment Area .....	56
d.	Austin-Round Rock-San Marcos, Texas Metropolitan Statistical Area (Limited-Scope Review)	
i.	Description of Institution’s Operations in the Travis County Assessment Area .....	57
ii.	Conclusions with Respect to Performance Tests in the Travis County Assessment Area .....	58
e.	San Antonio-New Braunfels, Texas Metropolitan Statistical Area (Limited-Scope Review)	
i.	Description of Institution’s Operations in the Bexar County Assessment Area .....	59
ii.	Conclusions with Respect to Performance Tests in the Bexar County Assessment Area .....	60
V.	Florida	
a.	Summary	
i.	State Rating .....	61
ii.	Scope of Examination .....	61
iii.	Description of Institution’s Operations in the Hillsborough County Assessment Area .....	62
iv.	Conclusions with Respect to Performance Tests in the Hillsborough County Assessment Area .....	65
VI.	South Carolina	
a.	Summary	
i.	State Rating .....	69
ii.	Scope of Examination .....	69
iii.	Description of Institution’s Operations in South Carolina .....	70
iv.	Description of Institution’s Operations in the Charleston County Assessment Area .....	70
v.	Conclusions with Respect to Performance Tests in the Charleston County Assessment Area .....	73

VII.	Missouri	
	a. Summary	
	i. State Rating.....	77
	ii. Scope of Examination.....	77
	iii. Description of Institution’s Operations in the Greene County Assessment Area.....	78
	iv. Conclusions with Respect to Performance Tests in the Greene County Assessment Area.....	81
VIII.	Appendices	
	a. Scope of Examination Tables.....	86
	b. Summary of State and Metropolitan Statistical Area Ratings.....	87
	c. Lending Performance Tables by Assessment Area.....	88
	d. Glossary.....	198

## INSTITUTION’S CRA RATING

**INSTITUTION’S CRA RATING: This institution is rated SATISFACTORY.**

The following table shows the performance level of Encore Bank with respect to the Lending, Investment, and Service Tests.

Encore Bank			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			

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

The major factors supporting the institution’s rating include the following:

- The bank’s lending levels reflect adequate responsiveness to the credit needs of its assessment areas.
- An adequate percentage of loans are made in the bank’s assessment areas.
- The distribution of loans by borrower’s income/revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The bank makes an adequate level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in a leadership position.
- Service delivery systems are reasonably accessible to the bank’s assessment areas, and the bank’s record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services.

## DESCRIPTION OF INSTITUTION

Encore Bank is a full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by Encore Bancshares, Inc., a one-bank holding company. Both the bank and its holding company are headquartered in Little Rock, Arkansas. The bank operates 18 branches across seven states.

Since its previous CRA evaluation, Encore Bank has significantly expanded operations, primarily through branch expansion. The bank opened 14 new branch offices and expanded from Arkansas into Texas, Missouri, Florida, South Carolina, North Carolina, Colorado, and Tennessee. The bank subsequently exited Tennessee, closing its only branch there in 2024.

The bank’s most significant presence remains in the state of Arkansas, specifically the Little Rock Metropolitan Statistical Area (MSA), which includes the bank’s main office and the largest share of the bank’s branches, deposits, and loan volume. Though not as extensive as in Arkansas, the bank also maintains significant operations throughout Texas. In total, the bank has designated 15 separate assessment areas. However, there were five assessment areas not reviewed for this examination due to the bank’s recent entry.

For this review period, no legal impediments or financial constraints were identified that would have significantly hindered the bank from serving the credit needs of its assessment areas, and the bank can meet assessment area credit needs based on its available resources and financial products. As of September 30, 2025, the bank reported total assets of \$3.6 billion, which represents a 294.4 percent increase since the previous examination. As of the same date, loans and leases outstanding were \$2.8 billion, while deposits totaled \$3.2 billion.

The bank’s loan portfolio composition by credit category is displayed in the following table.

<b>Distribution of Total Loans as of September 30, 2025</b>		
<b>Credit Category</b>	<b>Amount \$ (000s)</b>	<b>Percentage of Total Loans</b>
Commercial Real Estate	1,187,664	42.6
1–4 Family Residential	666,440	23.9
Commercial and Industrial	516,113	18.5
Multifamily Residential	248,132	8.9
Construction and Development	141,293	5.1
Farmland	16,429	0.6
Total Other Loans	6,768	0.2
Farm Loans	2,630	0.1
Loans to Individuals	2,792	0.1
<b>TOTAL LOANS</b>	<b>2,788,261</b>	<b>100.0</b>

As indicated by the table above, a significant portion of the bank’s lending resources are directed to loans secured by commercial real estate and 1–4 family residential properties. Other significant loan products include commercial and industrial loans and multifamily residential loans. The bank also originates and subsequently sells a significant volume of loans related to residential real estate. As these loans are sold on the secondary market shortly after origination, this activity is not captured in the table. The bank originated and sold 546 loans totaling \$208.3 million in 2024.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on August 16, 2021.

### SCOPE OF EXAMINATION

The bank’s CRA performance was reviewed using the Federal Financial Institutions Examination Council’s (FFIEC’s) Large Institution CRA Examination Procedures, which entail three performance tests: the Lending, Investment, and Service Tests. Bank performance under these tests is rated at the institution and state levels and reflects the conclusions drawn in each of the bank’s 15 assessment areas. The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each rated area completed as part of this evaluation. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2025.

Rated Areas	Offices		Deposits as of June 30, 2025		Assessment Area Reviews			
	#	%	\$ (000s)	%	Full Scope	Limited Scope	Not Reviewed	TOTAL
Arkansas	5	27.8	1,867,883	60.2	2	1	0	3
Texas	5	27.8	810,481	26.1	1	3	0	4
Florida	1	5.6	81,059	2.6	1	0	0	1
South Carolina	2	11.1	85,373	2.8	1	0	1	2
Missouri	1	5.6	62,033	2.0	1	0	0	1
Colorado	2	11.1	117,464	3.8	0	0	2	2
North Carolina	2	11.1	77,160	2.5	0	0	2	2
<b>OVERALL</b>	<b>18</b>	<b>100.0</b>	<b>3,101,453</b>	<b>100.0</b>	<b>6</b>	<b>4</b>	<b>5</b>	<b>15</b>

The bank receives an overall CRA rating and individual ratings for the Lending, Investment, and Service Tests at the institution level, as well as for each state in which the bank maintains a branch presence. Overall CRA ratings are derived from performance in the various rated areas, which are weighted according to significance based on loan and deposit activity, branch structure, and other factors, such as CRA performance history. Consequently, performance in the state of Arkansas is given primary consideration, followed by Texas and then Florida, South Carolina, and Missouri. Branching activities in Colorado and North Carolina occurred in the latter part of this CRA review period, resulting in limited lending data available for this performance evaluation. Thus, lacking sufficient data to conduct meaningful lending analyses, the assessment areas in Colorado and North

Carolina were not evaluated at this time. In addition, one of the two assessment areas in South Carolina was not evaluated, as the bank also entered this market in the latter part of this CRA review period. For the assessment areas not evaluated, community development loans, investments, donations, and services were still reviewed and included in the bank’s total community development activity numbers. Similarly, loans inside those assessment areas were considered for the assessment area concentration analysis.

To augment this evaluation, interviews with eight community contacts throughout the bank’s full-scope assessment areas were utilized. These interviews helped to ascertain certain economic and demographic conditions, as well as credit needs and opportunities, in the bank’s assessment areas and provided context with which to evaluate the bank’s responsiveness to these credit needs. Key details from these community contact interviews are included in the *Description of Assessment Area* section applicable to the assessment area for which they were conducted.

**Lending Test**

Under the Lending Test, the bank’s performance is evaluated using the following criteria and time periods:

<b>Lending Test Performance Criterion</b>	<b>Products Selected for Review</b>	<b>Time Period</b>
Level of Lending Activity	<ul style="list-style-type: none"> <li>Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA)</li> <li>Small business loans reported under the CRA</li> </ul>	January 1, 2023 – December 31, 2024
Assessment Area Concentration		
Loan Distribution by Borrower’s Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		August 16, 2021 – October 19, 2025
Product Innovation		

As shown in the preceding table, home mortgage and small business loans were used to evaluate the bank’s lending performance, as these loans are considered the bank’s core business lines based on lending volume and the bank’s business strategy. The weighting given to each product and year when evaluating the bank’s lending performance varied based on loan demand, credit needs, and the bank’s business strategy and is discussed at the rated area and assessment area level.

The bank’s Lending Test performance is evaluated using the following criteria, as applicable:

- Level of lending activity
- Assessment areas concentration<sup>1</sup>
- Distribution of loans by borrower’s income/revenue profile
- Geographic distribution of loans
- Community development lending activities
- Product innovation<sup>2</sup>

<sup>1</sup> This criterion is applicable at the institution level only.

<sup>2</sup> Unlike other large bank CRA performance criteria, a lack of innovative or flexible lending practices does not necessarily impact

Under the previously noted Borrower Distribution and Geographic Distribution criteria, analyses often involve comparisons of bank performance to assessment area demographics and the performance of other lenders based on HMDA and CRA aggregate data. Unless otherwise noted, the following are the information sources referenced throughout the evaluation.

- Assessment area demographics are based on 2020 American Community Survey (ACS) data, and business demographics are based on 2023 and 2024 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC's 2023 and 2024 annual estimates. These estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.
- Industry demographics are sourced from the U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.
- Unemployment data is sourced from the BLS and is not seasonally adjusted.
- Housing cost burden refers to the percentage of households with housing costs that exceed 30.0 percent of total household income. These figures are sourced from the U.S. Department of Housing and Urban Development (HUD) 2017–2021 Comprehensive Housing Affordability Strategy data.
- In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses of different revenue sizes, the demographic figure refers to either the percentage of families in that assessment area that are classified as low- and moderate-income (LMI) or the percentage of businesses with annual revenues of \$1 million or less.
- In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to either the percentage of owner-occupied housing units in that assessment area that are in LMI census tracts or the percentage of businesses located in LMI census tracts.

When analyzing bank performance, greater emphasis is placed on annually updated aggregate lending data, which is expected to describe many factors impacting lenders and to predict more relevant comparisons.

### **Investment Test**

All community development investments, including grants and donations, made since the previous CRA evaluation were reviewed and evaluated. In addition, investments made prior to the date of the previous CRA evaluation, but still outstanding as of this review date, were also considered. Qualified investments and grants were evaluated to determine the bank's overall level of activity,

---

the bank's performance negatively. These activities are largely used to augment consideration given to an institution's performance under the quantitative criteria, potentially resulting in a higher rating. This distinction also applies to the use of innovative or complex investments under the Investment Test.

use of innovative and/or complex investments, and responsiveness to assessment area credit and community development needs.

### **Service Test**

The review period for retail and community development services includes activity from the date of the bank's previous CRA evaluation to the date of the current evaluation. The Service Test considers the following criteria:

- Distribution and accessibility of bank branches and alternative delivery systems
- Changes in branch locations
- Reasonableness of business hours and retail services
- Community development services

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

**LENDING TEST**

The bank’s performance under the Lending Test is rated low satisfactory. This rating reflects the performance in each rated area shown in the table below, with Arkansas and Texas carrying the most weight toward the overall rating. The bank’s performance under each of the criteria of the Lending Test is shown in the tables that follow.

Rated Area	Lending Test Rating
Arkansas	High Satisfactory
Texas	Low Satisfactory
Florida	Low Satisfactory
South Carolina	Needs to Improve
Missouri	Low Satisfactory
<b>OVERALL</b>	<b>LOW SATISFACTORY</b>

**Lending Activity**

Overall, lending levels reflect adequate responsiveness to the credit needs of the bank’s combined assessment areas, based on loan activity reviewed under the Lending Test. (See the *Lending Inside and Outside of Assessment Areas* table in the next section for a breakdown of lending activity by product type.) Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures.

**Assessment Area Concentration**

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans inside and outside the bank’s assessment areas.

Lending Inside and Outside of Assessment Areas January 1, 2023 through December 31, 2024						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	1,171	69.2%	520	30.8%	1,691	100%
	\$460,306	63.3%	\$266,709	36.7%	\$727,015	100%
Small Business	651	62.2%	395	37.8%	1,046	100%
	\$169,857	56.9%	\$128,711	43.1%	\$298,568	100%
<b>TOTAL LOANS</b>	<b>1,822</b>	<b>66.6%</b>	<b>915</b>	<b>33.4%</b>	<b>2,737</b>	<b>100%</b>
	<b>630,163</b>	<b>61.4%</b>	<b>\$395,420</b>	<b>38.6%</b>	<b>\$1,025,583</b>	<b>100%</b>

An adequate percentage of loans were made inside the bank’s assessment areas. As shown above, 66.6 percent of the bank’s total HMDA and small business loans were made inside the bank’s assessment areas, representing 61.4 percent of loans by dollar volume.

**Borrower and Geographic Distribution**

Overall, performance by borrower’s income or revenue profile is adequate, as shown below.

<b>Rated Area</b>	<b>Loan Distribution by Borrower’s Profile</b>
Arkansas	Adequate
Texas	Adequate
Florida	Good
South Carolina	Not Applicable
Missouri	Poor
<b>OVERALL</b>	<b>ADEQUATE</b>

The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas, as displayed below.

<b>Rated Area</b>	<b>Geographic Distribution of Loans</b>
Arkansas	Adequate
Texas	Adequate
Florida	Good
South Carolina	Not Applicable
Missouri	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

**Community Development Lending Activity**

Overall, the bank makes an adequate level of community development loans, as noted in the following tables.

Rated Area	Community Development Lending
Arkansas	Relatively High Level
Texas	Adequate Level
Florida	Low Level
South Carolina	Low Level
Missouri	Low Level
<b>OVERALL</b>	<b>ADEQUATE LEVEL</b>

During the review period, the bank originated or renewed 32 qualifying community development loans inside its assessment areas, totaling \$123.4 million.

### **Product Innovation**

Overall, the bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas, as shown in the following table.

Rated Area	Use of Product Innovation
Arkansas	Makes Extensive Use
Texas	Makes Use
Florida	Makes No Use
South Carolina	Makes No Use
Missouri	Makes Little Use
<b>OVERALL</b>	<b>MAKES USE</b>

During the review period, the bank’s use of innovative and/or flexible lending practices resulted in 580 originated loans totaling \$203.5 million. Detailed below are descriptions for each of these practices, listed in order of impact.

- **Encore Impact Mortgage Product:** The bank created this mortgage product specifically for the purpose of meeting the mortgage lending needs of borrowers located in LMI census tracts. This product does not require a down payment. During the review period, the bank originated 47 loans totaling \$14.7 million, all of which were made inside the assessment areas.
- **Encore Individual Taxpayer Identification Number (ITIN) Home Loan Program:** This lending program aims to broaden access to mortgage credit for individuals who possess an ITIN as an alternative to a social security number. This program addresses the specific credit needs of communities excluded from conventional mortgage options due to the absence of social security numbers and restricted access to traditional credit histories. During the review period, the bank originated 25 loans totaling \$6.3 million, all of which were made inside the assessment areas.

- Encore Accelerate, Entry, Expand, and Small Business Banking: During the review period, the bank originated 31 loans totaling \$1.9 million, including 26 loans totaling \$762,494 made inside of the assessment areas.
- Encore Advantage and Assist Mortgage Programs: The bank created these two separate mortgage products specifically for the purpose of meeting the mortgage lending needs of LMI borrowers within the bank's assessment areas. These programs provide additional savings to borrowers with Federal Housing Administration (FHA) mortgages that are secured by properties in LMI census tracts. The Encore Advantage program offers temporary buydown options so that borrowers can reduce their initial mortgage payment and ease their initial payment burden. The Encore Assist program offers the borrower a lender credit of \$5,000. During the review period, the bank originated two loans totaling \$618,588, both of which were made inside the assessment areas.
- Arkansas Development Finance Authority (ADFA) Loan Programs: The bank offers two ADFA loan programs, the ADFA Move-Up Loan Program and the ADFA Down Payment Assistance Program. These programs help with mortgage closing costs and down payment assistance for LMI families. During the review period, the bank originated a total of 28 mortgage loans under these programs totaling \$790,647, including 2 loans totaling \$28,000 made outside of assessment areas.
- Veterans Affairs (VA) Loan Program: This program, which is offered to veterans, provides flexible, long-term home financing to eligible borrowers with low or no down payments. During the review period, the bank originated a total of 119 loans totaling \$42.5 million, including 43 loans totaling \$17.2 million made outside of assessment areas.
- FHA Loan Program: This program offers flexible, long-term financing to eligible borrowers and has lower down payment and credit score requirements. During the review period, the bank originated a total of 198 loans totaling \$51.5 million, including 45 loans totaling \$11.7 million made outside of assessment areas.
- U.S. Department of Agriculture (USDA), Rural Development (RD) Home Loan Program: This loan program is designed to assist LMI individuals in purchasing affordable housing in rural areas. There are no down payment requirements. During the review period, the bank originated a total of 32 loans totaling \$6.7 million, including 11 loans totaling \$2.0 million made outside of assessment areas.
- Small Business Administration (SBA) Loan Programs: As an approved financial institution, the bank participates in two SBA loan programs, the SBA-Certified Development Company/504 Loan Program and the SBA 7(a) Loan Program. Through these programs, the bank offers loans that support small business operations and/or expansion. During the review period, the bank originated a total of 98 loans totaling \$78.5 million.

INVESTMENT TEST

The bank’s performance under the Investment Test is rated low satisfactory, driven primarily by the performance in Arkansas. Overall, the bank made an adequate level of qualified community development investments and grants. The investments and grants exhibit adequate responsiveness to credit and community development needs, and the bank is rarely in a leadership position. The bank makes occasional use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each assessment area.

<b>Rated Area</b>	<b>Investment Test Rating</b>
Arkansas	Low Satisfactory
Texas	Low Satisfactory
Florida	Low Satisfactory
South Carolina	Low Satisfactory
Missouri	Low Satisfactory
<b>TOTAL</b>	<b>LOW SATISFACTORY</b>

During the review period, the bank made 42 new investments totaling \$49.3 million and had \$7.4 million in prior-period investments that were still outstanding. In addition, the bank made 240 donations totaling \$373,139. Most of the bank’s investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank’s assessment areas, as well as mortgage-backed securities to finance affordable housing. Additionally, the bank had several complex investments, including low-income housing tax credits and investments in small business investment companies.

In addition to the investments made inside its assessment areas, the bank also made three investments totaling \$3.4 million benefitting Tennessee, which is a market that the bank entered and exited during the review period. These investments were made in a state housing development agency operating across the state.

**SERVICE TEST**

The bank’s performance under the Service Test is rated low satisfactory. The following table reflects the Service Test ratings by state.

<b>Rated Area</b>	<b>Service Test Rating</b>
Arkansas	High Satisfactory
Texas	Low Satisfactory
Florida	Low Satisfactory
South Carolina	High Satisfactory
Missouri	Low Satisfactory
<b>OVERALL</b>	<b>LOW SATISFACTORY</b>

**Accessibility of Delivery Systems**

The bank’s delivery systems are reasonably accessible to the geographies and individuals of different income levels, as shown in the following table.

<b>Rated Area</b>	<b>Accessibility of Delivery Systems</b>
Arkansas	Reasonably Accessible
Texas	Unreasonably Inaccessible
Florida	Unreasonably Inaccessible
South Carolina	Accessible
Missouri	Reasonably Accessible
<b>OVERALL</b>	<b>REASONABLY ACCESSIBLE</b>

The bank currently operates 3 of its 18 branches (16.7 percent) in LMI geographies. These branches are in the Craighead County, Arkansas; Charleston County, South Carolina; and Boulder County, Colorado assessment areas. While the remaining branches are in census tracts with middle, upper, or unknown incomes, most are centrally located within their counties. Consideration was also given to the availability of alternative delivery systems, such as the bank’s community outreach officers that extend their services outside of branches, and online and mobile banking.

**Changes in Branch Locations**

The bank’s record of opening and closing branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals. The bank opened one branch in a moderate-income census tract in South Carolina, which improved the accessibility of its delivery systems. Meanwhile, branch activity in all other rated areas did not adversely affect the accessibility of delivery systems. Therefore, overall changes in branch locations did not adversely affect the accessibility of delivery systems.

Rated Area	Changes in Branch Locations
Arkansas	Not Adversely Affected
Texas	Not Adversely Affected
Florida	Not Adversely Affected
South Carolina	Improved Access
Missouri	Not Adversely Affected
<b>OVERALL</b>	<b>NOT ADVERSELY AFFECTED</b>

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank’s branch locations are generally open between 9 a.m. and 4 p.m., with some locations in Arkansas offering extended hours and drive-through services. While the bank’s hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas.

Rated Area	Reasonableness of Business Hours and Services
Arkansas	Do Not Vary in a Way That Inconveniences
Texas	Do Not Vary in a Way That Inconveniences
Florida	Do Not Vary in a Way That Inconveniences
South Carolina	Do Not Vary in a Way That Inconveniences
Missouri	Do Not Vary in a Way That Inconveniences
<b>OVERALL</b>	<b>DO NOT VARY IN A WAY THAT INCONVENIENCES</b>

**Community Development Services**

The bank provides a relatively high level of community development services, as shown below.

Rated Area	Community Development Services
Arkansas	Leader
Texas	Relatively High Level
Florida	Relatively High Level
South Carolina	Relatively High Level
Missouri	Relatively High Level
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

In total, 341 employees provided 2,155 community development services to 204 different organizations.

## **FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and the Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

## ARKANSAS

**CRA RATING FOR ARKANSAS:**

**The Lending Test is rated:**

**The Investment Test is rated:**

**The Service Test is rated:**

**SATISFACTORY**

**High Satisfactory**

**Low Satisfactory**

**High Satisfactory**

The major factors supporting the rating for the state of Arkansas include the following:

- The bank's lending levels reflect adequate responsiveness to the credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans in the Arkansas assessment areas.
- The bank makes extensive use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in the leadership position.
- Service delivery systems are reasonably accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank is a leader in providing community development services throughout the Arkansas assessment areas.

## SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Arkansas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. In all assessment areas, HMDA lending received the greatest weight in the analysis.

The bank operates in three assessment areas throughout Arkansas, located in three MSAs. Two of the Arkansas assessment areas were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in the Partial Little Rock MSA assessment area carried the greatest weight when forming overall state conclusions.

To augment the evaluation of the full-scope review assessment areas in Arkansas, three community contact interviews were utilized. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank’s responsiveness to these needs. Details from these interviews are included in the *Description of Institution’s Operations* sections, as applicable to the assessment areas in which the community contacts were made.

## DESCRIPTION OF INSTITUTION’S OPERATIONS IN ARKANSAS

The following table gives additional detail regarding the bank’s operations within Arkansas.

Assessment Area	Offices		Deposits As of June 30, 2025		Review Procedures
	#	%	\$	%	
Partial Little Rock MSA	2	40.0	1,630,402	87.3	Full-Scope
Partial Fayetteville MSA	2	40.0	117,316	6.3	Full-Scope
Craighead County	1	20.0	120,165	6.4	Limited-Scope
<b>TOTAL</b>	<b>5</b>	<b>100.0</b>	<b>1,867,883</b>	<b>100.0</b>	<b>2 Full-Scope</b>

The bank operates five branches (27.8 percent of total branches) throughout the three CRA assessment areas in the state of Arkansas. Total deposits in the state total \$1.9 billion, which represents 60.2 percent of total bank deposits. The bank’s operations in the state are heavily concentrated in the Partial Little Rock MSA assessment area, which carried the greatest weight toward determining statewide ratings. The bank did not open or close any branches in Arkansas during the review period.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS

### LENDING TEST

The bank’s performance under the Lending Test in Arkansas is rated high satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Relatively High Level
Product Innovation	Makes Extensive Use
<b>LENDING TEST RATING</b>	<b>HIGH SATISFACTORY</b>

### Lending Activity

Overall, lending levels reflect adequate responsiveness to the credit needs of the bank’s Arkansas assessment areas, based on loan activity reviewed under the Lending Test. The tables below display the bank’s lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
Partial Little Rock MSA	Adequate
Partial Fayetteville MSA	Good
<b>OVERALL</b>	<b>ADEQUATE</b>

Limited-Scope Assessment Areas	Lending Activity
Craighead County	Consistent

### Borrower and Geographic Distribution

Overall, performance by borrower’s income or revenue profile is adequate, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Partial Little Rock MSA	Adequate
Partial Fayetteville MSA	Good
<b>OVERALL</b>	<b>ADEQUATE</b>

Limited-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Craighead County	Consistent

The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Partial Little Rock MSA	Poor
Partial Fayetteville MSA	Good
<b>OVERALL</b>	<b>ADEQUATE</b>

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Craighead County	Consistent

**Community Development Lending Activity**

Overall, the bank makes a relatively high level of community development loans in the state of Arkansas, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
Partial Little Rock MSA	Adequate
Partial Fayetteville MSA	Leader
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

Limited-Scope Assessment Areas	Community Development Lending
Craighead County	Consistent

During the review period, the bank originated or renewed 11 qualifying community development loans inside its assessment areas, totaling \$39.7 million.

**Product Innovation**

The bank makes extensive use of innovative and/or flexible lending practices in serving the credit needs of its Arkansas assessment areas. A summary of each of the bank’s innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance* section. The bank’s use of flexible and/or innovative lending products in the Arkansas assessment areas is detailed in the following table.

<b>Flexible and/or Innovative Lending Products August 16, 2021 through October 19, 2025</b>		
<b>Program</b>	<b>Number of Loans</b>	<b>\$</b>
Encore Impact Mortgage Product	12	2,695,000
Encore ITIN Home Loan Program	17	3,394,169
Encore Accelerate, Entry, Expand, and Small Business Banking	1	19,023
Encore Advantage and Assist Mortgage Programs	1	201,286
ADFA Loan Programs	26	762,647
VA Loan Program	72	23,690,716
FHA Loan Program	132	33,170,156
USDA RD Home Loan Program	21	4,710,081

### INVESTMENT TEST

The bank’s performance under the Investment Test is rated low satisfactory. Overall, the bank made an adequate level of qualified community development investments and grants. The investments and grants exhibit adequate responsiveness to credit and community development needs, and the bank is rarely in a leadership position. The bank makes occasional use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each assessment area.

<b>Full-Scope Assessment Areas</b>	<b>Investment and Grant Activity</b>
Partial Little Rock MSA	Adequate
Partial Fayetteville MSA	Adequate
<b>OVERALL</b>	<b>ADEQUATE LEVEL</b>

<b>Limited-Scope Assessment Areas</b>	<b>Investment and Grant Activity</b>
Craighead County	Consistent

During the review period, the bank made 12 new investments totaling \$10.3 million and had \$5.0 million in previous-period investments that were still outstanding. In addition, the bank made 90 donations totaling \$110,132. The bank’s investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank’s assessment areas, as well as mortgage-backed securities to finance affordable housing. There were also investments in low-income housing tax credits and small business investment companies, which are considered complex.

### SERVICE TEST

The bank’s performance under the Service Test is rated high satisfactory based on the criteria shown in the following table.

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Does Not Vary in a Way that Inconveniences
Community Development Services	Leader
<b>SERVICE TEST RATING</b>	<b>HIGH SATISFACTORY</b>

### **Accessibility of Delivery Systems**

The bank’s delivery systems are reasonably accessible to the geographies and individuals of different income levels, as shown in the following tables.

<b>Full-Scope Assessment Areas</b>	<b>Accessibility of Delivery Systems</b>
Partial Little Rock MSA	Reasonably Accessible
Partial Fayetteville MSA	Reasonably Accessible
<b>OVERALL</b>	<b>REASONABLY ACCESSIBLE</b>

<b>Limited-Scope Assessment Areas</b>	<b>Accessibility of Delivery Systems</b>
Craighead County	Consistent

The bank currently operates one of its five Arkansas branches (20.0 percent) in LMI geographies. This branch is in the Craighead County assessment area. In addition to branch locations, consideration was also given to the availability of alternative delivery systems, such as online and mobile banking.

### **Changes in Branch Locations**

The bank’s record of opening and closing branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals.

<b>Full-Scope Assessment Areas</b>	<b>Changes in Branch Locations</b>
Partial Little Rock MSA	Not Adversely Affected
Partial Fayetteville MSA	Not Adversely Affected
<b>OVERALL</b>	<b>NOT ADVERSELY AFFECTED</b>

<b>Limited-Scope Assessment Areas</b>	<b>Changes in Branch Locations</b>
Craighead County	Consistent

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

The bank’s hours and services do not vary in a way that inconveniences its assessment areas, particularly LMI geographies or individuals. The bank’s branch locations are open between 8 a.m. and 5 p.m., with two locations offering drive-through services. The bank offers the same suite of products throughout its entire branch network.

<b>Full-Scope Assessment Areas</b>	<b>Reasonableness of Business Hours and Services</b>
Partial Little Rock MSA	Do Not Vary in a Way That Inconveniences
Partial Fayetteville MSA	Do Not Vary in a Way That Inconveniences
<b>OVERALL</b>	<b>DO NOT VARY IN A WAY THAT INCONVENIENCES</b>

<b>Limited-Scope Assessment Areas</b>	<b>Reasonableness of Business Hours and Services</b>
Craighead County	Consistent

**Community Development Services**

The bank is a leader in providing community development services, as shown below.

<b>Full-Scope Assessment Areas</b>	<b>Community Development Services</b>
Partial Little Rock MSA	Leader
Partial Fayetteville MSA	Relatively High Level
<b>OVERALL</b>	<b>LEADER</b>

<b>Limited-Scope Assessment Areas</b>	<b>Community Development Services</b>
Craighead County	Below

In total, 161 employees provided 640 community development services to 70 different organizations.

# LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, ARKANSAS MSA

*(Full-Scope Review)*

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL LITTLE ROCK MSA ASSESSMENT AREA

### **Bank Structure**

As shown in the table below, the bank operates two (11.1 percent) of its total branches in the Partial Little Rock MSA assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	0	0	2	0

During the review period, the bank did not open or close any branches in this assessment area. Based on the branch network and other service delivery systems, the bank is positioned to deliver financial services to substantially all of the assessment area.

### **General Demographics**

This assessment area is composed of a portion of the Little Rock-North Little Rock-Conway, Arkansas MSA, and includes Pulaski and Saline counties. According to 2020 ACS data, the assessment area population was 522,541, which is most heavily concentrated in Pulaski County (399,125). Of the 36 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked seventh in deposit market share, encompassing 5.1 percent of total deposit dollars.

While only 36 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2024 HMDA reporters shows that 394 institutions had loan activity in the assessment area, of which the bank ranked 14<sup>th</sup> with 1.7 percent of total HMDA loans. The bank ranked 17<sup>th</sup> out of 104 total institutions that report CRA small business and/or small farm loans in the assessment area, accounting for 0.9 percent of total CRA-reportable loan activity in 2024.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. Community contacts noted specific credit-related needs in the assessment area, including microlending and financial education to aspiring entrepreneurs. Contacts also indicated that there are ample opportunities to collaborate with local organizations on community development projects.

### **Income and Wealth Demographics**

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	14	10.2%	8,556	6.7%
Moderate	30	21.9%	25,053	19.7%
Middle	54	39.4%	52,334	41.2%
Upper	37	27.0%	41,210	32.4%
Unknown	2	1.5%	0	0.0%
<b>TOTAL</b>	<b>137</b>	<b>100%</b>	<b>127,153</b>	<b>100%</b>

As shown above, 32.1 percent of the census tracts in the assessment area are LMI geographies, but only 26.4 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the central area of the city of Little Rock in Pulaski County.

Based on 2020 ACS data, the median family income for the assessment area was \$72,976. At the same time, the median family income for the state of Arkansas was \$62,067. More recently, the FFIEC estimates the 2023 and 2024 median family income for the Little Rock MSA to be \$83,100 and \$86,400, respectively. The following table displays population percentages of assessment area families by income level compared to the Arkansas family populations.

Family Population by Income Level				
	Assessment Area		Arkansas	
Low	29,266	23.0%	164,819	21.4%
Moderate	20,218	15.9%	136,219	17.7%
Middle	24,553	19.3%	155,068	20.1%
Upper	53,116	41.8%	314,005	40.8%
<b>TOTAL</b>	<b>127,153</b>	<b>100%</b>	<b>770,111</b>	<b>100%</b>

While the first table in this section indicated that 26.4 percent of assessment area families lived in LMI geographies, the preceding table shows that 38.9 percent of families are categorized as LMI, which is in line with the LMI family percentages for the state of Arkansas (39.1 percent). However, the percentage of families living below the poverty level in the assessment area (10.5 percent) falls slightly below the level in the state of Arkansas (11.8 percent). Considering these factors, the assessment area appears slightly more affluent than the state of Arkansas.

### **Housing Demographics**

The following table displays housing demographics for the assessment area and the state of Arkansas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	75.9%	40.0%	41.3%	59.0%	29.6%	17.0%
Arkansas	69.8%	35.3%	37.3%	53.0%	25.2%	15.3%

Based on the data in the table above, the level of cost-burdened renters in the assessment area (41.3 percent) is slightly higher than the level of cost-burdened renters in the state as a whole (37.3 percent). Similarly, a higher percentage of LMI renters in the assessment area are cost burdened compared to the state overall. This is likely due to the fact that the median rental rate in the assessment area (\$870/month) is higher than the comparable figure for the state as a whole (\$760/month). In turn, this may suggest LMI households may struggle to save for a down payment and ultimately afford a home.

The percentage of cost-burdened homeowners in the assessment area (17.0 percent) is comparable to the figure for the state as a whole (15.3 percent). However, a greater percentage of LMI homeowners are cost burdened in the assessment area than in the state as a whole.

**Industry and Employment Demographics**

The assessment area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 287,951 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are healthcare and social assistance (19.2 percent), retail trade (12.7 percent), and accommodation and food services (10.3 percent). The table below details BLS unemployment data for the assessment area and the state of Arkansas overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	3.1%	3.0%	3.4%
Arkansas	3.2%	3.1%	3.5%

As shown in the table above, unemployment rates in the assessment area were consistent with statewide figures over the review period. Further, unemployment levels were consistently higher in Pulaski County than in Saline County.

**Community Contact Information**

For the Partial Little Rock MSA assessment area, two community contact interviews were utilized as part of this evaluation. One interview was with an individual specializing in small business development, and one was with an individual working in local government.

The community contact interviewees categorized the local economy as steady but stated that Central Arkansas is not growing as fast as Northwest Arkansas.

Both contacts noted that the general banking needs of LMI individuals were being met by local financial institutions. However, each expressed a need for more small business lending, particularly startup funds for aspiring entrepreneurs. The local government official mentioned that affordable housing is also in short supply, particularly for those transitioning from homelessness and foster care.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL LITTLE ROCK MSA ASSESSMENT AREA**

**LENDING TEST**

The following table displays the bank’s performance under the Lending Test in the Partial Little Rock MSA assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Poor
Community Development Loans	Adequate

**Lending Activity**

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2023 through December 31, 2024</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	5	0.7	537	0.2
Home Purchase	488	63.7	154,322	68.2
Multifamily Housing	1	0.1	400	0.2
Refinancing	56	7.3	24,283	10.7
Other Purpose Line of Credit (LOC)	0	0.0	0	0.0
Other Purpose Closed/Exempt	10	1.3	1,454	0.6
<b>Total HMDA</b>	<b>560</b>	<b>73.1</b>	<b>180,996</b>	<b>80.0</b>
Small Business	206	26.9	45,259	20.0
<b>TOTAL LOANS</b>	<b>766</b>	<b>100.0</b>	<b>226,255</b>	<b>100.0</b>

The bank’s lending activity in the assessment area represents 42.0 percent by number and 35.9 percent by dollar of total 2023 and 2024 HMDA and CRA loans. By comparison, the bank operates 11.1 percent of its total branches and holds 52.6 percent of total bank deposits in the assessment area. While the bank’s lending levels were below the share of deposits in the assessment area, the lending levels significantly surpassed the percent of branches. Therefore, the bank’s lending activity levels reflect adequate responsiveness to the credit needs of the assessment area.

## **Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is adequate in the Partial Little Rock MSA assessment area.

### *HMDA Lending*

The distribution of HMDA loans to low-income borrowers is considered poor in 2023 (1.8 percent) and 2024 (3.9 percent), as the bank's performance is below the performance of peer institutions in the assessment area in 2023 (5.4 percent) and in 2024 (5.4 percent). The bank's performance is also well below the demographic figure in both years, which was 23.0 percent.

The bank originated 8.8 percent of its HMDA loans to moderate-income borrowers in 2023, which is below aggregate lending levels (16.2 percent) and the percentage of assessment area families who are moderate income (15.9 percent), reflecting poor performance. Alternatively, the bank's level of lending to moderate-income borrowers in 2024 (12.9 percent) is approaching aggregate (14.4 percent) and demographic levels (15.9 percent) and, thus, is considered adequate.

When considering low- and moderate-income borrowers combined, the distribution of HMDA loans by borrower's income level is poor overall.

### *Small Business Lending*

In 2023, the bank originated 64.5 percent of its small business loans to businesses with annual revenues of \$1 million or less, which exceeded aggregate lending levels (51.0 percent) but was below the demographic figure (90.9 percent), reflecting good performance. The bank's level of lending in 2024 was likewise good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (63.7 percent) again exceeded aggregate performance (49.5 percent) but was below the demographic figure (90.8 percent). Therefore, the overall distribution of small business loans by business revenue profile is good.

## **Geographic Distribution of Loans**

The bank's geographic distribution of loans is poor overall based on the two loan products reviewed, HMDA and small business lending. As previously mentioned, the assessment area has 14 low-income census tracts and 30 moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending in moderate-income census tracts. Additionally, an analysis of the dispersion of loans throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. While lending penetration rates were lower in LMI areas, the dispersion of loans was consistent with the bank's limited branch footprint in the assessment area.

### *HMDA Lending*

The bank's distribution of HMDA loans in LMI geographies is poor overall. In 2023, the bank originated 4.3 percent of its HMDA loans in low-income geographies in the assessment area, which was slightly below aggregate performance (5.5 percent) and consistent with the

demographic level (4.4 percent), reflecting adequate performance. In 2024, the percentage of HMDA loans in low-income geographies declined to 0.9 percent, which was below aggregate (4.4 percent) and demographic levels (4.4 percent), reflecting poor performance.

In 2023, the bank originated 10.7 percent of its HMDA loans in moderate-income geographies, which was below aggregate performance (14.8 percent) and the demographic level (16.3 percent), reflecting poor performance. In 2024, the percentage of HMDA loans in moderate-income geographies declined to 10.3 percent, which was again below aggregate lending levels (14.8 percent) and the demographic figure (16.3 percent) and is considered poor.

### *Small Business Lending*

The percentage of small business loans originated in low-income census tracts in 2023 (7.5 percent) and 2024 (10.6 percent) exceeded aggregate lending levels (6.1 percent in 2023 and 6.3 percent in 2024) and the demographic figure for low-income geographies (7.4 percent in 2023 and 7.6 percent in 2024), reflecting excellent performance in low-income geographies for both years.

In 2023, the bank originated 11.8 percent of small business loans in moderate-income geographies, which is below aggregate performance (18.7 percent) and the demographic level (21.2 percent), reflecting poor performance. In 2024, the percentage of small business loans in moderate-income geographies increased to 15.9 percent, which is slightly below aggregate performance (17.9 percent) and demographic levels (21.1 percent), reflecting adequate performance.

When considering low- and moderate-income geographies combined, the bank's distribution of small business loans in LMI geographies is adequate overall.

### **Community Development Lending Activity**

The bank makes an adequate level of community development loans in the Partial Little Rock MSA assessment area. During the review period, the bank made three community development loans totaling \$4.3 million. These community development loans supported various community development purposes, including community service (one) and the revitalization and stabilization of LMI census tracts (two). These loans supported the rehabilitation of commercial and residential properties and supported a local university.

### **INVESTMENT TEST**

The bank makes an adequate level of qualified community development investments and grants within the Partial Little Rock MSA assessment area. During the review period, the bank made 11 investments totaling \$9.3 million in newly qualified investments and received credit for 3 investments made prior to the review period still outstanding totaling \$5.0 million. Several of the investments were municipal bonds to improve public schools with most students coming from LMI families.

In addition to these investments, the bank also made 51 donations totaling \$68,382 to various organizations throughout the assessment area. These donations benefited a wide variety of

nonprofit organizations that primarily work with LMI individuals and families throughout the area. Notably, during the review period the bank made four donations totaling \$11,500 to a local university supporting scholarships for LMI students.

### SERVICE TEST

The following table displays the bank’s performance under the Service Test in the Partial Little Rock MSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader

### Accessibility of Delivery Systems

The bank operates two branches in the Partial Little Rock MSA assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	0	0	2	0	2
	0.0%	0.0%	0.0%	100.0%	0.0%	100%
Census Tracts	10.2%	21.9%	39.4%	27.0%	1.5%	100%
Household Population	7.9%	21.2%	40.0%	31.0%	0.0%	100%

The bank’s delivery systems are reasonably accessible to the geographies and individuals of different income levels in the assessment area. As shown in the previous table, neither of the bank’s two offices are in LMI geographies, in which 29.1 percent of the households reside. However, both offices are centrally located in Pulaski County and not far from most LMI geographies. Additionally, the bank has three community outreach officers here that travel across the assessment area to serve LMI borrowers.

### Changes in Branch Locations

The bank did not open or close any offices in this assessment area during the review period. As a result, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and individuals.

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. Both locations are open from 8 a.m. to 5 p.m. Monday through Friday and offer drive-through services with the same hours. One of the two branches has a full-service ATM. Lastly, both offices in the assessment area offer the same deposit and loan products, and lenders are equally dispersed throughout each branch location.

### **Community Development Services**

The bank is a leader in providing community development services in the assessment area. During the review period, 120 bank employees provided 435 community development services to 42 different organizations in the Little Rock assessment area. These community development services included the following noteworthy services:

- The bank partnered with public school districts, library systems, social service agencies, and local governments to provide financial education to a wide array of LMI children and adults.
- Executive leaders serve on boards, loan committees, and finance committees for the local food bank, children's hospital, and organizations that provide job training to LMI adults.

# FAYETTEVILLE-SPRINGDALE-ROGERS, ARKANSAS MSA

*(Full-Scope Review)*

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL FAYETTEVILLE MSA ASSESSMENT AREA

### **Bank Structure**

As shown in the table below, the bank operates two (11.1 percent) of its total branches in the Partial Fayetteville MSA assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	0	0	1	1

During the review period, the bank did not open or close any branches in this assessment area. Based on the branch network and other service delivery systems, the bank is positioned to deliver financial services to substantially all of the assessment area.

### **General Demographics**

This assessment area is composed of a portion of the Fayetteville-Springdale-Rogers, Arkansas MSA, and includes Benton and Washington counties. According to 2020 ACS data, the assessment area population was 530,204, which is slightly more concentrated in Benton County (284,333) than Washington County (245,871). Of the 39 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 19<sup>th</sup> in deposit market share, encompassing 0.6 percent of total deposit dollars.

While only 39 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2024 HMDA-reportable loans shows that 445 institutions reported loan activity in the assessment area, of which the bank ranked 38<sup>th</sup> with 0.6 percent of total HMDA loans. The bank ranked 42<sup>nd</sup> out of 116 total institutions that report CRA small business and/or small farm loans in the assessment area, accounting for 0.1 percent of total CRA loan activity.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact noted specific credit-related needs in the assessment area, including financing for the development of affordable housing. The contact also indicated that there are ample opportunities to collaborate with local organizations on community development projects.

### **Income and Wealth Demographics**

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	7	6.3%	4,664	3.6%
Moderate	24	21.6%	25,307	19.6%
Middle	51	45.9%	57,601	44.7%
Upper	28	25.2%	41,088	31.9%
Unknown	1	0.9%	224	0.2%
<b>TOTAL</b>	<b>111</b>	<b>100%</b>	<b>128,884</b>	<b>100%</b>

As shown above, 27.9 percent of the census tracts in the assessment area are LMI geographies, and 23.2 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the downtown area of the city of Fayetteville in Washington County and the westernmost areas of Washington and Benton counties.

Based on 2020 ACS data, the median family income for the assessment area was \$76,381. At the same time, the median family income for the state of Arkansas was \$62,067. More recently, the FFIEC estimates the 2023 and 2024 median family income for the Fayetteville MSA to be \$92,400 and \$94,400, respectively. The following table displays population percentages of assessment area families by income level compared to the Arkansas family populations.

Family Population by Income Level				
	Assessment Area		Arkansas	
Low	26,285	20.4%	164,819	21.4%
Moderate	23,401	18.2%	136,219	17.7%
Middle	26,210	20.3%	155,068	20.1%
Upper	52,988	41.1%	314,005	40.8%
<b>TOTAL</b>	<b>128,884</b>	<b>100%</b>	<b>770,111</b>	<b>100%</b>

As shown in the table above, 38.6 percent of families within the assessment area were considered LMI, which is slightly below the LMI family percentages of 39.1 percent in the state of Arkansas. However, the percentage of families living below the poverty level in the assessment area (8.4 percent) is below the level in the state of Arkansas (11.8 percent). Considering these factors, the assessment area appears slightly more affluent than the state of Arkansas.

### **Housing Demographics**

The following table displays housing demographics for the assessment area and the state of Arkansas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	71.4%	27.6%	33.3%	51.4%	23.2%	13.1%
Arkansas	69.8%	35.3%	37.3%	53.0%	25.2%	15.3%

Based on the data in the table above, the assessment area is less cost burdened than the state of Arkansas overall, particularly for moderate-income renters. However, there are slightly more cost-burdened low-income renters in the assessment area (71.4 percent) than the state as a whole (69.8 percent).

### **Industry and Employment Demographics**

The assessment area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 263,632 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are healthcare and social assistance (13.2 percent), retail trade (11.9 percent), and accommodation and food services (11.5 percent). The table below details BLS unemployment data for the assessment area and the state of Arkansas overall.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2022</b>	<b>2023</b>	<b>2024</b>
Assessment Area	2.4%	2.4%	2.7%
Arkansas	3.2%	3.1%	3.5%

As shown in the table above, unemployment rates in the assessment area were significantly lower than statewide figures over the review period.

### **Community Contact Information**

For the Partial Fayetteville MSA assessment area, one community contact interview was completed as part of this evaluation. The interview was with an individual specializing in small business development.

The community contact interviewee categorized the local economy as steady and outperforming the state of Arkansas. They attributed this success to a robust university and healthcare system. They noted that unemployment remains very low and finding employees is challenging, especially as the cost of housing continues to rise. The contact identified opportunities to collaborate with organizations in the area on affordable workforce housing projects.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL FAYETTEVILLE MSA ASSESSMENT AREA**

**LENDING TEST**

The following table displays the bank’s performance under the Lending Test in the Partial Fayetteville MSA assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Leader in Making

**Lending Activity**

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2023 through December 31, 2024</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	0	0.0	0	0.0
Home Purchase	229	76.1	86,538	81.2
Multifamily Housing	1	0.3	700	0.7
Refinancing	30	10.0	12,048	11.3
Other Purpose LOC	0	0.0	0	0.0
Other Purpose Closed/Exempt	9	3.0	2,271	2.1
<b>Total HMDA</b>	<b>269</b>	<b>89.4</b>	<b>101,557</b>	<b>95.3</b>
Small Business	32	10.6	4,999	4.7
<b>TOTAL LOANS</b>	<b>301</b>	<b>100.0</b>	<b>106,556</b>	<b>100.0</b>

Loans made in the Partial Fayetteville MSA assessment area represent 16.5 percent by number and 16.9 percent by dollar of total 2023 and 2024 HMDA and CRA loans. By comparison, the bank operates 11.1 percent of its total bank branches and holds 3.8 percent of total bank deposits held in the assessment area. Therefore, the bank’s lending activity in the assessment area reflects good responsiveness to assessment area credit needs.

**Loan Distribution by Borrower’s Profile**

Overall, the bank’s loan distribution by borrower’s profile is good in the Partial Fayetteville MSA assessment area.

### *HMDA Lending*

The distribution of HMDA loans to low-income borrowers is considered poor in 2023 (2.6 percent), as the bank's performance is below the performance of peer institutions in the assessment area in 2023 (4.8 percent) and the demographic figure (20.4 percent). In 2024, the distribution of HMDA loans to low-income borrowers increased to 5.2 percent, which exceeded peer performance (4.1 percent), reflecting good levels of lending.

The percentage of HMDA loans originated in moderate-income census tracts in 2023 (14.9 percent) and 2024 (14.8 percent) was above aggregate lending levels (13.8 percent in 2023 and 13.5 percent in 2024) but slightly below the demographic figure (18.2 percent), reflecting good performance for both years.

When considering low- and moderate-income borrowers combined, the distribution of HMDA loans by borrower's income level is good overall. This conclusion is further supported by the community contact's statements that indicated increasing housing values have made home purchases out of reach for many LMI residents.

### *Small Business Lending*

In 2023, the bank originated 78.6 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially exceeded aggregate lending levels (54.3 percent) but was below the demographic figure (91.7 percent), reflecting good performance. The bank's level of lending in 2024 was likewise good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (72.2 percent) again exceeded aggregate performance (52.0 percent) but was below the demographic figure (91.8 percent). Therefore, the overall distribution of small business loans by business revenue profile is good.

## **Geographic Distribution of Loans**

The bank's geographic distribution of loans is good overall based on the two loan products reviewed. As previously mentioned, the assessment area has 7 low-income census tracts and 24 moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending in moderate-income census tracts. Additionally, an analysis of the dispersion of both loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. While lending penetration rates were lower in LMI areas, the dispersion of loans was consistent with the bank's limited branch footprint in the assessment area and supports the conclusion that the geographic distribution of loans is good overall.

### *HMDA Lending*

The bank's distribution of HMDA loans in LMI geographies is good overall. In 2023, the bank originated 1.3 percent of HMDA loans in low-income geographies in the assessment area, which was in line with aggregate lending levels (1.1 percent) and the percentage of owner-occupied housing in low-income geographies (1.3 percent), reflecting good performance. In 2024, the percentage of HMDA loans originated in low-income geographies increased to 5.2 percent, which

was well above the aggregate lending level (1.1 percent) and the percentage of owner-occupied housing in low-income geographies (1.3 percent), reflecting excellent performance.

In 2023, the bank originated 13.0 percent of HMDA loans in moderate-income geographies in the assessment area, which was in line with aggregate performance (13.0 percent) and demographic levels (16.5 percent), reflecting good performance. In 2024, the percentage of HMDA loans in moderate-income geographies increased to 15.7 percent, which was above aggregate lending levels (13.1 percent) and consistent with the demographic figure (16.5 percent), again reflecting good performance.

### *Small Business Lending*

The percentage of small business loans originated in low-income census tracts in 2023 (7.1 percent) and 2024 (5.6 percent) was well above aggregate lending levels (2.4 percent in 2023 and 2.3 percent in 2024) and above the demographic figure for low-income geographies (3.5 percent in both 2023 and 2024); this reflects excellent performance in low-income geographies for both years.

In 2023, the bank originated 14.3 percent of small business loans in moderate-income geographies, which is below aggregate performance (17.0 percent) and the demographic levels (19.7 percent), reflecting adequate performance. In 2024, small business lending in moderate-income geographies increased to 16.7 percent, which is below demographic levels (19.6 percent) but in line with aggregate performance (16.5 percent), reflecting good performance.

When considering low- and moderate-income geographies combined, the bank's distribution of small business loans in LMI geographies is good overall.

### **Community Development Lending Activity**

The bank is a leader in making community development loans in the Partial Fayetteville MSA assessment area. During the review period, the bank made five community development loans totaling \$29.0 million. These community development loans supported various community development purposes, including affordable housing (one), economic development (one), and revitalization and stabilization of moderate-income census tracts (three). The community development loans that supported revitalization and stabilization supported large residential and commercial developments in underutilized areas.

### INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the Partial Fayetteville MSA assessment area. During the review period, the bank made one investment totaling \$1.0 million. The investment was a low-income housing tax credit.

In addition, the bank also made 29 donations totaling \$34,450 to various organizations throughout the assessment area. These donations predominantly benefited nonprofit organizations that serve low- to moderate-income children, including those within the foster care system.

**SERVICE TEST**

The following table displays the bank’s performance under the Service Test in the Partial Fayetteville MSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

**Accessibility of Delivery Systems**

The bank operates two branches in the Partial Fayetteville MSA assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	0	0	1	1	2
	0.0%	0.0%	0.0%	50.0%	50.0%	100%
Census Tracts	6.3%	21.6%	46.0%	25.2%	0.9%	100%
Household Population	5.6%	20.4%	43.2%	30.0%	0.8%	100%

The bank’s delivery systems are reasonably accessible to the geographies and individuals of different income levels in its assessment area. As shown in the previous table, neither of the bank’s two offices are in LMI geographies, in which 26.0 percent of the households reside. However, both bank offices are centrally located in Benton and Washington counties and not far from most LMI geographies. Additionally, the bank has one community outreach officer to serve LMI borrowers.

**Changes in Branch Locations**

The bank did not open or close any offices in this assessment area during the review period. As a result, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and individuals.

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank’s two branches in the assessment area offer the same lobby hours, Monday through Friday from 8:00 a.m. to 5:00 p.m.

Lastly, both offices in the assessment area offer the same deposit and loan products, and lenders are equally dispersed throughout the branch locations in the assessment area.

### **Community Development Services**

The bank provides a relatively high level of community development services in the assessment area. During the review period, 35 bank employees provided 152 community development services to 24 different organizations in the Fayetteville assessment area. Of note, these community development services included one bank employee serving on the board for a nonprofit organization that provides support to children who are victims of abuse.

## JONESBORO, ARKANSAS MSA

*(Limited-Scope Review)*

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE CRAIGHEAD COUNTY ASSESSMENT AREA

Encore Bank operates one branch in this assessment area, which includes the entirety of Craighead County, one of two counties in the Jonesboro, Arkansas MSA. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	1	5	9	7	0	22
	4.5%	22.7%	40.9%	31.8%	0.0%	100%
Family Population	806	5,331	11,060	10,632	0	27,829
	2.9%	19.2%	39.7%	38.2%	0.0%	100%
Household Population	1,748	9,249	17,632	13,574	0	42,203
	4.1%	21.9%	41.8%	32.2%	0.0%	100%
Business Institutions	81	920	1,338	1,109	0	3,448
	2.3%	26.7%	38.8%	32.2%	0.0%	100%
Agricultural Institutions	1	55	114	92	0	262
	0.4%	21.0%	43.5%	35.1%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	5,771	4,423	5,435	12,200	27,829
	20.7%	15.9%	19.5%	43.8%	100%
Household Population	9,575	7,136	7,015	18,477	42,203
	22.7%	16.9%	16.6%	43.8%	100%

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CRAIGHEAD COUNTY ASSESSMENT AREA**

**LENDING TEST**

Encore Bank’s overall lending performance in this assessment area is consistent with the Lending Test performance in Arkansas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

<b>Lending Test Summary</b>	
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, the bank made three community development loans totaling \$6.4 million. These loans qualified for a community development purpose of economic development (two) and revitalization/stabilization (one) of a moderate-income geography.

**INVESTMENT TEST**

The bank’s Investment Test performance in this assessment area is consistent with the bank’s overall performance in Arkansas. The bank did not have any community development investments made during the current or prior review period. However, ten donations were made totaling \$7,300.

**SERVICE TEST**

The bank’s Service Test performance in this assessment area is consistent with the service performance in the state of Arkansas, as shown in the following table.

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, 15 employees provided 53 services to nine organizations. This level of performance is below the bank’s performance in the state of Arkansas.

## TEXAS

**CRA RATING FOR TEXAS:**

**The Lending Test is rated:**

**The Investment Test is rated:**

**The Service Test is rated:**

**SATISFACTORY**

**Low Satisfactory**

**Low Satisfactory**

**Low Satisfactory**

The major factors supporting the rating for the state of Texas include the following:

- The bank's lending levels reflect adequate responsiveness to the credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The bank makes an adequate level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in the leadership position.
- Service delivery systems are unreasonably inaccessible to portions of the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services throughout the Texas assessment areas.

### SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Texas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. The product weighting of HMDA and small business lending varied by assessment area.

The bank operates in four separate MSA assessment areas throughout Texas. One of the bank's Texas assessment areas was reviewed under full-scope procedures.

To augment the evaluation of the full-scope review assessment area in Texas, one community contact interview was utilized. This interview was used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs.

Details from the interview are included in the *Description of Institution's Operations* section applicable to the assessment area in which the community contact was made.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS**

The following table gives additional details regarding the bank's operations within Texas.

Assessment Area	Offices		Deposits As of June 30, 2025		Review Procedures
	#	%	\$	%	
Partial Dallas MD	2	40.0	550,030	67.9	Full-Scope
Tarrant County	1	20.0	144,969	17.9	Limited-Scope
Travis County	1	20.0	68,542	8.5	Limited-Scope
Bexar County	1	20.0	46,940	5.8	Limited-Scope
<b>TOTAL</b>	<b>5</b>	<b>100</b>	<b>810,481</b>	<b>100.0</b>	<b>1 Full-Scope</b>

The bank operates five branches (27.8 percent of total branches) throughout the four CRA assessment areas in the state of Texas. Total deposits in the state total \$810.5 million, which represents 26.1 percent of total bank deposits. All five branches were opened during the review period, and no branches were closed.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

### LENDING TEST

The bank's performance under the Lending Test in Texas is rated low satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Adequate
Product Innovation	Makes Use
<b>LENDING TEST RATING</b>	<b>LOW SATISFACTORY</b>

### Lending Activity

Overall, lending levels reflect adequate responsiveness to the credit needs of the bank's Texas assessment areas, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
Partial Dallas MD	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

Limited-Scope Assessment Areas	Lending Activity
Tarrant County	Consistent
Travis County	Consistent
Bexar County	Consistent

### Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is adequate, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Partial Dallas MD	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Tarrant County	Consistent
Travis County	Below
Bexar County	Consistent

The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Partial Dallas MD	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Tarrant County	Consistent
Travis County	Below
Bexar County	Consistent

### **Community Development Lending Activity**

Overall, the bank makes an adequate level of community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
Partial Dallas MD	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

Limited-Scope Assessment Areas	Community Development Lending
Tarrant County	Consistent
Travis County	Consistent
Bexar County	Consistent

During the review period, the bank originated or renewed ten qualifying community development loans inside its assessment areas, totaling \$51.8 million.

### **Product Innovation**

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its Texas assessment areas. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance* section. The bank's use of flexible and/or innovative lending products in the Texas assessment areas is detailed in the following table.

<b>Flexible and/or Innovative Lending Products August 16, 2021 through October 19, 2025</b>		
<b>Program</b>	<b>Number of Loans</b>	<b>\$</b>
Encore Impact Mortgage Product	31	10,585,664
Encore ITIN Home Loan Program	1	310,000
Encore Accelerate, Entry, Expand, and Small Business Banking	23	722,487
Encore Advantage and Assist Mortgage Programs	1	417,302
VA Loan Program	3	1,509,131
FHA Loan Program	17	5,489,950

### INVESTMENT TEST

The bank’s performance under the Investment Test is rated low satisfactory. Overall, the bank made an adequate level of qualified community development investments and grants. The investments and grants exhibit adequate responsiveness to credit and community development needs, and the bank is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each assessment area.

<b>Full-Scope Assessment Areas</b>	<b>Investment and Grant Activity</b>
Partial Dallas MD	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

<b>Limited-Scope Assessment Areas</b>	<b>Investment and Grant Activity</b>
Tarrant County	Consistent
Travis County	Consistent
Bexar County	Consistent

During the review period, the bank made 12 new investments totaling \$19.0 million and had \$2.4 million in previous-period investments that were still outstanding. In addition, the bank made 69 donations totaling \$138,846. The bank’s investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank’s assessment areas, as well as mortgage-backed securities to finance affordable housing.

### SERVICE TEST

The bank’s performance under the Service Test is rated low satisfactory based on the criteria shown in the following table.

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Unreasonably Inaccessible to Portions of
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
<b>SERVICE TEST RATING</b>	<b>LOW SATISFACTORY</b>

**Accessibility of Delivery Systems**

The bank’s delivery systems are unreasonably inaccessible to portions of the geographies and individuals of different income levels in the assessment area, as shown in the following tables.

<b>Full-Scope Assessment Areas</b>	<b>Accessibility of Delivery Systems</b>
Partial Dallas MD	Unreasonably Inaccessible to Portions of
<b>OVERALL</b>	<b>UNREASONABLY INACCESSIBLE TO PORTIONS OF</b>

<b>Limited-Scope Assessment Areas</b>	<b>Accessibility of Delivery Systems</b>
Tarrant County	Exceeds
Travis County	Exceeds
Bexar County	Exceeds

The bank does not operate any of its five branches in LMI geographies.

**Changes in Branch Locations**

The bank’s record of opening and closing branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals.

<b>Full-Scope Assessment Areas</b>	<b>Changes in Branch Locations</b>
Partial Dallas MD	Not Adversely Affected
<b>OVERALL</b>	<b>NOT ADVERSELY AFFECTED</b>

Limited-Scope Assessment Areas	Changes in Branch Locations
Tarrant County	Consistent
Travis County	Consistent
Bexar County	Consistent

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. Branch locations are generally open between 9 a.m. and 4 p.m. with the same suite of products offered throughout the entire branch network.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Partial Dallas MD	Do Not Vary in a Way That Inconveniences
<b>OVERALL</b>	<b>DO NOT VARY IN A WAY THAT INCONVENIENCES</b>

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Tarrant County	Consistent
Travis County	Consistent
Bexar County	Consistent

**Community Development Services**

The bank provides a relatively high level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Partial Dallas MD	Relatively High Level
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

Limited-Scope Assessment Areas	Community Development Services
Tarrant County	Consistent
Travis County	Consistent
Bexar County	Consistent

In total, 97 employees provided 523 community development services to 51 different organizations.

## **DALLAS-PLANO-IRVING, TEXAS MD** *(Full-Scope Review)*

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE PARTIAL DALLAS MD ASSESSMENT AREA**

#### **Bank Structure**

As shown in the table below, the bank operates two (11.1 percent) of its total branches in the Partial Dallas MD assessment area.

<b>Branch Locations by Census Tract Income Level</b>				
<b>Low-Income</b>	<b>Moderate-Income</b>	<b>Middle-Income</b>	<b>Upper-Income</b>	<b>Unknown-Income</b>
0	0	1	1	0

Both branches opened during the review period. Based on the bank’s limited branch network and the size, population, and competitiveness of the banking market, the bank is unlikely to be able to deliver financial services to the entirety of the assessment area. In particular, the bank may struggle to reach census tracts closer to the southern edge of Dallas County and the northeastern portion of Collin County, as there is considerable distance to the nearest branch.

#### **General Demographics**

This assessment area is composed of Dallas County and Collin County, two of the seven counties of the Dallas-Plano-Irving Metropolitan Division (MD). According to 2020 ACS data, the assessment area population was 3,678,004, which is most heavily concentrated in Dallas County (2,613,539). Of the 130 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 46<sup>th</sup> in deposit market share, encompassing 0.2 percent of total deposit dollars.

While 130 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2024 HMDA-reportable loans shows that 807 institutions had loan activity in the assessment area, of which the bank ranked 177<sup>th</sup> with less than 0.1 percent of total HMDA loans. The bank ranked 64<sup>th</sup> out of 274 institutions with reported CRA loan activity in the assessment area.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact noted specific credit-related needs in the assessment area, including small business loans to entrepreneurs to start their businesses.

#### **Income and Wealth Demographics**

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	109	12.6%	102,321	11.8%
Moderate	242	28.0%	234,819	27.0%
Middle	222	25.7%	229,232	26.4%
Upper	276	31.9%	298,000	34.3%
Unknown	16	1.8%	4,478	0.5%
<b>TOTAL</b>	<b>865</b>	<b>100.0%</b>	<b>869,150</b>	<b>100.0%</b>

As shown above, 40.6 percent of the census tracts in the assessment area are LMI geographies, and 38.8 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in Dallas County.

Based on 2020 ACS data, the median family income for the assessment area was \$81,742. At the same time, the median family income for the state of Texas was \$76,073. More recently, the FFIEC estimates the 2023 and 2024 median family income for the Dallas MD to be \$105,600 and \$110,300, respectively. The following table displays population percentages of assessment area families by income level compared to the Texas family populations.

Family Population by Income Level				
	Assessment Area		Texas	
Low	217,830	25.1%	1,532,671	22.4%
Moderate	155,243	17.9%	1,171,749	17.1%
Middle	159,668	18.4%	1,295,699	19.0%
Upper	336,409	38.7%	2,838,781	41.5%
<b>TOTAL</b>	<b>869,150</b>	<b>100.0%</b>	<b>6,838,900</b>	<b>100%</b>

As shown in the table above, 43.0 percent of families within the assessment area were considered LMI, which is higher than the LMI family percentage of 39.5 percent in the state of Texas. However, the percentage of families living below the poverty level in the assessment area (9.3 percent) falls slightly below the level in the state of Texas (10.9 percent). Considering these factors, the assessment area appears as affluent as the state of Texas.

### Housing Demographics

The following table displays housing demographics for the assessment area and the state of Texas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	82.1%	50.8%	42.9%	65.1%	36.6%	22.0%
Texas	79.4%	49.8%	43.5%	59.0%	32.7%	19.4%

Based on the data in the table above, the level of cost-burdened renters in the assessment area (42.9 percent) is similar to the level of cost-burdened renters in the state as a whole (43.5 percent). However, noticeably more low- and moderate-income owners (65.1 percent and 36.6 percent, respectively) are cost burdened than those in the state overall (59.0 percent and 32.7 percent, respectively). This is likely because the median housing value in the assessment area (\$246,849) is significantly higher than the comparable figure for the state (\$187,200). In turn, this may suggest that LMI households may struggle to afford a mortgage.

**Industry and Employment Demographics**

The assessment area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 2,312,139 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are professional and technical services (12.2 percent), healthcare and social assistance (11.6 percent), and retail trade (9.6 percent). The table below details BLS unemployment data for the assessment area and the state of Texas overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	3.7%	3.9%	4.0%
Texas	3.9%	4.0%	4.1%

As shown in the table above, unemployment rates in the assessment area were in line with statewide figures over the review period.

**Community Contact Information**

For the Partial Dallas MD assessment area, one community contact interview was utilized as part of this evaluation. The interview was with an individual specializing in municipal economic development.

The community contact interviewee categorized the local economy as growing with a diverse, healthy mix of industries. The contact noted the need for small business financing and education, particularly for entrepreneurs. The contact noted that banks could help fill the needs of local businesses that are increasing as community development financial institution (CDFI) funding is becoming more limited.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL DALLAS MD ASSESSMENT AREA**

**LENDING TEST**

The following table displays the bank’s performance under the Lending Test in the Partial Dallas MD assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Adequate

**Lending Activity**

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2023 through December 31, 2024</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	1	0.6	500	0.8
Home Purchase	32	18.3	21,306	32.2
Multifamily Housing	0	0.0	0	0.0
Refinancing	4	2.3	3,009	4.6
Other Purpose LOC	0	0.0	0	0.0
Other Purpose Closed/Exempt	1	0.6	750	1.1
<b>Total HMDA</b>	<b>38</b>	<b>21.7</b>	<b>25,565</b>	<b>38.7</b>
Small Business	137	78.3	40,543	61.3
<b>TOTAL LOANS</b>	<b>175</b>	<b>100.0</b>	<b>66,108</b>	<b>100.0</b>

The bank’s lending activity in the assessment area represents 9.6 percent by number and 10.5 percent by dollar of total 2023 and 2024 HMDA and CRA loans. These lending levels are consistent with the percentage of the bank’s total branches in the assessment area (11.1 percent) but below the percentage of deposits in the assessment area (17.7 percent). Therefore, the bank’s lending levels reflect adequate responsiveness to the credit needs of the assessment area.

**Loan Distribution by Borrower’s Profile**

Overall, the bank’s loan distribution by borrower’s profile is adequate in the Partial Dallas MD assessment area. Given the bank’s emphasis on small business lending in this assessment area, primary emphasis was placed on that loan product.

### *HMDA Lending*

The bank did not extend any HMDA loans to low-income borrowers in 2023 or 2024, while aggregate lending levels were 3.5 percent and 3.8 percent, respectively. Additionally, demographic levels were 25.1 percent. This reflects poor performance.

The bank originated 3.8 percent of its HMDA loans to moderate-income borrowers in 2023, which is below aggregate lending levels (12.3 percent) and the percentage of assessment area families who are moderate income (17.9 percent), reflecting poor performance. Similarly, the bank's level of lending to moderate-income borrowers in 2024 (8.3 percent) is below aggregate (12.0 percent) and demographic levels (17.9 percent) and, thus, is considered poor.

When considering low- and moderate-income borrowers combined, the distribution of HMDA loans by borrower's income level is poor overall.

### *Small Business Lending*

In 2023, the bank originated 54.1 percent of its small business loans to businesses with annual revenues of \$1 million or less, which was similar to aggregate lending levels (51.9 percent) but was below the demographic figure (91.7 percent), reflecting adequate performance. The bank's level of lending in 2024 was likewise adequate, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (58.7 percent) exceeded aggregate performance (51.2 percent) but was below the demographic figure (91.8 percent). Therefore, the overall distribution of small business loans by business revenue profile is adequate.

### **Geographic Distribution of Loans**

The bank's geographic distribution of loans is adequate based on the two loan products reviewed, with primary emphasis placed on small business lending. As previously mentioned, the assessment area has 109 low-income census tracts and 242 moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending in moderate-income census tracts. Additionally, an analysis of the dispersion of both loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. While lending penetration rates were lower in LMI areas, the dispersion of loans was consistent with the bank's limited branch footprint in the assessment area.

### *HMDA Lending*

The bank's distribution of HMDA loans in LMI geographies is poor overall. The bank did not extend any HMDA loans in low-income geographies in 2023 or 2024, while aggregate lending levels were 6.1 percent and 5.6 percent, respectively. Additionally, demographic levels were 7.1 percent. This reflects poor performance.

In 2023, the bank originated 7.7 percent of HMDA loans in moderate-income geographies in the assessment area, which was below the aggregate performance (18.0 percent) and the demographic levels (23.6 percent), reflecting poor performance. In 2024, the percentage of HMDA loans in

moderate-income geographies was 8.3 percent, which was again below aggregate lending levels (17.3 percent) and the demographic figure (23.6 percent) and is considered poor.

### *Small Business Lending*

The percentage of small business loans originated in low-income census tracts in 2023 (2.7 percent) was below aggregate lending levels (5.7 percent) and the demographic figure for low-income geographies (6.9 percent), reflecting poor performance. In 2024, the bank did not extend any small business loans in low-income census tracts, which was again below aggregate lending (5.2 percent) and the demographic figure (6.9 percent), reflecting poor performance.

In 2023, the bank originated 27.0 percent of small business loans in moderate-income geographies, which is well above aggregate performance (18.9 percent) and the demographic level (20.3 percent), reflecting excellent performance. Similarly, the bank made 31.7 percent of its small business loans in moderate-income geographies in 2024, which is well above aggregate performance (18.1 percent) and the demographic level (20.5 percent), reflecting excellent performance.

When considering low- and moderate-income geographies combined, the bank's distribution of small business loans in LMI geographies exceeds the combined LMI figures for aggregate and demographic in both years and is good overall.

### **Community Development Lending Activity**

The bank makes an adequate level of community development loans in the Partial Dallas MD assessment area. During the review period, the bank made three community development loans totaling \$22.0 million. These community development loans supported purposes of community service (one) and revitalization and stabilization of moderate-income census tracts (two). One notable loan supported transit-oriented development and aligned with municipal development plans.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the Partial Dallas MD assessment area. During the review period, the bank did not make any newly qualified investments but received credit for one investment made prior to the review period still outstanding totaling \$863,601.

In addition to this investment, the bank also made 24 donations totaling \$46,950 to various organizations throughout the assessment area. These donations predominantly benefited nonprofit organizations that provide recreational opportunities to children from LMI families.

### SERVICE TEST

The following table displays the bank's performance under the Service Test in the Partial Dallas MD assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Unreasonably Inaccessible to Portions of
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

**Accessibility of Delivery Systems**

The bank operates two branches in the Partial Dallas MD assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	0	1	1	0	2
	0.0%	0.0%	50.0%	50.0%	0.0%	100%
Census Tracts	12.6%	28.0%	25.7%	31.9%	1.8%	100%
Household Population	12.9%	26.7%	26.9%	32.5%	1.0%	100%

The bank’s delivery systems are unreasonably inaccessible to portions of the bank’s geographies and individuals of different income levels in its assessment area. As shown in the previous table, neither of the bank’s two offices are in LMI geographies, in which 39.6 percent of the households reside. While both bank offices are about one mile from the closest LMI geography, some LMI geographies (such as those located in the southeast portion of Dallas County) are over 20 miles from the nearest branch. While this assessment area does not have a dedicated community outreach officer, there is one in the adjacent Tarrant County assessment area.

**Changes in Branch Locations**

The bank did not close any offices in this assessment area during the review period. As a result, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals. Both of the bank’s branches were opened during the review period and are in middle- and upper-income geographies, as discussed in the section above.

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank’s two branches in the assessment area offer the same lobby hours, Monday through Friday from 9:00 a.m. to 4:00 p.m. Lastly, all offices in the assessment area offer the same deposit and loan products, and lenders are equally dispersed throughout the bank’s branch locations in the assessment area.

### **Community Development Services**

The bank provides a relatively high level of community development services in the assessment area. During the review period, 44 bank employees provided 177 community development services to 20 different organizations in the Dallas assessment area. Of note, these community development services included two bank employees who served on the board and provided technical assistance to a nonprofit organization that provides affordable housing to LMI families.

## FORT WORTH-ARLINGTON-GRAPEVINE, TEXAS MD

*(Limited-Scope Review)*

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE TARRANT COUNTY ASSESSMENT AREA

Encore Bank operates one branch in this assessment area, which includes the entirety of Tarrant County, one of four counties in the Fort Worth-Arlington-Grapevine, Texas MD. This branch opened during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	35	130	140	139	5	449
	7.8%	29.0%	31.2%	31.0%	1.1%	100.0%
Family Population	27,035	125,780	172,590	173,348	2,236	500,989
	5.4%	25.1%	34.4%	34.6%	0.4%	100.0%
Household Population	45,757	190,936	249,872	232,467	3,414	722,446
	6.3%	26.4%	34.6%	32.2%	0.5%	100.0%
Business Institutions	4,346	21,877	29,770	39,747	582	96,322
	4.5%	22.7%	30.9%	41.3%	0.6%	100.0%
Agricultural Institutions	6	86	174	348	6	620
	1.0%	13.9%	28.1%	56.1%	1.0%	100.0%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	106,209	88,143	101,401	205,236	500,989
	21.2%	17.6%	20.2%	41.0%	100.0%
Household Population	163,730	121,303	135,974	301,439	722,446
	22.7%	16.8%	18.8%	41.7%	100.0%

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TARRANT COUNTY ASSESSMENT AREA**

**LENDING TEST**

Encore Bank’s overall lending performance in this assessment area is consistent with the Lending Test performance in Texas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

<b>Lending Test Summary</b>	
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, the bank made three community development loans totaling \$10.3 million. These loans qualified for a community development purpose of revitalization/stabilization of a moderate-income geography (one), economic development (one), and community services (one).

**INVESTMENT TEST**

The bank’s Investment Test performance in this assessment area is consistent with the bank’s overall performance in Texas. During the review period, the bank had two community development investments totaling \$1.2 million, both of which were made in the current period. Furthermore, 13 donations were made totaling \$19,888.

**SERVICE TEST**

The bank’s Service Test performance in this assessment area is consistent with the service performance in the state of Texas, as shown in the following table.

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, 28 employees provided 135 services to 21 organizations. This level of performance is consistent with the bank’s performance in the state of Texas.

## AUSTIN-ROUND ROCK-SAN MARCOS, TEXAS MSA (Limited-Scope Review)

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE TRAVIS COUNTY ASSESSMENT AREA

Encore Bank operates one branch in this assessment area, which includes the entirety of Travis County, one of five counties in the Austin-Round Rock-San Marcos MSA. This branch opened during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	24	71	79	100	16	<b>290</b>
	8.3%	24.5%	27.2%	34.5%	5.5%	<b>100.0%</b>
Family Population	19,369	65,662	82,682	109,098	3,333	<b>280,144</b>
	6.9%	23.4%	29.5%	38.9%	1.2%	<b>100.0%</b>
Household Population	37,922	120,530	147,545	175,117	10,417	<b>491,531</b>
	7.7%	24.5%	30.0%	35.6%	2.1%	<b>100.0%</b>
Business Institutions	2,720	12,292	17,191	37,404	2,145	<b>71,752</b>
	3.8%	17.1%	24.0%	52.1%	3.0%	<b>100.0%</b>
Agricultural Institutions	20	106	133	386	9	<b>654</b>
	3.1%	16.2%	20.3%	59.0%	1.4%	<b>100.0%</b>

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	61,099	46,187	55,489	117,369	<b>280,144</b>
	21.8%	16.5%	19.8%	41.9%	<b>100.0%</b>
Household Population	115,426	81,609	87,930	206,566	<b>491,531</b>
	23.5%	16.6%	17.9%	42.0%	<b>100.0%</b>

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TRAVIS COUNTY ASSESSMENT AREA**

**LENDING TEST**

Encore Bank’s overall lending performance in this assessment area is below the Lending Test performance in the state of Texas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

<b>Lending Test Summary</b>	
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Below
Geographic Distribution of Loans	Below
Community Development Lending Activity	Consistent
<b>OVERALL</b>	<b>BELOW</b>

During the review period, the bank made two community development loans totaling \$3.8 million. These loans qualified for a community development purpose of revitalization/stabilization of LMI geographies (one) and community services (one).

**INVESTMENT TEST**

The bank’s Investment Test performance in this assessment area is consistent with the bank’s overall performance in Texas. During the review period, the bank had eight community development investments totaling \$15.6 million, of which seven investments totaling \$14.1 million were made in the current period. Furthermore, 12 donations were made totaling \$21,858.

**SERVICE TEST**

The bank’s Service Test performance in this assessment area is consistent with the service performance in the state of Texas, as shown in the following table.

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, 15 employees provided 120 services to 13 organizations. This level of performance is consistent with the bank’s performance in the state of Texas.

## SAN ANTONIO-NEW BRAUNFELS, TEXAS MSA

*(Limited-Scope Review)*

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE BEXAR COUNTY ASSESSMENT AREA

Encore Bank operates one branch in this assessment area, which includes the entirety of Bexar County, one of eight counties in the San Antonio-New Braunfels MSA. This branch opened during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	35	137	102	97	4	<b>375</b>
	9.3%	36.5%	27.2%	25.9%	1.1%	<b>100.0%</b>
Family Population	28,772	140,036	122,558	129,905	0	<b>421,271</b>
	6.8%	33.2%	29.1%	30.8%	0.0%	<b>100.0%</b>
Household Population	46,960	226,361	185,461	185,779	0	<b>644,561</b>
	7.3%	35.1%	28.8%	28.8%	0.0%	<b>100.0%</b>
Business Institutions	5,127	22,285	20,171	30,893	172	<b>78,648</b>
	6.5%	28.3%	25.6%	39.3%	0.2%	<b>100.0%</b>
Agricultural Institutions	12	140	159	398	0	<b>709</b>
	1.7%	19.7%	22.4%	56.1%	0.0%	<b>100.0%</b>

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	100,692	75,243	82,565	162,771	<b>421,271</b>
	23.9%	17.9%	19.6%	38.6%	<b>100.0%</b>
Household Population	166,145	106,539	120,290	251,587	<b>644,561</b>
	25.8%	16.5%	18.7%	39.0%	<b>100.0%</b>

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BEXAR COUNTY ASSESSMENT AREA**

**LENDING TEST**

Encore Bank’s overall lending performance in this assessment area is consistent with the Lending Test performance in Texas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

<b>Lending Test Summary</b>	
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, the bank made two community development loans totaling \$15.7 million. These loans qualified for a community development purpose of revitalization/stabilization of a moderate-income geography (one) and affordable housing (one).

**INVESTMENT TEST**

The bank’s Investment Test performance in this assessment area is consistent with the bank’s overall performance in Texas. During the review period, the bank had three community development investments totaling \$3.7 million, all of which were made in the current period. Furthermore, 20 donations were made totaling \$50,150.

**SERVICE TEST**

The bank’s Service Test performance in this assessment area is consistent with the service performance in the state of Texas, as shown in the following table.

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, 28 employees provided 90 services to six organizations. This level of performance is consistent with the bank’s performance in Texas

## FLORIDA

**CRA RATING FOR FLORIDA:**

**The Lending Test is rated:**

**The Investment Test is rated:**

**The Service Test is rated:**

**SATISFACTORY**

**Low Satisfactory**

**Low Satisfactory**

**Low Satisfactory**

The major factors supporting the rating for the state of Florida include the following:

- The bank's lending levels reflect adequate responsiveness to the credit needs of its assessment area.
- The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment area.
- The bank makes a low level of community development loans.
- The bank makes no use of innovative and/or flexible lending products in meeting the credit needs of its assessment area.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in the leadership position.
- Service delivery systems are unreasonably inaccessible to portions of the bank's assessment area, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services throughout the Florida assessment area.

### SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Florida assessment area are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Based on the bank's lending activity, small business lending was the only product reviewed for each distribution analysis.

The bank operates one assessment area in Florida located in Hillsborough County. This assessment area was reviewed under full-scope procedures and included information obtained from one community contact interview. This interview was used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Key details from the community contact interview are included in the next section.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE HILLSBOROUGH COUNTY ASSESSMENT AREA**

**Bank Structure**

As shown in the table below, the bank operates one (5.6 percent) of its total branches in the Hillsborough County assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	0	0	1	0

This branch was opened during the review period. Based on the limited branch network and given the size, population, and competitiveness of the banking market, the bank is unlikely to be able to deliver financial services to the entirety of the Hillsborough County assessment area. In particular, the bank may struggle to reach the census tracts on the eastern edge of the county.

**General Demographics**

This assessment area is composed of the entirety of Hillsborough County, which is one of four counties in the Tampa-St. Petersburg-Clearwater MSA. According to 2020 ACS data, the assessment area population was 1,459,762. Of the 48 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 35<sup>th</sup> in deposit market share, encompassing 0.2 percent of total deposit dollars.

While only 48 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2024 HMDA-reportable loans shows that 703 institutions had loan activity in the assessment area, of which the bank ranked 140<sup>th</sup> with less than 0.1 percent of total HMDA loans. The bank ranked 63<sup>rd</sup> out of 160 institutions with reported CRA loan activity in the assessment area.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact noted specific credit-related needs in the assessment area, including loans to develop areas in need of revitalization. The contact also indicated that there are ample opportunities to collaborate with local organizations on community development projects.

**Income and Wealth Demographics**

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	25	7.5%	13,760	4.1%
Moderate	81	24.2%	74,217	21.9%
Middle	100	29.9%	104,321	30.8%
Upper	115	34.3%	144,526	42.7%
Unknown	14	4.2%	1,859	0.5%
<b>TOTAL</b>	<b>335</b>	<b>100.0%</b>	<b>338,683</b>	<b>100.0%</b>

As shown above, 31.7 percent of the census tracts in the assessment area are LMI geographies, but only 26.0 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in and around the city of Tampa.

Based on 2020 ACS data, the median family income for the assessment area was \$73,907. At the same time, the median family income for the state of Florida was \$69,670. More recently, the FFIEC estimates the 2023 and 2024 median family income for the Tampa MSA to be \$89,400 and \$88,800, respectively. The following table displays population percentages of assessment area families by income level compared to the Florida family populations.

Family Population by Income Level				
	Assessment Area		Florida	
Low	69,074	20.4%	1,070,520	20.9%
Moderate	55,637	16.4%	936,632	18.3%
Middle	63,031	18.6%	998,934	19.5%
Upper	150,941	44.6%	2,111,983	41.3%
<b>TOTAL</b>	<b>338,683</b>	<b>100.0%</b>	<b>5,118,059</b>	<b>100%</b>

As shown in the table above, 36.8 percent of families within the assessment area were considered LMI, which is in line with the LMI family percentages of 39.2 percent in the state of Florida. Additionally, the percentage of families living below the poverty level in the assessment area (10.0 percent) is in line with the level in the state of Florida (9.5 percent). Considering these factors, the assessment area appears as affluent as the state of Florida.

### Housing Demographics

The following table displays housing demographics for the assessment area and the state of Florida.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Hillsborough County	81.3%	66.3%	48.7%	62.9%	40.8%	21.8%
Florida	81.1%	67.2%	51.3%	63.5%	38.7%	24.0%

Based on the data in the table above, the level of housing cost burden for LMI renters and homeowners in the assessment area is comparable to the level of housing cost burden in the state.

### **Industry and Employment Demographics**

The assessment area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 784,681 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are healthcare and social assistance (15.0 percent), professional and technical services (11.5 percent), and retail trade (10.7 percent). The table below details BLS unemployment data for the assessment area and the state of Florida overall.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2022</b>	<b>2023</b>	<b>2024</b>
Hillsborough County	3.0%	3.0%	3.4%
Florida	3.0%	3.0%	3.4%

As shown in the table above, unemployment rates in the assessment area were in line with statewide figures over the review period.

### **Community Contact Information**

For the Hillsborough County assessment area, one community contact interview was utilized as part of this evaluation. The interview was with an individual specializing in mixed-income real estate development.

The community contact categorized the local economy as strong and growing. The area has seen influxes in the population; however, this influx has also increased the need for affordable housing. The contact indicated that banks could be more responsive by offering their financial expertise to local nonprofits and CDFIs that are focused on affordable housing and revitalization.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HILLSBOROUGH COUNTY ASSESSMENT AREA**

**LENDING TEST**

The following table displays the bank’s performance under the Lending Test in the Hillsborough County assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Adequate
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Makes a Low Level
<b>LENDING TEST RATING</b>	<b>LOW SATISFACTORY</b>

**Lending Activity**

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2023 through December 31, 2024</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	0	0.0	0	0.0
Home Purchase	4	13.3	2,338	15.0
Multifamily Housing	0	0.0	0	0.0
Refinancing	3	10.0	4,891	31.4
Other Purpose LOC	0	0.0	0	0.0
Other Purpose Closed/Exempt	1	3.3	1,173	7.5
<b>Total HMDA</b>	<b>8</b>	<b>26.7</b>	<b>8,402</b>	<b>54.0</b>
Small Business	22	73.3	7,168	46.0
<b>TOTAL LOANS</b>	<b>30</b>	<b>100.0</b>	<b>15,570</b>	<b>100.0</b>

The bank’s lending levels reflect adequate responsiveness to assessment area credit needs. HMDA and CRA loans made in the Hillsborough County assessment area represent 1.6 percent by number and 2.5 percent by dollar. These lending levels are consistent with the percentage of deposits in the assessment area (2.6 percent) and slightly below the percentage of branches in the assessment area (5.6 percent).

## **Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is good in the Hillsborough County assessment area.

### *HMDA Lending*

Within the assessment area, the bank's level of HMDA lending was not high enough to perform a meaningful analysis.

### *Small Business Lending*

In 2023, the bank originated 66.7 percent of its small business loans to businesses with annual revenues of \$1 million or less, which exceeded aggregate lending levels (54.7 percent) but was below the demographic figure (93.4 percent), reflecting good performance. The bank's level of lending in 2024 was adequate, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (53.8 percent) was in line with aggregate performance (52.6 percent) but was below the demographic figure (93.3 percent). When considering performance in both years, the overall distribution of small business loans by business revenue profile is good.

## **Geographic Distribution of Loans**

The bank's geographic distribution of loans is good overall based on small business lending. As previously mentioned, the assessment area has 25 low-income census tracts and 81 moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending in moderate-income census tracts. Additionally, an analysis of the dispersion of loans throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. While lending penetration rates were slightly lower in LMI areas, the dispersion of loans was consistent with the bank's limited branch footprint in the assessment area and supports the conclusion that the geographic distribution of loans is good overall.

### *HMDA Lending*

The bank did not extend enough HMDA loans in this assessment area in 2023 and 2024 to conduct a distribution analysis.

### *Small Business Lending*

The percentage of small business loans originated in low-income census tracts in 2023 (22.2 percent) and 2024 (7.7 percent) was above aggregate lending levels (4.8 percent in 2023 and 3.6 percent in 2024) and the demographic figure for low-income geographies (5.3 percent in 2023 and 4.7 percent in 2024); this reflects excellent performance in low-income geographies for both years.

In 2023, the bank originated 11.1 percent of small business loans in moderate-income geographies, which is below aggregate performance (21.9 percent) and the demographic level (22.8 percent), reflecting poor performance. In 2024, the bank increased small business lending in moderate-

income geographies to 23.1 percent, which exceeds aggregate (20.3 percent) and demographic levels (20.7 percent), reflecting excellent performance.

When considering low- and moderate-income geographies combined, the bank’s distribution of small business loans in LMI geographies is good overall.

**Community Development Lending Activity**

The bank makes a low level of community development loans in the Hillsborough County assessment area. During the review period, the bank made two community development loans totaling \$1.0 million. These community development loans supported the revitalization and stabilization of a moderate-income census tract by financing a small business expansion that would create additional jobs.

**Product Innovation**

The bank makes no use of innovative and/or flexible lending practices in serving the credit needs of its Florida assessment area.

**INVESTMENT TEST**

The bank makes an adequate level of qualified community development investments and grants within the Hillsborough County assessment area. During the review period, the bank made three investments totaling \$2.1 million in newly qualified investments. Most of the investments were mortgage-backed securities to finance affordable housing. As previously noted in the community contact section, affordable housing is needed in the assessment area.

In addition to these investments, the bank also made seven donations totaling \$31,250 to various organizations throughout the assessment area. These donations predominantly benefited nonprofit organizations that provide critical services to LMI senior citizens.

**SERVICE TEST**

The following table displays the bank’s performance under the Service Test in the Hillsborough County assessment area.

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Unreasonably Inaccessible to Portions of
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
<b>SERVICE TEST RATING</b>	<b>LOW SATISFACTORY</b>

**Accessibility of Delivery Systems**

The bank operates one branch in the Hillsborough County assessment area. The following table displays the location of the bank’s branch by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

<b>Branch Distribution by Geography Income Level</b>						
<b>Dataset</b>	<b>Geography Income Level</b>					<b>TOTAL</b>
	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	
Branches	0	0	0	1	0	<b>1</b>
	0.0%	0.0%	0.0%	100.0%	0.0%	<b>100%</b>
Census Tracts	7.5%	24.2%	29.9%	34.3%	4.2%	<b>100%</b>
Household Population	5.7%	23.0%	31.6%	38.8%	0.9%	<b>100%</b>

The bank’s delivery systems are unreasonably inaccessible to portions of the bank’s geographies and individuals of different income levels in its assessment area. As shown in the previous table, the bank’s one branch is not in an LMI geography, while 28.7 percent of the households reside in LMI census tracts. Additionally, the bank office is 0.9 miles away from the nearest LMI geography and over 30 miles away from some moderate-income geographies toward the eastern portion of the county. However, the bank has one community outreach officer here that travels across the assessment area to serve LMI borrowers.

**Changes in Branch Locations**

The bank did not close any offices in this assessment area during the review period. As a result, the bank’s record of closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and individuals. The bank’s one branch was opened during the review period and is in an upper-income geography, as discussed in the section above.

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

The only branch in this assessment has a loan officer on site and standard lobby business hours, which are Monday through Friday from 9:00 a.m. to 4:00 p.m. Therefore, the bank’s services do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals.

**Community Development Services**

The bank provides a relatively high level of community development services in the assessment area. During the review period, five bank employees provided 72 community development services to ten different organizations in the Hillsborough County assessment area. Noteworthy services include two bank employees serving on the board as finance committee members for a nonprofit organization in a moderate-income census tract that provides recreational opportunities on a sliding scale to the community.

## SOUTH CAROLINA

### CRA RATING FOR SOUTH CAROLINA:

**The Lending Test is rated:**

**The Investment Test is rated:**

**The Service Test is rated:**

### NEEDS TO IMPROVE

**Needs to Improve**

**Low Satisfactory**

**High Satisfactory**

The major factors supporting the rating for the state of South Carolina include the following:

- The bank's lending levels reflect poor responsiveness to the credit needs of its assessment area.
- The bank makes a low level of community development loans.
- The bank makes no use of innovative and/or flexible lending products in meeting the credit needs of its assessment area.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in the leadership position.
- Service delivery systems are accessible to the bank's assessment area, and the bank's record of opening and closing branches has improved the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services throughout the South Carolina assessment areas.

### SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the South Carolina assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section.

The bank operates in two assessment areas throughout South Carolina, located in two MSAs. Given the bank's recent entry in 2024 into Greenville County, the assessment area within the Greenville-Anderson-Greer, South Carolina MSA was not reviewed.

To augment the evaluation of the full-scope review assessment area in South Carolina, two community contact interviews were utilized. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from these interviews are included in the next section.

## DESCRIPTION OF INSTITUTION’S OPERATIONS IN SOUTH CAROLINA

The following table gives additional detail regarding the bank’s operations within South Carolina.

Assessment Area	Offices		Deposits As of June 30, 2025		Review Procedures
	#	%	\$	%	
Charleston County	1	50.0	40,824	47.8	Full-Scope
Greenville County	1	50.0	44,549	52.2	Not Reviewed
<b>TOTAL</b>	<b>2</b>	<b>100</b>	<b>85,373</b>	<b>100</b>	<b>1 Full-Scope</b>

The bank operates two branches (11.1 percent of total branches) throughout the two CRA assessment areas in the state of South Carolina. Both branches were opened during the review period. Total deposits in the state total \$85.4 million, which represents 2.8 percent of total bank deposits.

## DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE CHARLESTON COUNTY ASSESSMENT AREA

### Bank Structure

As shown in the table below, the bank operates one (5.6 percent) of its total branches in the Charleston County assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	1	0	0	0

This branch opened during the review period. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to the central portions of the assessment area.

### General Demographics

This assessment area is composed of the entirety of Charleston County, which is one of three counties in the Charleston, South Carolina MSA. According to 2020 ACS data, the assessment area population was 408,235. Of the 33 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 27<sup>th</sup> in deposit market share, encompassing 0.2 percent of total deposit dollars.

While only 33 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2024 HMDA-reportable loans shows that 506 institutions had loan activity in the assessment area. The bank was not included in this ranking, as it did not make any HMDA loans in 2024. The bank ranked 46<sup>th</sup> out of 105 institutions with reported CRA loan activity in the assessment area, accounting for less than 0.1 percent of total CRA loan activity.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. Community contacts did not note any specific credit-related needs in the assessment area or opportunities.

### **Income and Wealth Demographics**

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

<b>Assessment Area Demographics by Geography Income Level</b>				
	<b>Census Tracts</b>		<b>Family Population</b>	
Low	8	8.1%	6,467	6.9%
Moderate	20	20.2%	17,009	18.1%
Middle	26	26.3%	23,503	25.1%
Upper	41	41.4%	45,695	48.7%
Unknown	4	4.0%	1,138	1.2%
<b>TOTAL</b>	<b>99</b>	<b>100.0%</b>	<b>93,812</b>	<b>100.0%</b>

As shown above, 28.3 percent of the census tracts in the assessment area are LMI geographies, but only 25.0 percent of the family population resides in these tracts. These LMI areas are scattered throughout the assessment area.

Based on 2020 ACS data, the median family income for the assessment area was \$88,889. At the same time, the median family income for the state of South Carolina was \$68,813. More recently, the FFIEC estimates the 2023 and 2024 median family income for the Charleston MSA to be \$101,300 and \$105,100, respectively. The following table displays population percentages of assessment area families by income level compared to the South Carolina family populations.

<b>Family Population by Income Level</b>				
	<b>Assessment Area</b>		<b>South Carolina</b>	
Low	19,895	21.2%	275,932	21.6%
Moderate	14,452	15.4%	226,329	17.7%
Middle	16,971	18.1%	255,246	19.9%
Upper	42,494	45.3%	523,116	40.9%
<b>TOTAL</b>	<b>93,812</b>	<b>100.0%</b>	<b>1,280,623</b>	<b>100%</b>

As shown in the table above, 36.6 percent of families within the assessment area were considered LMI, which is slightly less than the LMI family percentages of 39.3 percent in the state of South Carolina. Moreover, the percentage of families living below the poverty level in the assessment area (7.7 percent) falls below the level in the state of South Carolina (10.5 percent). Considering these factors, the assessment area appears more affluent than the state of South Carolina.

### **Housing Demographics**

The following table displays housing demographics for the assessment area and the state of South Carolina.

<b>Housing Cost Burden Levels</b>						
<b>Area</b>	<b>Cost Burden – Renters</b>			<b>Cost Burden – Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Assessment Area	76.7%	64.3%	48.6%	64.2%	40.3%	22.6%
South Carolina	72.6%	47.4%	42.7%	54.5%	29.8%	17.8%

Based on the data in the table above, the level of cost-burdened renters in the assessment area (48.6 percent) is higher than the level of cost-burdened renters in the state as a whole (42.7 percent). This is likely in part due to the median rental rate in the assessment area (\$1,228/month) being significantly higher than the comparable figure for the state (\$918/month). In turn, this may suggest that LMI households may struggle to save for a down payment and ultimately afford a home.

Moreover, the level of cost-burdened low- and moderate-income owners (64.2 percent and 40.3 percent, respectively) in the assessment is significantly higher than the level of cost-burdened low- and moderate-income owners in the state overall (54.5 percent and 29.8 percent, respectively). This is likely because the median housing value in the assessment area (\$334,591) is significantly higher than the comparable figure for the state (\$170,100).

### **Industry and Employment Demographics**

The assessment area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 279,321 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are accommodation and food services (16.0 percent), healthcare and social assistance (14.0 percent), and retail trade (13.1 percent). The table below details BLS unemployment data for the assessment area and the state of South Carolina overall.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2022</b>	<b>2023</b>	<b>2024</b>
Assessment Area	2.7%	2.5%	3.4%
South Carolina	3.2%	3.0%	4.1%

As shown in the table above, unemployment rates in the assessment area were significantly lower than statewide figures over the review period.

### **Community Contact Information**

For the Charleston County assessment area, two community contact interviews were utilized as part of this evaluation. Both interviews were with individuals specializing in economic development.

The community contact interviewees categorized the local economy as strong and growing. Both contacts noted that the general banking needs of LMI people and small businesses were being met by local financial institutions. Contacts also noted that there is a strong community of financial institutions and nonprofit organizations that offer partnership opportunities. No specific needs were identified.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHARLESTON COUNTY ASSESSMENT AREA**

**LENDING TEST**

The following table displays the bank’s performance under the Lending Test in the Charleston County assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Poor
Borrower Distribution	Not Applicable
Geographic Distribution	Not Applicable
Community Development Loans	Makes a Low Level
<b>LENDING TEST RATING</b>	<b>NEEDS TO IMPROVE</b>

**Lending Activity**

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2023 through December 31, 2024</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	0	0.0	0	0.0
Home Purchase	1	11.1	3,938	56.4
Multifamily Housing	0	0.0	0	0.0
Refinancing	2	22.2	445	6.4
Other Purpose LOC	0	0.0	0	0.0
Other Purpose Closed/Exempt	1	11.1	600	8.6
<b>Total HMDA</b>	<b>4</b>	<b>44.4</b>	<b>4,983</b>	<b>71.4</b>
Small Business	5	55.6	2,000	28.6
<b>TOTAL LOANS</b>	<b>9</b>	<b>100.0</b>	<b>6,983</b>	<b>100.0</b>

HMDA and CRA loans made in the Charleston County assessment area represent 0.5 percent by number and 1.1 percent by dollar. These lending levels are consistent with the percentage of deposits in the assessment area (1.3 percent) but below the percentage of branches in the assessment area (5.6 percent). Therefore, the bank's lending activity levels reflect poor responsiveness to the credit needs of the assessment area.

### **Loan Distribution by Borrower's Profile**

Within the assessment area, the bank's level of HMDA and small business lending was not high enough to perform a detailed analysis.

### **Geographic Distribution of Loans**

Within the assessment area, the bank's level of HMDA and small business lending was not high enough to perform a detailed analysis.

However, an analysis of the dispersion of the loan products throughout the assessment area was completed and did not reveal evidence of conspicuous lending gaps in LMI geographies. The dispersion of loans was consistent with the bank's limited branch footprint in the assessment area.

### **Community Development Lending Activity**

The bank makes a low level of community development loans in the Charleston County assessment area. During the review period, the bank made one community development loan totaling \$2.0 million. This community development loan supported the revitalization and stabilization of a moderate-income census tract by financing a large, multiuse recreational development on underutilized land.

### **Product Innovation**

The bank makes no use of innovative and/or flexible lending practices in serving the credit needs of its South Carolina assessment area.

### **INVESTMENT TEST**

The bank makes an adequate level of qualified community development investments and grants within the Charleston County assessment area. During the review period, the bank made one investment totaling \$204,675 in newly qualified investments. This investment was mortgage-backed securities to finance affordable housing.

In addition to these investments, the bank also made ten donations totaling \$17,400 to various organizations throughout the assessment area. These donations predominantly benefited a nonprofit organization that provides legal services to LMI individuals.

**SERVICE TEST**

The following table displays the bank’s performance under the Service Test in the Charleston County assessment area.

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Improved Accessibility
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
<b>SERVICE TEST RATING</b>	<b>HIGH SATISFACTORY</b>

**Accessibility of Delivery Systems**

The bank operates one branch in the Charleston County assessment area. The following table displays the location of the bank’s branch by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

<b>Branch Distribution by Geography Income Level</b>						
<b>Dataset</b>	<b>Geography Income Level</b>					<b>TOTAL</b>
	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	
Branches	0	1	0	0	0	<b>1</b>
	0.0%	100.0%	0.0%	0.0%	0.0%	<b>100%</b>
Census Tracts	8.1%	20.2%	26.3%	41.4%	4.0%	<b>100%</b>
Household Population	7.1%	20.6%	26.4%	44.2%	1.6%	<b>100%</b>

The bank’s delivery systems are accessible to the bank’s geographies and individuals of different income levels in its assessment area. As shown in the previous table, the bank’s one branch is in an LMI geography, in which 27.7 percent of the households reside.

**Changes in Branch Locations**

The bank’s one branch was opened during the review period in a moderate-income census tract. Therefore, the bank has improved accessibility of its delivery systems, particularly to LMI geographies and LMI individuals. The bank did not close any branches in this assessment area during the review period.

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

The only branch in this assessment has a loan officer on site and standard lobby business hours, which are Monday through Friday from 9:00 a.m. to 4:00 p.m. Therefore, the bank’s services do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals.

### **Community Development Services**

The bank provides a relatively high level of community development services in the assessment area. During the review period, ten bank employees provided 88 community development services to 16 different organizations in the Charleston assessment area. These community development services included nine employees that served on the board and/or provided financial education to a nonprofit organization that provides mentorship to children from LMI families.

## MISSOURI

**CRA RATING FOR MISSOURI:**

**The Lending Test is rated:**

**The Investment Test is rated:**

**The Service Test is rated:**

**SATISFACTORY**

**Low Satisfactory**

**Low Satisfactory**

**Low Satisfactory**

The major factors supporting the rating for the state of Missouri include the following:

- The bank's lending levels reflect adequate responsiveness to the credit needs of its assessment area.
- The distribution of loans by borrower's income/revenue profile reflects poor penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment area.
- The bank makes a low level of community development loans.
- The bank makes little use of innovative and/or flexible lending products in meeting the credit needs of its assessment area.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in a leadership position.
- Service delivery systems are reasonably accessible to the assessment area, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services throughout the Missouri assessment area.

### SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Missouri assessment area are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Based on the bank's lending activity, 2024 small business lending was the only product reviewed for each distribution analysis.

The bank operates one assessment area in Missouri located in Greene County. This assessment area was reviewed under full-scope procedures and included information obtained from one community contact interview. This interview was used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Key details from the community contact interview are included in the next section.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE GREENE COUNTY ASSESSMENT AREA**

**Bank Structure**

As shown in the table below, the bank operates one (5.6 percent) of its total branches in the Greene County assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	0	1	0	0

This branch opened during the review period. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

**General Demographics**

This assessment area is composed of the entirety of Greene County, which is one of five counties in the Springfield, Missouri MSA. According to 2020 ACS data, the assessment area population was 298,915. Of the 34 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 27<sup>th</sup> in deposit market share, encompassing 0.5 percent of total deposit dollars.

While only 34 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2024 HMDA-reportable loans shows that 285 institutions had loan activity in the assessment area, of which the bank ranked 67<sup>th</sup> with 0.1 percent of total HMDA loans. The bank ranked 36<sup>th</sup> out of 94 institutions with reported CRA loan activity in the assessment area, accounting for 0.1 percent of total CRA loan activity.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact did not note any specific credit-related needs in the assessment area but indicated that there are ample opportunities to collaborate with local organizations on community development projects.

**Income and Wealth Demographics**

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	5	6.4%	2,672	3.6%
Moderate	20	25.6%	15,808	21.4%
Middle	28	35.9%	28,625	38.8%
Upper	23	29.5%	26,489	35.9%
Unknown	2	2.6%	136	0.2%
<b>TOTAL</b>	<b>78</b>	<b>100.0%</b>	<b>73,730</b>	<b>100.0%</b>

As shown above, 32.0 percent of the census tracts in the assessment area are LMI geographies, but only 25.0 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in and around the city of Springfield.

Based on 2020 ACS data, the median family income for the assessment area was \$63,795. At the same time, the median family income for the state of Missouri was \$72,834. More recently, the FFIEC estimates the 2023 and 2024 median family income for the Springfield MSA to be \$84,800 and \$80,500, respectively. The following table displays population percentages of assessment area families by income level compared to the Missouri family populations.

Family Population by Income Level				
	Assessment Area		Missouri	
Low	14,647	19.9%	317,372	20.5%
Moderate	13,805	18.7%	285,834	18.4%
Middle	15,923	21.6%	333,089	21.5%
Upper	29,355	39.8%	614,761	39.6%
<b>TOTAL</b>	<b>73,730</b>	<b>100.0%</b>	<b>1,551,056</b>	<b>100%</b>

As shown in the table above, 38.6 percent of families within the assessment area were considered LMI, which is in line with the LMI family percentages of 38.9 percent in the state of Missouri. Additionally, the percentage of families living below the poverty level in the assessment area (9.0 percent) is in line with the level in the state of Missouri (8.9 percent). Considering these factors, the assessment area appears as affluent as the state of Missouri.

### Housing Demographics

The following table displays housing demographics for the assessment area and the state of Missouri.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Greene County	79.6%	41.0%	43.2%	59.9%	25.3%	15.1%
Missouri	74.0%	30.3%	39.6%	58.6%	26.5%	16.1%

Based on the data in the table above, the level of cost-burdened owners in the assessment area (15.1 percent) is comparable to the level of cost-burdened owners in the state as a whole (16.1 percent).

However, the level of cost-burdened low- and moderate-income renters in the assessment area (79.6 percent and 41.0 percent, respectively) is higher than the level of cost-burdened low- and moderate-income renters in the state as a whole (74.0 percent and 30.3 percent, respectively), even though the median rental rate in the assessment area (\$778/month) is lower than the comparable figure for the state (\$843/month). This may be explained by the high concentration of students in the assessment area who are likely not earning high incomes and are thus not in the homebuying market.

**Industry and Employment Demographics**

The assessment area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 176,110 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are healthcare and social assistance (24.0 percent), retail trade (12.9 percent), and accommodation and food services (10.0 percent). The table below details BLS unemployment data for the assessment area and the state of Missouri overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	2.2%	2.7%	3.3%
Missouri	2.6%	3.1%	3.7%

As shown in the table above, unemployment rates in the assessment area were lower than statewide figures over the review period.

**Community Contact Information**

For the Greene County assessment area, one community contact interview was utilized as part of this evaluation. The interview was with an individual specializing in economic development.

The community contact categorized the local economy as strong and growing and noted specific reasons, such as the influx of new businesses and the expansion of existing businesses. The contact noted that young adults are attracted to the area for college and that many of them remain following graduation.

The contact noted that general banking needs of LMI people and small businesses were being met by local financial institutions. They noted that the main challenge for small businesses is finding employees they can afford to pay. Regarding the performance of local financial institutions, the contact advised that many banks are active and supportive of community development projects.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GREENE COUNTY ASSESSMENT AREA**

**LENDING TEST**

The following table displays the bank’s performance under the Lending Test in the Greene County assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Adequate
Borrower Distribution	Poor
Geographic Distribution	Adequate
Community Development Loans	Makes a Low Level
<b>LENDING TEST RATING</b>	<b>LOW SATISFACTORY</b>

**Lending Activity**

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2023 through December 31, 2024</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	0	0.0	0	0.0
Home Purchase	8	28.6	1,780	22.5
Multifamily Housing	0	0.0	0	0.0
Refinancing	5	17.9	3,016	38.2
Other Purpose LOC	0	0.0	0	0.0
Other Purpose Closed/Exempt	0	0.0	0	0.0
<b>Total HMDA</b>	<b>13</b>	<b>46.4</b>	<b>4,796</b>	<b>60.7</b>
Small Business	15	53.6	3,107	39.3
<b>TOTAL LOANS</b>	<b>28</b>	<b>100.0</b>	<b>7,903</b>	<b>100.0</b>

The bank’s lending levels reflect adequate responsiveness to assessment area credit needs. HMDA and CRA loans made in the Greene County assessment area represent 1.5 percent by number and 1.3 percent by dollar. These lending levels are consistent with the percentage of deposits in the assessment area (2.0 percent) but below the percentage of branches in the assessment area (5.6 percent).

**Loan Distribution by Borrower’s Profile**

Overall, the bank’s loan distribution by borrower’s profile is poor in the Greene County assessment area.

### *HMDA Lending*

Within the assessment area, the bank's level of HMDA lending was not high enough to perform a detailed analysis.

### *Small Business Lending*

In 2023, the bank's level of small business lending within the assessment area was not high enough to perform a detailed analysis.

In 2024, the bank originated 33.3 percent of its small business loans to businesses with annual revenues of \$1 million or less, which was below aggregate lending levels (50.6 percent) and the demographic figure (91.1 percent), reflecting poor performance. Therefore, the overall distribution of small business loans by business revenue profile is poor.

### **Geographic Distribution of Loans**

The bank's geographic distribution of loans is adequate overall based on small business lending in 2024. As previously mentioned, the assessment area has 5 low-income census tracts and 20 moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending in moderate-income census tracts. Additionally, an analysis of the dispersion of loans throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. While lending penetration rates were lower in LMI areas, the dispersion of loans was consistent with the bank's limited branch footprint in the assessment area.

### *HMDA Lending*

Within the assessment area, the bank's level of HMDA lending was not high enough to perform a detailed analysis.

### *Small Business Lending*

In 2023, the bank's level of small business lending within the assessment area was not high enough to perform a detailed analysis.

In 2024, the bank did not originate any small business loans in low-income geographies, which trailed aggregate performance (1.7 percent) and the demographic level (2.5 percent), reflecting poor performance.

In 2024, the bank originated 33.3 percent of small business loans in moderate-income geographies, which is above aggregate performance (24.2 percent) and the demographic levels (27.0 percent), reflecting good performance. Overall, the bank's performance in LMI census tracts in 2024 is considered adequate.

**Community Development Lending Activity**

The bank makes a low level of community development loans in the Greene County assessment area. During the review period, the bank made one community development loan totaling \$8.1 million. This community development loan supported the revitalization and stabilization of a moderate-income census tract by financing a mixed-use development aligned with a municipal economic development plan.

**Product Innovation**

The bank makes little use of innovative and/or flexible lending practices in serving the credit needs of its Missouri assessment area. The bank’s use of flexible and/or innovative lending products in the Missouri assessment area is detailed in the following table.

<b>Flexible and/or Innovative Lending Products August 16, 2021 through October 19, 2025</b>		
<b>Program</b>	<b>Number of Loans</b>	<b>\$</b>
VA Loan Program	2	439,885
FHA Loan Program	1	162,000

**INVESTMENT TEST**

The bank makes an adequate level of qualified community development investments and grants within the Greene County assessment area. During the review period, the bank made one investment totaling \$299,175 million in newly qualified investments. This investment was mortgage-backed securities to finance affordable housing.

In addition to this investment, the bank also made seven donations totaling \$11,900 to various organizations throughout the assessment area. These donations predominantly benefited a nonprofit organization that provides workforce development services to LMI individuals with disabilities.

**SERVICE TEST**

The following table displays the bank’s performance under the Service Test in the Greene County assessment area.

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
<b>SERVICE TEST RATING</b>	<b>LOW SATISFACTORY</b>

**Accessibility of Delivery Systems**

The bank operates one branch in the Greene County assessment area. The following table displays the location of the bank’s branch by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

<b>Branch Distribution by Geography Income Level</b>						
<b>Dataset</b>	<b>Geography Income Level</b>					<b>TOTAL</b>
	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	
Branches	0	0	1	0	0	<b>1</b>
	0.0%	0.0%	100.0%	0.0%	0.0%	<b>100%</b>
Census Tracts	6.4%	25.6%	35.9%	29.5%	2.6%	<b>100%</b>
Household Population	5.9%	24.3%	39.8%	29.0%	1.0%	<b>100%</b>

The bank’s delivery systems are reasonably accessible to the bank’s geographies and individuals of different income levels in its assessment area. As shown in the previous table, the bank’s one branch is not in an LMI geography, while 30.2 percent of the households reside in LMI geographies. However, the bank branch is within a mile of an LMI geography and has accessible parking.

**Changes in Branch Locations**

The bank did not close any offices in this assessment area during the review period. As a result, the bank’s record of closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals. The bank’s one branch was opened during the review period and is in a middle-income geography, as discussed in the section above.

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

The only branch in this assessment has a loan officer on site and standard lobby business hours, which are Monday through Friday from 9:00 a.m. to 5:00 p.m. Therefore, the bank’s services do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals.

**Community Development Services**

The bank provides a relatively high level of community development services in the assessment area. During the review period, eight bank employees provided 45 community development services to six different organizations in the Greene County assessment area. These community development services included the following noteworthy services:

- One bank employee served on the board for a community development organization that provides literacy services to children from LMI families.

- One bank employee served on the board for a community development organization that provides healthcare services in the region to individuals with HIV/AIDS.

## SCOPE OF EXAMINATION TABLES

Scope of Examination		
<b>TIME PERIOD REVIEWED</b>	January 1, 2023 – December 31, 2024 for HMDA and small business lending August 16, 2021 – October 19, 2025 for community development loan, investment, and service activities	
<b>FINANCIAL INSTITUTION</b>	<b>PRODUCTS REVIEWED</b>	
Encore Bank Little Rock, Arkansas	HMDA Small Business	
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>	<b>PRODUCTS REVIEWED</b>
N/A	N/A	N/A

Assessment Area – Examination Scope Details					
Assessment Area	Rated Area	# of Offices	Deposits \$ (000s) (as of June 30, 2025)	Branches Visited	CRA Review Procedures
Partial Little Rock MSA	Arkansas	2	1,630,402	1	Full-Scope
Partial Fayetteville MSA	Arkansas	2	117,316	0	Full-Scope
Craighead County	Arkansas	1	120,165	0	Limited-Scope
Partial Dallas MD	Texas	2	550,030	0	Full-Scope
Tarrant County	Texas	1	144,969	0	Limited-Scope
Travis County	Texas	1	68,542	0	Limited-Scope
Bexar County	Texas	1	46,940	0	Limited-Scope
Hillsborough County	Florida	1	81,059	0	Full-Scope
Charleston County	South Carolina	1	40,824	0	Full-Scope
Greenville County	South Carolina	1	44,549	0	Not Reviewed
Greene County	Missouri	1	62,033	0	Full-Scope
Denver County	Colorado	1	62,954	0	Not Reviewed
Boulder County	Colorado	1	54,510	0	Not Reviewed
Mecklenburg County	North Carolina	1	41,438	0	Not Reviewed
Forsyth County	North Carolina	1	35,722	0	Not Reviewed
<b>OVERALL</b>		<b>18</b>	<b>3,101,453</b>	<b>1</b>	<b>6 Full-Scope</b>

## SUMMARY OF STATE RATINGS

State	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Arkansas	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Texas	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Florida	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
South Carolina	Needs to Improve	Low Satisfactory	High Satisfactory	Needs to Improve
Missouri	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each rated area for large banks. Summing the points from the Lending, Service, and Investment Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC's *Interagency Large Institution CRA Examination Procedures*.

State	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Arkansas	9	3	4	16	Satisfactory
Texas	6	3	3	12	Satisfactory
Florida	6	3	3	12	Satisfactory
South Carolina	3	3	4	10	Needs to Improve
Missouri	6	3	3	12	Satisfactory

## LENDING PERFORMANCE TABLES BY ASSESSMENT AREA

## ARKANSAS

Partial Little Rock MSA

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	6	2.2%	5.0%	\$494	0.6%	2.3%	23.0%
Moderate	26	9.4%	16.5%	\$4,475	5.0%	11.1%	15.9%
Middle	52	18.7%	17.8%	\$11,904	13.3%	15.5%	19.3%
Upper	162	58.3%	33.0%	\$63,924	71.5%	45.0%	41.8%
Unknown	32	11.5%	27.7%	\$8,659	9.7%	26.1%	0.0%
<b>TOTAL</b>	<b>278</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$89,456</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	6.9%	\$0	0.0%	3.6%	23.0%
Moderate	2	5.3%	17.3%	\$295	1.8%	11.3%	15.9%
Middle	6	15.8%	20.9%	\$1,069	6.4%	16.8%	19.3%
Upper	18	47.4%	35.3%	\$13,221	78.6%	46.4%	41.8%
Unknown	12	31.6%	19.6%	\$2,238	13.3%	21.9%	0.0%
<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,823</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	7.2%	\$0	0.0%	3.8%	23.0%
Moderate	0	0.0%	14.1%	\$0	0.0%	7.6%	15.9%
Middle	1	25.0%	20.3%	\$50	12.6%	15.3%	19.3%
Upper	1	25.0%	46.3%	\$18	4.5%	57.0%	41.8%
Unknown	2	50.0%	12.1%	\$330	82.9%	16.3%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$398</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	6.0%	\$0	0.0%	4.2%	23.0%
Moderate	0	0.0%	11.5%	\$0	0.0%	6.5%	15.9%
Middle	0	0.0%	23.3%	\$0	0.0%	16.6%	19.3%
Upper	0	0.0%	52.7%	\$0	0.0%	68.0%	41.8%
Unknown	0	0.0%	6.4%	\$0	0.0%	4.7%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>6.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>4.2%</b>	<b>23.0%</b>

Appendix C (Continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	4.9%	\$0	0.0%	3.5%	23.0%
Moderate	1	14.3%	20.2%	\$125	10.6%	12.6%	15.9%
Middle	2	28.6%	26.6%	\$179	15.1%	17.9%	19.3%
Upper	4	57.1%	45.7%	\$879	74.3%	61.6%	41.8%
Unknown	0	0.0%	2.7%	\$0	0.0%	4.3%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,183</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	1.9%	\$0	0.0%	1.0%	23.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.8%
Unknown	0	0.0%	98.1%	\$0	0.0%	99.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.2%	\$0	0.0%	0.2%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	1	100.0%	98.8%	\$400	100.0%	99.8%	N/A
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$400</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	6	1.8%	5.4%	\$494	0.5%	2.4%	23.0%
Moderate	29	8.8%	16.2%	\$4,895	4.5%	10.3%	15.9%
Middle	61	18.6%	18.7%	\$13,202	12.2%	14.7%	19.3%
Upper	185	56.4%	34.9%	\$78,042	72.1%	43.0%	41.8%
Unknown	47	14.3%	24.9%	\$11,627	10.7%	29.6%	0.0%
<b>TOTAL</b>	<b>328</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$108,260</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	8	3.8%	5.0%	\$1,017	1.6%	2.4%	23.0%
Moderate	30	14.3%	14.6%	\$5,435	8.4%	9.9%	15.9%
Middle	46	21.9%	15.7%	\$10,834	16.7%	13.9%	19.3%
Upper	116	55.2%	27.7%	\$44,630	68.8%	37.9%	41.8%
Unknown	10	4.8%	37.0%	\$2,950	4.5%	35.9%	0.0%
<b>TOTAL</b>	<b>210</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$64,866</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	5.6%	6.0%	\$80	1.1%	2.8%	23.0%
Moderate	0	0.0%	14.1%	\$0	0.0%	8.7%	15.9%
Middle	1	5.6%	15.5%	\$123	1.6%	11.5%	19.3%
Upper	15	83.3%	29.8%	\$7,132	95.6%	36.4%	41.8%
Unknown	1	5.6%	34.7%	\$125	1.7%	40.6%	0.0%
<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,460</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	6.7%	\$0	0.0%	3.4%	23.0%
Moderate	0	0.0%	15.1%	\$0	0.0%	9.7%	15.9%
Middle	0	0.0%	22.1%	\$0	0.0%	14.7%	19.3%
Upper	0	0.0%	45.7%	\$0	0.0%	55.1%	41.8%
Unknown	1	100.0%	10.4%	\$139	100.0%	17.1%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$139</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	6.0%	\$0	0.0%	3.8%	23.0%
Moderate	0	0.0%	13.0%	\$0	0.0%	7.5%	15.9%
Middle	0	0.0%	23.3%	\$0	0.0%	16.1%	19.3%
Upper	0	0.0%	50.2%	\$0	0.0%	62.3%	41.8%
Unknown	0	0.0%	7.5%	\$0	0.0%	10.4%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	7.6%	\$0	0.0%	5.0%	23.0%
Moderate	0	0.0%	17.8%	\$0	0.0%	12.6%	15.9%
Middle	0	0.0%	26.3%	\$0	0.0%	18.8%	19.3%
Upper	3	100.0%	41.2%	\$271	100.0%	55.2%	41.8%
Unknown	0	0.0%	7.1%	\$0	0.0%	8.3%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$271</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	23.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.8%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	1.1%	\$0	0.0%	0.2%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	1.1%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.1%	\$0	0.0%	0.6%	N/A
Unknown	0	0.0%	95.7%	\$0	0.0%	99.2%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	9	3.9%	5.4%	\$1,097	1.5%	2.3%	23.0%
Moderate	30	12.9%	14.4%	\$5,435	7.5%	8.7%	15.9%
Middle	47	20.3%	16.7%	\$10,957	15.1%	12.2%	19.3%
Upper	134	57.8%	30.5%	\$52,033	71.5%	34.9%	41.8%
Unknown	12	5.2%	33.0%	\$3,214	4.4%	41.7%	0.0%
<b>TOTAL</b>	<b>232</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$72,736</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	8	2.9%	5.8%	\$750	0.8%	3.0%	4.4%
Moderate	27	9.7%	14.9%	\$3,566	4.0%	9.9%	16.3%
Middle	80	28.8%	44.4%	\$23,391	26.1%	42.5%	42.8%
Upper	163	58.6%	34.9%	\$61,749	69.0%	44.7%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>278</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$89,456</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	2	5.3%	4.3%	\$158	0.9%	2.3%	4.4%
Moderate	5	13.2%	14.1%	\$812	4.8%	10.0%	16.3%
Middle	12	31.6%	46.4%	\$4,179	24.8%	43.9%	42.8%
Upper	19	50.0%	35.1%	\$11,674	69.4%	43.8%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16,823</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	2	50.0%	5.4%	\$330	82.9%	3.5%	4.4%
Moderate	0	0.0%	16.7%	\$0	0.0%	12.6%	16.3%
Middle	0	0.0%	38.0%	\$0	0.0%	30.8%	42.8%
Upper	2	50.0%	39.9%	\$68	17.1%	53.1%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$398</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	3.0%	\$0	0.0%	1.8%	4.4%
Moderate	0	0.0%	9.3%	\$0	0.0%	7.0%	16.3%
Middle	0	0.0%	39.2%	\$0	0.0%	31.8%	42.8%
Upper	0	0.0%	48.5%	\$0	0.0%	59.4%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	2	28.6%	2.9%	\$183	15.5%	2.0%	4.4%
Moderate	3	42.9%	13.7%	\$283	23.9%	9.6%	16.3%
Middle	0	0.0%	43.5%	\$0	0.0%	32.4%	42.8%
Upper	2	28.6%	39.9%	\$717	60.6%	56.0%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,183</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	13.2%	\$0	0.0%	8.0%	4.4%
Moderate	0	0.0%	27.4%	\$0	0.0%	19.5%	16.3%
Middle	0	0.0%	29.2%	\$0	0.0%	31.7%	42.8%
Upper	0	0.0%	30.2%	\$0	0.0%	40.8%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	18.8%	\$0	0.0%	7.2%	10.7%
Moderate	0	0.0%	21.2%	\$0	0.0%	22.1%	25.5%
Middle	0	0.0%	27.1%	\$0	0.0%	33.3%	35.3%
Upper	1	100.0%	32.9%	\$400	100.0%	37.4%	28.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$400</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	14	4.3%	5.5%	\$1,421	1.3%	3.2%	4.4%
Moderate	35	10.7%	14.8%	\$4,661	4.3%	10.7%	16.3%
Middle	92	28.0%	43.8%	\$27,570	25.5%	41.5%	42.8%
Upper	187	57.0%	36.0%	\$74,608	68.9%	44.6%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>328</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$108,260</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	2	1.0%	4.2%	\$229	0.4%	2.3%	4.4%
Moderate	21	10.0%	14.8%	\$4,586	7.1%	10.4%	16.3%
Middle	68	32.4%	44.6%	\$17,873	27.6%	42.1%	42.8%
Upper	119	56.7%	36.3%	\$42,178	65.0%	45.3%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>210</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$64,866</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	3.8%	\$0	0.0%	2.0%	4.4%
Moderate	3	16.7%	15.0%	\$966	12.9%	10.7%	16.3%
Middle	7	38.9%	46.8%	\$2,267	30.4%	44.8%	42.8%
Upper	8	44.4%	34.3%	\$4,227	56.7%	42.5%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,460</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	6.3%	\$0	0.0%	4.0%	4.4%
Moderate	0	0.0%	14.4%	\$0	0.0%	12.0%	16.3%
Middle	1	100.0%	38.3%	\$139	100.0%	34.7%	42.8%
Upper	0	0.0%	41.0%	\$0	0.0%	49.3%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$139</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	3.3%	\$0	0.0%	1.9%	4.4%
Moderate	0	0.0%	10.8%	\$0	0.0%	7.4%	16.3%
Middle	0	0.0%	40.6%	\$0	0.0%	35.4%	42.8%
Upper	0	0.0%	45.4%	\$0	0.0%	55.3%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	2.2%	\$0	0.0%	1.5%	4.4%
Moderate	0	0.0%	13.0%	\$0	0.0%	7.7%	16.3%
Middle	2	66.7%	47.5%	\$221	81.5%	38.1%	42.8%
Upper	1	33.3%	37.3%	\$50	18.5%	52.6%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$271</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	8.3%	\$0	0.0%	7.7%	4.4%
Moderate	0	0.0%	45.0%	\$0	0.0%	39.3%	16.3%
Middle	0	0.0%	40.0%	\$0	0.0%	41.6%	42.8%
Upper	0	0.0%	6.7%	\$0	0.0%	11.5%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	30.9%	\$0	0.0%	10.4%	10.7%
Moderate	0	0.0%	22.3%	\$0	0.0%	17.5%	25.5%
Middle	0	0.0%	23.4%	\$0	0.0%	34.2%	35.3%
Upper	0	0.0%	23.4%	\$0	0.0%	37.9%	28.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>							<b>% of Owner-Occupied Units</b>
Low	2	0.9%	4.4%	\$229	0.3%	3.1%	4.4%
Moderate	24	10.3%	14.8%	\$5,552	7.6%	11.1%	16.3%
Middle	78	33.6%	44.3%	\$20,500	28.2%	41.4%	42.8%
Upper	128	55.2%	36.5%	\$46,455	63.9%	44.4%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>232</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$72,736</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	60	64.5%	51.0%	\$7,838	39.1%	36.1%	90.9%
	Over \$1 Million/ Unknown	33	35.5%	49.0%	\$12,233	60.9%	63.9%	9.1%
	<b>TOTAL</b>	<b>93</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20,071</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	46	49.5%	91.7%	\$2,313	11.5%	34.0%	
	\$100,001–\$250,000	23	24.7%	4.3%	\$4,061	20.2%	17.0%	
	\$250,001–\$1 Million	24	25.8%	4.0%	\$13,697	68.2%	49.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>93</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20,071</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	39	65.0%		\$1,903	24.3%		
	\$100,001–\$250,000	13	21.7%		\$2,162	27.6%		
	\$250,001–\$1 Million	8	13.3%		\$3,773	48.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>60</b>	<b>100.0%</b>		<b>\$7,838</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	72	63.7%	49.5%	\$14,184	56.3%	39.5%	90.8%
	Over \$1 Million/ Unknown	41	36.3%	50.5%	\$11,005	43.7%	60.5%	9.2%
	<b>TOTAL</b>	<b>113</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,189</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	51	45.1%	91.2%	\$2,690	10.7%	34.7%	
	\$100,001–\$250,000	30	26.5%	4.9%	\$5,738	22.8%	18.9%	
	\$250,001–\$1 Million	32	28.3%	3.9%	\$16,761	66.5%	46.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>113</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,189</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	38	52.8%		\$1,847	13.0%	
		\$100,001–\$250,000	17	23.6%		\$3,150	22.2%	
		\$250,001–\$1 Million	17	23.6%		\$9,187	64.8%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>72</b>	<b>100.0%</b>		<b>\$14,184</b>	<b>100.0%</b>	

Appendix C (Continued)

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	7	7.5%	6.1%	\$337	1.7%	7.2%	7.4%
Moderate	11	11.8%	18.7%	\$2,996	14.9%	21.5%	21.2%
Middle	19	20.4%	35.4%	\$2,888	14.4%	28.8%	33.6%
Upper	56	60.2%	39.2%	\$13,848	69.0%	42.4%	37.4%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.3%
<b>TOTAL</b>	<b>93</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20,069</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	12	10.6%	6.3%	\$2,539	10.1%	8.6%	7.6%
Moderate	18	15.9%	17.9%	\$4,933	19.6%	21.7%	21.1%
Middle	22	19.5%	34.1%	\$3,852	15.3%	28.1%	33.7%
Upper	61	54.0%	41.0%	\$13,865	55.0%	41.4%	37.2%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.2%	0.3%
<b>TOTAL</b>	<b>113</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,189</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Partial Fayetteville MSA**

<b>Distribution of 2023 Home Mortgage Lending By Borrower Income Level</b>							
<b>Borrower Income Level</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Families by Family Income %</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$</b>	<b>\$ %</b>	<b>\$ %</b>	
<b>Home Purchase Loans</b>							
Low	4	3.2%	3.2%	\$765	1.6%	1.5%	20.4%
Moderate	19	15.1%	13.4%	\$3,869	8.3%	9.1%	18.2%
Middle	31	24.6%	19.9%	\$8,461	18.2%	16.8%	20.3%
Upper	67	53.2%	40.9%	\$29,981	64.6%	50.3%	41.1%
Unknown	5	4.0%	22.6%	\$3,301	7.1%	22.3%	0.0%
<b>TOTAL</b>	<b>126</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$46,377</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	9.0%	\$0	0.0%	2.8%	20.4%
Moderate	3	13.6%	16.2%	\$404	4.7%	6.3%	18.2%
Middle	6	27.3%	21.4%	\$1,632	19.2%	9.8%	20.3%
Upper	12	54.5%	35.6%	\$6,111	71.8%	26.3%	41.1%
Unknown	1	4.5%	17.9%	\$360	4.2%	54.9%	0.0%
<b>TOTAL</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,507</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	7.5%	\$0	0.0%	3.4%	20.4%
Moderate	0	0.0%	13.4%	\$0	0.0%	8.7%	18.2%
Middle	0	0.0%	19.4%	\$0	0.0%	13.0%	20.3%
Upper	0	0.0%	47.7%	\$0	0.0%	56.7%	41.1%
Unknown	0	0.0%	12.0%	\$0	0.0%	18.2%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	7.0%	\$0	0.0%	5.1%	20.4%
Moderate	0	0.0%	14.8%	\$0	0.0%	8.4%	18.2%
Middle	0	0.0%	23.7%	\$0	0.0%	16.6%	20.3%
Upper	0	0.0%	44.2%	\$0	0.0%	58.1%	41.1%
Unknown	0	0.0%	10.3%	\$0	0.0%	11.8%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	9.5%	\$0	0.0%	4.8%	20.4%
Moderate	1	20.0%	14.5%	\$250	15.0%	8.9%	18.2%
Middle	0	0.0%	23.4%	\$0	0.0%	15.6%	20.3%
Upper	3	60.0%	46.7%	\$415	24.9%	62.1%	41.1%
Unknown	1	20.0%	5.8%	\$1,000	60.1%	8.6%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,665</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.2%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.1%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	2.2%	\$0	0.0%	0.1%	N/A
Moderate	0	0.0%	1.1%	\$0	0.0%	0.3%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.2%	\$0	0.0%	0.1%	N/A
Unknown	1	100.0%	94.4%	\$700	100.0%	99.6%	N/A
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$700</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	4	2.6%	4.8%	\$765	1.3%	1.7%	20.4%
Moderate	23	14.9%	13.8%	\$4,523	7.9%	7.7%	18.2%
Middle	37	24.0%	20.2%	\$10,093	17.6%	13.7%	20.3%
Upper	82	53.2%	40.7%	\$36,507	63.8%	41.3%	41.1%
Unknown	8	5.2%	20.5%	\$5,361	9.4%	35.6%	0.0%
<b>TOTAL</b>	<b>154</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$57,249</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	5	4.9%	2.9%	\$890	2.2%	1.4%	20.4%
Moderate	15	14.6%	12.4%	\$3,475	8.7%	8.5%	18.2%
Middle	25	24.3%	17.6%	\$6,928	17.3%	14.7%	20.3%
Upper	56	54.4%	37.7%	\$25,301	63.0%	46.2%	41.1%
Unknown	2	1.9%	29.5%	\$3,567	8.9%	29.2%	0.0%
<b>TOTAL</b>	<b>103</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$40,161</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	12.5%	6.6%	\$106	3.0%	3.1%	20.4%
Moderate	2	25.0%	15.5%	\$501	14.1%	10.1%	18.2%
Middle	0	0.0%	17.0%	\$0	0.0%	13.4%	20.3%
Upper	4	50.0%	34.4%	\$2,652	74.9%	41.2%	41.1%
Unknown	1	12.5%	26.6%	\$282	8.0%	32.2%	0.0%
<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,541</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	6.0%	\$0	0.0%	2.7%	20.4%
Moderate	0	0.0%	15.6%	\$0	0.0%	9.9%	18.2%
Middle	0	0.0%	20.5%	\$0	0.0%	14.4%	20.3%
Upper	0	0.0%	47.4%	\$0	0.0%	58.5%	41.1%
Unknown	0	0.0%	10.4%	\$0	0.0%	14.5%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	7.9%	\$0	0.0%	3.8%	20.4%
Moderate	0	0.0%	17.4%	\$0	0.0%	9.8%	18.2%
Middle	0	0.0%	22.7%	\$0	0.0%	16.4%	20.3%
Upper	0	0.0%	43.5%	\$0	0.0%	57.9%	41.1%
Unknown	0	0.0%	8.5%	\$0	0.0%	12.1%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	10.2%	\$0	0.0%	6.7%	20.4%
Moderate	0	0.0%	18.3%	\$0	0.0%	11.0%	18.2%
Middle	0	0.0%	24.2%	\$0	0.0%	16.9%	20.3%
Upper	4	100.0%	40.2%	\$606	100.0%	52.8%	41.1%
Unknown	0	0.0%	7.1%	\$0	0.0%	12.6%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$606</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.2%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.1%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	2.2%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	97.8%	\$0	0.0%	99.9%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	6	5.2%	4.1%	\$996	2.2%	1.6%	20.4%
Moderate	17	14.8%	13.5%	\$3,976	9.0%	8.0%	18.2%
Middle	25	21.7%	18.0%	\$6,928	15.6%	13.2%	20.3%
Upper	64	55.7%	37.9%	\$28,559	64.5%	41.9%	41.1%
Unknown	3	2.6%	26.4%	\$3,849	8.7%	35.2%	0.0%
<b>TOTAL</b>	<b>115</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$44,308</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	1	0.8%	1.1%	\$194	0.4%	0.9%	1.3%
Moderate	14	11.1%	12.8%	\$2,941	6.3%	10.1%	16.5%
Middle	47	37.3%	44.7%	\$15,602	33.6%	41.8%	47.1%
Upper	63	50.0%	41.0%	\$27,060	58.3%	46.9%	34.9%
Unknown	1	0.8%	0.2%	\$580	1.3%	0.3%	0.2%
<b>TOTAL</b>	<b>126</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$46,377</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	0.8%	\$0	0.0%	0.5%	1.3%
Moderate	6	27.3%	14.7%	\$1,736	20.4%	6.5%	16.5%
Middle	8	36.4%	48.5%	\$2,807	33.0%	26.8%	47.1%
Upper	8	36.4%	35.8%	\$3,964	46.6%	66.1%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.2%
<b>TOTAL</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,507</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0.9%	\$0	0.0%	0.5%	1.3%
Moderate	0	0.0%	13.2%	\$0	0.0%	10.9%	16.5%
Middle	0	0.0%	43.8%	\$0	0.0%	38.1%	47.1%
Upper	0	0.0%	41.8%	\$0	0.0%	49.4%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	1.0%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	0.9%	\$0	0.0%	0.6%	1.3%
Moderate	0	0.0%	11.1%	\$0	0.0%	7.7%	16.5%
Middle	0	0.0%	39.5%	\$0	0.0%	32.0%	47.1%
Upper	0	0.0%	48.5%	\$0	0.0%	59.7%	34.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0.6%	\$0	0.0%	0.3%	1.3%
Moderate	0	0.0%	9.7%	\$0	0.0%	8.3%	16.5%
Middle	1	20.0%	48.1%	\$250	15.0%	42.2%	47.1%
Upper	3	60.0%	41.5%	\$415	24.9%	47.4%	34.9%
Unknown	1	20.0%	0.2%	\$1,000	60.1%	1.8%	0.2%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,665</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.3%
Moderate	0	0.0%	27.3%	\$0	0.0%	20.6%	16.5%
Middle	0	0.0%	54.5%	\$0	0.0%	55.5%	47.1%
Upper	0	0.0%	18.2%	\$0	0.0%	23.9%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	1	100.0%	7.9%	\$700	100.0%	3.5%	19.1%
Moderate	0	0.0%	23.6%	\$0	0.0%	24.2%	23.4%
Middle	0	0.0%	48.3%	\$0	0.0%	50.6%	34.3%
Upper	0	0.0%	18.0%	\$0	0.0%	21.4%	20.6%
Unknown	0	0.0%	2.2%	\$0	0.0%	0.3%	2.6%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$700</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	1.3%	1.1%	\$894	1.6%	1.1%	1.3%
Moderate	20	13.0%	13.0%	\$4,677	8.2%	10.7%	16.5%
Middle	56	36.4%	45.1%	\$18,659	32.6%	39.6%	47.1%
Upper	74	48.1%	40.5%	\$31,439	54.9%	48.3%	34.9%
Unknown	2	1.3%	0.2%	\$1,580	2.8%	0.3%	0.2%
<b>TOTAL</b>	<b>154</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$57,249</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	6	5.8%	1.0%	\$1,252	3.1%	0.7%	1.3%
Moderate	17	16.5%	12.7%	\$4,562	11.4%	9.8%	16.5%
Middle	47	45.6%	47.6%	\$17,434	43.4%	44.7%	47.1%
Upper	33	32.0%	38.6%	\$16,913	42.1%	44.5%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>103</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$40,161</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	1.0%	\$0	0.0%	0.9%	1.3%
Moderate	1	12.5%	14.1%	\$233	6.6%	11.2%	16.5%
Middle	5	62.5%	47.3%	\$1,726	48.7%	46.8%	47.1%
Upper	2	25.0%	37.5%	\$1,582	44.7%	41.1%	34.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,541</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.1%	\$0	0.0%	0.8%	1.3%
Moderate	0	0.0%	14.8%	\$0	0.0%	11.9%	16.5%
Middle	0	0.0%	46.4%	\$0	0.0%	44.1%	47.1%
Upper	0	0.0%	37.3%	\$0	0.0%	42.9%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.7%	\$0	0.0%	1.4%	1.3%
Moderate	0	0.0%	12.5%	\$0	0.0%	9.0%	16.5%
Middle	0	0.0%	45.5%	\$0	0.0%	40.1%	47.1%
Upper	0	0.0%	40.2%	\$0	0.0%	49.4%	34.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	1.2%	\$0	0.0%	0.9%	1.3%
Moderate	0	0.0%	13.3%	\$0	0.0%	15.3%	16.5%
Middle	1	25.0%	44.0%	\$88	14.5%	37.7%	47.1%
Upper	3	75.0%	41.5%	\$518	85.5%	46.1%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$606</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.3%
Moderate	0	0.0%	33.3%	\$0	0.0%	21.9%	16.5%
Middle	0	0.0%	50.0%	\$0	0.0%	60.8%	47.1%
Upper	0	0.0%	16.7%	\$0	0.0%	17.3%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	14.4%	\$0	0.0%	9.3%	19.1%
Moderate	0	0.0%	25.6%	\$0	0.0%	38.7%	23.4%
Middle	0	0.0%	37.8%	\$0	0.0%	31.2%	34.3%
Upper	0	0.0%	21.1%	\$0	0.0%	20.5%	20.6%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.2%	2.6%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	6	5.2%	1.1%	\$1,252	2.8%	1.5%	1.3%
Moderate	18	15.7%	13.1%	\$4,795	10.8%	12.6%	16.5%
Middle	53	46.1%	47.2%	\$19,248	43.4%	43.7%	47.1%
Upper	38	33.0%	38.4%	\$19,013	42.9%	42.0%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>115</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$44,308</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	11	78.6%	54.3%	\$1,653	60.5%	41.0%	91.7%
	Over \$1 Million/ Unknown	3	21.4%	45.7%	\$1,077	39.5%	59.0%	8.3%
	<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,730</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	8	57.1%	91.3%	\$496	18.2%	35.4%	
	\$100,001–\$250,000	3	21.4%	4.6%	\$550	20.1%	17.5%	
	\$250,001–\$1 Million	3	21.4%	4.0%	\$1,684	61.7%	47.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,730</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	7	63.6%		\$485	29.3%		
	\$100,001–\$250,000	2	18.2%		\$300	18.1%		
	\$250,001–\$1 Million	2	18.2%		\$868	52.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>		<b>\$1,653</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	13	72.2%	52.0%	\$784	34.5%	39.6%	91.8%
	Over \$1 Million/ Unknown	5	27.8%	48.0%	\$1,486	65.5%	60.4%	8.2%
	<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,270</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	14	77.8%	91.4%	\$730	32.2%	34.9%	
	\$100,001–\$250,000	1	5.6%	4.5%	\$200	8.8%	16.8%	
	\$250,001–\$1 Million	3	16.7%	4.1%	\$1,340	59.0%	48.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,270</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	12	92.3%		\$584	74.5%		
	\$100,001–\$250,000	1	7.7%		\$200	25.5%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>		<b>\$784</b>	<b>100.0%</b>		

Appendix C (Continued)

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	7.1%	2.4%	\$11	0.4%	2.9%	3.5%
Moderate	2	14.3%	17.0%	\$866	31.7%	20.7%	19.7%
Middle	3	21.4%	41.6%	\$325	11.9%	42.2%	40.9%
Upper	8	57.1%	36.5%	\$1,528	56.0%	30.6%	33.1%
Unknown	0	0.0%	2.5%	\$0	0.0%	3.6%	2.8%
<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,730</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	5.6%	2.3%	\$5	0.2%	3.5%	3.5%
Moderate	3	16.7%	16.5%	\$150	6.6%	20.6%	19.6%
Middle	4	22.2%	41.4%	\$725	31.9%	38.1%	41.1%
Upper	10	55.6%	37.4%	\$1,390	61.2%	35.1%	33.1%
Unknown	0	0.0%	2.3%	\$0	0.0%	2.8%	2.6%
<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,270</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Craighead County**

<b>Distribution of 2023 Home Mortgage Lending By Borrower Income Level</b>							
<b>Borrower Income Level</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Families by Family Income %</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$</b>	<b>\$ %</b>	<b>\$ %</b>	
<b>Home Purchase Loans</b>							
Low	0	0.0%	3.7%	\$0	0.0%	1.7%	20.7%
Moderate	3	6.4%	12.3%	\$504	4.4%	8.8%	15.9%
Middle	8	17.0%	19.6%	\$1,136	10.0%	16.9%	19.5%
Upper	28	59.6%	32.3%	\$7,669	67.4%	42.2%	43.8%
Unknown	8	17.0%	32.0%	\$2,071	18.2%	30.3%	0.0%
<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,380</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	7.2%	\$0	0.0%	2.6%	20.7%
Moderate	1	11.1%	12.6%	\$203	4.4%	7.6%	15.9%
Middle	0	0.0%	15.8%	\$0	0.0%	11.4%	19.5%
Upper	7	77.8%	42.4%	\$3,562	76.5%	52.7%	43.8%
Unknown	1	11.1%	21.9%	\$891	19.1%	25.7%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,656</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	7.3%	\$0	0.0%	6.3%	20.7%
Moderate	0	0.0%	8.5%	\$0	0.0%	7.8%	15.9%
Middle	0	0.0%	15.2%	\$0	0.0%	9.4%	19.5%
Upper	1	100.0%	53.3%	\$120	100.0%	60.0%	43.8%
Unknown	0	0.0%	15.8%	\$0	0.0%	16.5%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$120</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.7%
Moderate	0	0.0%	17.9%	\$0	0.0%	9.4%	15.9%
Middle	0	0.0%	17.9%	\$0	0.0%	11.3%	19.5%
Upper	0	0.0%	58.9%	\$0	0.0%	76.5%	43.8%
Unknown	0	0.0%	5.4%	\$0	0.0%	2.8%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	9.5%	\$0	0.0%	8.0%	20.7%
Moderate	1	100.0%	20.3%	\$130	100.0%	18.4%	15.9%
Middle	0	0.0%	14.9%	\$0	0.0%	14.4%	19.5%
Upper	0	0.0%	48.6%	\$0	0.0%	52.2%	43.8%
Unknown	0	0.0%	6.8%	\$0	0.0%	6.9%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$130</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.7%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.8%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	3.2%	\$0	0.0%	0.7%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	3.2%	\$0	0.0%	2.5%	N/A
Upper	0	0.0%	3.2%	\$0	0.0%	2.6%	N/A
Unknown	0	0.0%	90.3%	\$0	0.0%	94.2%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	0	0.0%	4.6%	\$0	0.0%	2.0%	20.7%
Moderate	5	8.6%	12.3%	\$837	5.1%	8.3%	15.9%
Middle	8	13.8%	18.2%	\$1,136	7.0%	15.1%	19.5%
Upper	36	62.1%	35.8%	\$11,351	69.7%	42.9%	43.8%
Unknown	9	15.5%	29.1%	\$2,962	18.2%	31.7%	0.0%
<b>TOTAL</b>	<b>58</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,286</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	2	5.7%	4.4%	\$359	4.6%	2.6%	20.7%
Moderate	9	25.7%	16.4%	\$1,389	17.9%	12.1%	15.9%
Middle	8	22.9%	16.7%	\$1,273	16.4%	15.2%	19.5%
Upper	13	37.1%	26.3%	\$4,385	56.6%	35.2%	43.8%
Unknown	3	8.6%	36.2%	\$344	4.4%	34.9%	0.0%
<b>TOTAL</b>	<b>35</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,750</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	5.8%	\$0	0.0%	2.5%	20.7%
Moderate	1	20.0%	14.3%	\$156	8.7%	8.8%	15.9%
Middle	0	0.0%	15.7%	\$0	0.0%	12.5%	19.5%
Upper	4	80.0%	30.9%	\$1,633	91.3%	35.6%	43.8%
Unknown	0	0.0%	33.2%	\$0	0.0%	40.7%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,789</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	7.1%	\$0	0.0%	3.5%	20.7%
Moderate	0	0.0%	18.5%	\$0	0.0%	11.8%	15.9%
Middle	0	0.0%	15.5%	\$0	0.0%	9.9%	19.5%
Upper	2	100.0%	44.6%	\$76	100.0%	59.1%	43.8%
Unknown	0	0.0%	14.3%	\$0	0.0%	15.6%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$76</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	8.5%	\$0	0.0%	5.0%	20.7%
Moderate	0	0.0%	14.2%	\$0	0.0%	9.6%	15.9%
Middle	0	0.0%	15.1%	\$0	0.0%	14.8%	19.5%
Upper	0	0.0%	54.7%	\$0	0.0%	62.9%	43.8%
Unknown	0	0.0%	7.5%	\$0	0.0%	7.7%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	2.7%	\$0	0.0%	1.6%	20.7%
Moderate	0	0.0%	21.3%	\$0	0.0%	14.3%	15.9%
Middle	0	0.0%	24.0%	\$0	0.0%	19.4%	19.5%
Upper	0	0.0%	48.0%	\$0	0.0%	62.5%	43.8%
Unknown	0	0.0%	4.0%	\$0	0.0%	2.2%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.7%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.8%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	5.7%	\$0	0.0%	5.6%	N/A
Unknown	1	100.0%	94.3%	\$574	100.0%	94.4%	N/A
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$574</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	2	4.7%	4.9%	\$359	3.5%	2.5%	20.7%
Moderate	10	23.3%	15.9%	\$1,545	15.2%	10.8%	15.9%
Middle	8	18.6%	16.3%	\$1,273	12.5%	13.8%	19.5%
Upper	19	44.2%	29.5%	\$6,094	59.8%	34.8%	43.8%
Unknown	4	9.3%	33.3%	\$918	9.0%	38.0%	0.0%
<b>TOTAL</b>	<b>43</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,189</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.6%	\$0	0.0%	0.4%	0.5%
Moderate	8	17.0%	18.5%	\$1,181	10.4%	14.5%	16.7%
Middle	12	25.5%	38.9%	\$2,629	23.1%	34.7%	39.2%
Upper	27	57.4%	42.0%	\$7,570	66.5%	50.4%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,380</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	0.5%	\$0	0.0%	0.1%	0.5%
Moderate	1	11.1%	19.6%	\$427	9.2%	18.3%	16.7%
Middle	0	0.0%	36.8%	\$0	0.0%	30.2%	39.2%
Upper	8	88.9%	43.1%	\$4,229	90.8%	51.3%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,656</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.8%	\$0	0.0%	1.7%	0.5%
Moderate	0	0.0%	23.6%	\$0	0.0%	18.2%	16.7%
Middle	0	0.0%	29.1%	\$0	0.0%	29.3%	39.2%
Upper	1	100.0%	45.5%	\$120	100.0%	50.8%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$120</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	12.5%	\$0	0.0%	6.1%	16.7%
Middle	0	0.0%	35.7%	\$0	0.0%	23.5%	39.2%
Upper	0	0.0%	51.8%	\$0	0.0%	70.5%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	16.2%	\$0	0.0%	10.8%	16.7%
Middle	1	100.0%	36.5%	\$130	100.0%	28.1%	39.2%
Upper	0	0.0%	47.3%	\$0	0.0%	61.1%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$130</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	50.0%	\$0	0.0%	32.2%	16.7%
Middle	0	0.0%	25.0%	\$0	0.0%	20.8%	39.2%
Upper	0	0.0%	25.0%	\$0	0.0%	47.1%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	9.7%	\$0	0.0%	6.4%	18.4%
Moderate	0	0.0%	41.9%	\$0	0.0%	41.0%	36.7%
Middle	0	0.0%	41.9%	\$0	0.0%	52.0%	35.8%
Upper	0	0.0%	6.5%	\$0	0.0%	0.7%	9.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.7%	\$0	0.0%	0.6%	0.5%
Moderate	9	15.5%	19.2%	\$1,608	9.9%	16.3%	16.7%
Middle	13	22.4%	37.8%	\$2,759	16.9%	34.5%	39.2%
Upper	36	62.1%	42.3%	\$11,919	73.2%	48.6%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>58</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,286</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.7%	\$0	0.0%	0.7%	0.5%
Moderate	6	17.1%	15.6%	\$1,433	18.5%	12.0%	16.7%
Middle	15	42.9%	43.7%	\$3,083	39.8%	37.5%	39.2%
Upper	14	40.0%	40.0%	\$3,234	41.7%	49.8%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>35</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,750</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	0.2%	\$0	0.0%	0.1%	0.5%
Moderate	0	0.0%	20.7%	\$0	0.0%	17.3%	16.7%
Middle	0	0.0%	28.8%	\$0	0.0%	23.7%	39.2%
Upper	5	100.0%	50.4%	\$1,789	100.0%	58.9%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,789</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.8%	\$0	0.0%	1.0%	0.5%
Moderate	0	0.0%	17.9%	\$0	0.0%	15.5%	16.7%
Middle	1	50.0%	28.6%	\$50	65.8%	22.9%	39.2%
Upper	1	50.0%	51.8%	\$26	34.2%	60.7%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$76</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	15.1%	\$0	0.0%	13.0%	16.7%
Middle	0	0.0%	32.1%	\$0	0.0%	25.3%	39.2%
Upper	0	0.0%	52.8%	\$0	0.0%	61.7%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	21.3%	\$0	0.0%	16.2%	16.7%
Middle	0	0.0%	24.0%	\$0	0.0%	19.3%	39.2%
Upper	0	0.0%	54.7%	\$0	0.0%	64.6%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	20.0%	\$0	0.0%	7.7%	0.5%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.7%
Middle	0	0.0%	60.0%	\$0	0.0%	64.5%	39.2%
Upper	0	0.0%	20.0%	\$0	0.0%	27.9%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	2.9%	\$0	0.0%	2.3%	18.4%
Moderate	0	0.0%	37.1%	\$0	0.0%	31.0%	36.7%
Middle	1	100.0%	45.7%	\$574	100.0%	33.3%	35.8%
Upper	0	0.0%	14.3%	\$0	0.0%	33.5%	9.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$574</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.7%	\$0	0.0%	0.7%	0.5%
Moderate	6	14.0%	17.1%	\$1,433	14.1%	14.1%	16.7%
Middle	17	39.5%	39.1%	\$3,707	36.4%	34.0%	39.2%
Upper	20	46.5%	43.2%	\$5,049	49.6%	51.2%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>43</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,189</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	32	71.1%	59.0%	\$7,194	71.1%	52.4%	89.5%
	Over \$1 Million/ Unknown	13	28.9%	41.0%	\$2,929	28.9%	47.6%	10.5%
	<b>TOTAL</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,123</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	21	46.7%	89.3%	\$1,426	14.1%	36.0%	
	\$100,001–\$250,000	11	24.4%	6.2%	\$1,882	18.6%	19.9%	
	\$250,001–\$1 Million	13	28.9%	4.5%	\$6,815	67.3%	44.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,123</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	16	50.0%		\$1,085	15.1%		
	\$100,001–\$250,000	7	21.9%		\$1,226	17.0%		
	\$250,001–\$1 Million	9	28.1%		\$4,883	67.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>		<b>\$7,194</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	31	59.6%	55.9%	\$5,854	61.2%	48.1%	89.7%
	Over \$1 Million/ Unknown	21	40.4%	44.1%	\$3,704	38.8%	51.9%	10.3%
	<b>TOTAL</b>	<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,558</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	25	48.1%	87.7%	\$1,329	13.9%	31.7%	
	\$100,001–\$250,000	14	26.9%	6.7%	\$2,497	26.1%	20.0%	
	\$250,001–\$1 Million	13	25.0%	5.6%	\$5,732	60.0%	48.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,558</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	15	48.4%		\$783	13.4%		
	\$100,001–\$250,000	7	22.6%		\$1,225	20.9%		
	\$250,001–\$1 Million	9	29.0%		\$3,846	65.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>31</b>	<b>100.0%</b>		<b>\$5,854</b>	<b>100.0%</b>		

**Appendix C (Continued)**

<b>Distribution of 2023 Small Business Lending By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Business Loans</b>		<b>Aggregate of Peer Data</b>	<b>Bank Small Business Loans</b>		<b>Aggregate of Peer Data</b>	<b>% of Businesses</b>
	<b>#</b>	<b># %</b>	<b>%</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	
Low	0	0.0%	0.8%	\$0	0.0%	0.3%	2.4%
Moderate	14	31.1%	24.7%	\$2,993	29.6%	24.8%	27.1%
Middle	9	20.0%	39.0%	\$2,085	20.6%	38.0%	38.5%
Upper	22	48.9%	35.0%	\$5,044	49.8%	36.7%	32.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,122</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Distribution of 2024 Small Business Lending By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Business Loans</b>		<b>Aggregate of Peer Data</b>	<b>Bank Small Business Loans</b>		<b>Aggregate of Peer Data</b>	<b>% of Businesses</b>
	<b>#</b>	<b># %</b>	<b>%</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	
Low	0	0.0%	1.2%	\$0	0.0%	1.6%	2.3%
Moderate	16	30.8%	24.5%	\$2,045	21.4%	25.2%	26.7%
Middle	11	21.2%	39.3%	\$2,557	26.8%	39.4%	38.8%
Upper	25	48.1%	34.8%	\$4,955	51.8%	33.8%	32.2%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,557</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## TEXAS

Partial Dallas MD

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.1%	\$0	0.0%	0.9%	25.1%
Moderate	1	4.8%	11.8%	\$262	1.9%	6.9%	17.9%
Middle	1	4.8%	17.9%	\$317	2.3%	14.0%	18.4%
Upper	18	85.7%	42.8%	\$10,924	78.0%	54.8%	38.7%
Unknown	1	4.8%	25.3%	\$2,500	17.9%	23.4%	0.0%
<b>TOTAL</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,003</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	9.8%	\$0	0.0%	4.7%	25.1%
Moderate	0	0.0%	16.9%	\$0	0.0%	9.6%	17.9%
Middle	1	33.3%	19.1%	\$429	19.6%	13.9%	18.4%
Upper	1	33.3%	39.3%	\$350	16.0%	52.9%	38.7%
Unknown	1	33.3%	14.8%	\$1,412	64.4%	19.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,191</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	5.4%	\$0	0.0%	2.9%	25.1%
Moderate	0	0.0%	8.6%	\$0	0.0%	4.6%	17.9%
Middle	0	0.0%	16.0%	\$0	0.0%	10.5%	18.4%
Upper	1	100.0%	66.6%	\$500	100.0%	75.6%	38.7%
Unknown	0	0.0%	3.3%	\$0	0.0%	6.4%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$500</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	6.3%	\$0	0.0%	3.6%	25.1%
Moderate	0	0.0%	9.7%	\$0	0.0%	5.0%	17.9%
Middle	0	0.0%	16.7%	\$0	0.0%	9.4%	18.4%
Upper	0	0.0%	64.9%	\$0	0.0%	76.5%	38.7%
Unknown	0	0.0%	2.3%	\$0	0.0%	5.3%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	6.3%	\$0	0.0%	2.5%	25.1%
Moderate	0	0.0%	15.1%	\$0	0.0%	7.3%	17.9%
Middle	0	0.0%	17.7%	\$0	0.0%	8.9%	18.4%
Upper	0	0.0%	49.6%	\$0	0.0%	61.1%	38.7%
Unknown	1	100.0%	11.3%	\$750	100.0%	20.2%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$750</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	1.6%	\$0	0.0%	0.8%	25.1%
Moderate	0	0.0%	0.9%	\$0	0.0%	1.0%	17.9%
Middle	0	0.0%	0.2%	\$0	0.0%	0.2%	18.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.7%
Unknown	0	0.0%	97.3%	\$0	0.0%	98.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.5%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.0%	\$0	0.0%	0.1%	N/A
Unknown	0	0.0%	98.6%	\$0	0.0%	99.8%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	0	0.0%	3.5%	\$0	0.0%	1.2%	25.1%
Moderate	1	3.8%	12.3%	\$262	1.5%	6.3%	17.9%
Middle	2	7.7%	17.8%	\$746	4.3%	12.2%	18.4%
Upper	20	76.9%	43.4%	\$11,774	67.5%	48.9%	38.7%
Unknown	3	11.5%	23.0%	\$4,662	26.7%	31.4%	0.0%
<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,444</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.5%	\$0	0.0%	1.1%	25.1%
Moderate	1	9.1%	11.8%	\$245	3.4%	7.1%	17.9%
Middle	3	27.3%	17.4%	\$980	13.4%	13.8%	18.4%
Upper	6	54.5%	40.0%	\$5,201	71.2%	51.1%	38.7%
Unknown	1	9.1%	28.3%	\$877	12.0%	26.9%	0.0%
<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,303</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	8.1%	\$0	0.0%	3.3%	25.1%
Moderate	0	0.0%	13.3%	\$0	0.0%	6.6%	17.9%
Middle	0	0.0%	15.7%	\$0	0.0%	10.5%	18.4%
Upper	0	0.0%	41.2%	\$0	0.0%	53.3%	38.7%
Unknown	1	100.0%	21.6%	\$818	100.0%	26.3%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$818</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	6.3%	\$0	0.0%	2.9%	25.1%
Moderate	0	0.0%	12.2%	\$0	0.0%	6.8%	17.9%
Middle	0	0.0%	16.0%	\$0	0.0%	9.8%	18.4%
Upper	0	0.0%	58.9%	\$0	0.0%	69.4%	38.7%
Unknown	0	0.0%	6.5%	\$0	0.0%	11.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	5.1%	\$0	0.0%	2.6%	25.1%
Moderate	0	0.0%	9.6%	\$0	0.0%	4.6%	17.9%
Middle	0	0.0%	17.7%	\$0	0.0%	9.6%	18.4%
Upper	0	0.0%	60.6%	\$0	0.0%	75.9%	38.7%
Unknown	0	0.0%	7.0%	\$0	0.0%	7.3%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	10.3%	\$0	0.0%	5.6%	25.1%
Moderate	0	0.0%	14.6%	\$0	0.0%	9.1%	17.9%
Middle	0	0.0%	19.4%	\$0	0.0%	11.3%	18.4%
Upper	0	0.0%	44.8%	\$0	0.0%	59.9%	38.7%
Unknown	0	0.0%	10.9%	\$0	0.0%	14.1%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	0.7%	\$0	0.0%	0.6%	25.1%
Moderate	0	0.0%	1.4%	\$0	0.0%	2.1%	17.9%
Middle	0	0.0%	0.7%	\$0	0.0%	0.8%	18.4%
Upper	0	0.0%	0.4%	\$0	0.0%	2.7%	38.7%
Unknown	0	0.0%	96.8%	\$0	0.0%	93.9%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	0	0.0%	3.8%	\$0	0.0%	1.4%	25.1%
Moderate	1	8.3%	12.0%	\$245	3.0%	6.1%	17.9%
Middle	3	25.0%	17.0%	\$980	12.1%	11.5%	18.4%
Upper	6	50.0%	41.1%	\$5,201	64.0%	45.7%	38.7%
Unknown	2	16.7%	26.0%	\$1,695	20.9%	35.3%	0.0%
<b>TOTAL</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,121</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	6.3%	\$0	0.0%	3.5%	7.1%
Moderate	2	9.5%	17.8%	\$613	4.4%	12.2%	23.6%
Middle	3	14.3%	31.6%	\$1,525	10.9%	26.7%	27.7%
Upper	16	76.2%	43.8%	\$11,865	84.7%	56.9%	41.3%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.7%	0.4%
<b>TOTAL</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$14,003</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	6.0%	\$0	0.0%	3.2%	7.1%
Moderate	0	0.0%	21.2%	\$0	0.0%	13.6%	23.6%
Middle	0	0.0%	29.9%	\$0	0.0%	23.7%	27.7%
Upper	3	100.0%	42.6%	\$2,191	100.0%	59.2%	41.3%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.4%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,191</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	3.0%	\$0	0.0%	2.2%	7.1%
Moderate	0	0.0%	11.3%	\$0	0.0%	8.0%	23.6%
Middle	0	0.0%	23.4%	\$0	0.0%	16.3%	27.7%
Upper	1	100.0%	61.4%	\$500	100.0%	72.5%	41.3%
Unknown	0	0.0%	0.8%	\$0	0.0%	1.0%	0.4%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$500</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.8%	\$0	0.0%	0.9%	7.1%
Moderate	0	0.0%	10.6%	\$0	0.0%	5.8%	23.6%
Middle	0	0.0%	20.9%	\$0	0.0%	13.7%	27.7%
Upper	0	0.0%	65.9%	\$0	0.0%	78.8%	41.3%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.9%	0.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	4.1%	\$0	0.0%	2.2%	7.1%
Moderate	0	0.0%	18.3%	\$0	0.0%	10.6%	23.6%
Middle	0	0.0%	25.5%	\$0	0.0%	14.8%	27.7%
Upper	1	100.0%	51.3%	\$750	100.0%	71.6%	41.3%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.9%	0.4%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$750</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	11.5%	\$0	0.0%	8.6%	7.1%
Moderate	0	0.0%	34.8%	\$0	0.0%	24.8%	23.6%
Middle	0	0.0%	36.2%	\$0	0.0%	35.4%	27.7%
Upper	0	0.0%	17.5%	\$0	0.0%	31.2%	41.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	27.1%	\$0	0.0%	16.5%	20.4%
Moderate	0	0.0%	25.1%	\$0	0.0%	15.2%	26.5%
Middle	0	0.0%	22.2%	\$0	0.0%	27.8%	26.4%
Upper	0	0.0%	23.2%	\$0	0.0%	39.3%	24.2%
Unknown	0	0.0%	2.4%	\$0	0.0%	1.2%	2.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	6.1%	\$0	0.0%	4.9%	7.1%
Moderate	2	7.7%	18.0%	\$613	3.5%	12.6%	23.6%
Middle	3	11.5%	30.7%	\$1,525	8.7%	26.2%	27.7%
Upper	21	80.8%	44.6%	\$15,306	87.7%	55.6%	41.3%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.7%	0.4%
<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,444</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	5.7%	\$0	0.0%	3.3%	7.1%
Moderate	1	9.1%	17.2%	\$245	3.4%	11.8%	23.6%
Middle	2	18.2%	36.1%	\$577	7.9%	30.9%	27.7%
Upper	8	72.7%	40.2%	\$6,481	88.7%	53.1%	41.3%
Unknown	0	0.0%	0.9%	\$0	0.0%	1.0%	0.4%
<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,303</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	5.4%	\$0	0.0%	2.9%	7.1%
Moderate	0	0.0%	18.2%	\$0	0.0%	11.6%	23.6%
Middle	0	0.0%	28.6%	\$0	0.0%	22.2%	27.7%
Upper	1	100.0%	47.2%	\$818	100.0%	62.7%	41.3%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.6%	0.4%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$818</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	3.8%	\$0	0.0%	2.3%	7.1%
Moderate	0	0.0%	13.9%	\$0	0.0%	8.9%	23.6%
Middle	0	0.0%	25.1%	\$0	0.0%	19.3%	27.7%
Upper	0	0.0%	56.5%	\$0	0.0%	68.3%	41.3%
Unknown	0	0.0%	0.7%	\$0	0.0%	1.2%	0.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.9%	\$0	0.0%	0.9%	7.1%
Moderate	0	0.0%	11.2%	\$0	0.0%	7.2%	23.6%
Middle	0	0.0%	23.0%	\$0	0.0%	14.3%	27.7%
Upper	0	0.0%	63.6%	\$0	0.0%	77.0%	41.3%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.6%	0.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	5.7%	\$0	0.0%	3.7%	7.1%
Moderate	0	0.0%	20.1%	\$0	0.0%	12.6%	23.6%
Middle	0	0.0%	27.0%	\$0	0.0%	19.4%	27.7%
Upper	0	0.0%	46.7%	\$0	0.0%	64.0%	41.3%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.3%	0.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	14.0%	\$0	0.0%	11.8%	7.1%
Moderate	0	0.0%	30.5%	\$0	0.0%	22.4%	23.6%
Middle	0	0.0%	37.9%	\$0	0.0%	38.2%	27.7%
Upper	0	0.0%	17.2%	\$0	0.0%	27.4%	41.3%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.2%	0.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	23.4%	\$0	0.0%	9.3%	20.4%
Moderate	0	0.0%	37.1%	\$0	0.0%	33.5%	26.5%
Middle	0	0.0%	19.3%	\$0	0.0%	22.9%	26.4%
Upper	0	0.0%	17.8%	\$0	0.0%	31.7%	24.2%
Unknown	0	0.0%	2.5%	\$0	0.0%	2.6%	2.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	5.6%	\$0	0.0%	3.9%	7.1%
Moderate	1	8.3%	17.3%	\$245	3.0%	14.3%	23.6%
Middle	2	16.7%	33.9%	\$577	7.1%	28.3%	27.7%
Upper	9	75.0%	42.5%	\$7,299	89.9%	52.3%	41.3%
Unknown	0	0.0%	0.8%	\$0	0.0%	1.1%	0.4%
<b>TOTAL</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,121</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	40	54.1%	51.9%	\$10,819	50.6%	32.2%	91.7%
	Over \$1 Million/ Unknown	34	45.9%	48.1%	\$10,557	49.4%	67.8%	8.3%
	<b>TOTAL</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,376</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	30	40.5%	94.6%	\$1,330	6.2%	42.8%	
	\$100,001–\$250,000	12	16.2%	2.9%	\$2,206	10.3%	15.8%	
	\$250,001–\$1 Million	32	43.2%	2.4%	\$17,840	83.5%	41.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,376</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	17	42.5%		\$555	5.1%		
	\$100,001–\$250,000	6	15.0%		\$1,060	9.8%		
	\$250,001–\$1 Million	17	42.5%		\$9,204	85.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>40</b>	<b>100.0%</b>		<b>\$10,819</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	37	58.7%	51.2%	\$9,625	50.2%	32.0%	91.8%
	Over \$1 Million/ Unknown	26	41.3%	48.8%	\$9,542	49.8%	68.0%	8.2%
	<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,167</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	19	30.2%	94.5%	\$819	4.3%	42.9%	
	\$100,001–\$250,000	15	23.8%	3.0%	\$2,879	15.0%	15.7%	
	\$250,001–\$1 Million	29	46.0%	2.5%	\$15,469	80.7%	41.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,167</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	14	37.8%		\$614	6.4%		
	\$100,001–\$250,000	8	21.6%		\$1,604	16.7%		
	\$250,001–\$1 Million	15	40.5%		\$7,407	77.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>		<b>\$9,625</b>	<b>100.0%</b>		

Appendix C (Continued)

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	2.7%	5.7%	\$923	4.3%	5.6%	6.8%
Moderate	20	27.0%	18.9%	\$4,606	21.5%	18.0%	20.3%
Middle	18	24.3%	27.7%	\$6,611	30.9%	28.6%	29.9%
Upper	31	41.9%	46.2%	\$8,318	38.9%	46.2%	41.9%
Unknown	3	4.1%	1.4%	\$918	4.3%	1.5%	1.0%
<b>TOTAL</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,376</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	5.2%	\$0	0.0%	5.1%	6.9%
Moderate	20	31.7%	18.1%	\$4,923	25.7%	17.3%	20.5%
Middle	20	31.7%	27.4%	\$7,201	37.6%	28.5%	30.2%
Upper	20	31.7%	48.0%	\$6,177	32.2%	47.5%	41.5%
Unknown	3	4.8%	1.4%	\$867	4.5%	1.5%	0.9%
<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,168</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Tarrant County**

<b>Distribution of 2023 Home Mortgage Lending By Borrower Income Level</b>							
<b>Borrower Income Level</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Families by Family Income %</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$</b>	<b>\$ %</b>	<b>\$ %</b>	
<b>Home Purchase Loans</b>							
Low	0	0.0%	1.6%	\$0	0.0%	0.8%	21.2%
Moderate	2	15.4%	14.0%	\$396	8.6%	9.7%	17.6%
Middle	4	30.8%	22.3%	\$1,225	26.6%	19.3%	20.2%
Upper	7	53.8%	34.6%	\$2,980	64.8%	45.0%	41.0%
Unknown	0	0.0%	27.5%	\$0	0.0%	25.2%	0.0%
<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,601</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	8.0%	\$0	0.0%	4.0%	21.2%
Moderate	0	0.0%	18.9%	\$0	0.0%	12.1%	17.6%
Middle	0	0.0%	20.3%	\$0	0.0%	15.7%	20.2%
Upper	1	33.3%	35.7%	\$850	59.4%	46.3%	41.0%
Unknown	2	66.7%	17.1%	\$582	40.6%	21.9%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,432</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	5.3%	\$0	0.0%	3.2%	21.2%
Moderate	0	0.0%	15.5%	\$0	0.0%	10.3%	17.6%
Middle	0	0.0%	22.3%	\$0	0.0%	16.0%	20.2%
Upper	0	0.0%	53.9%	\$0	0.0%	65.9%	41.0%
Unknown	0	0.0%	2.9%	\$0	0.0%	4.5%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	7.0%	\$0	0.0%	4.8%	21.2%
Moderate	0	0.0%	12.4%	\$0	0.0%	7.5%	17.6%
Middle	0	0.0%	25.0%	\$0	0.0%	16.8%	20.2%
Upper	0	0.0%	53.4%	\$0	0.0%	67.5%	41.0%
Unknown	0	0.0%	2.3%	\$0	0.0%	3.4%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	7.0%	\$0	0.0%	3.9%	21.2%
Moderate	0	0.0%	17.5%	\$0	0.0%	11.8%	17.6%
Middle	0	0.0%	23.1%	\$0	0.0%	16.0%	20.2%
Upper	1	100.0%	43.2%	\$178	100.0%	54.3%	41.0%
Unknown	0	0.0%	9.2%	\$0	0.0%	13.9%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$178</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	0.3%	\$0	0.0%	0.1%	21.2%
Moderate	0	0.0%	0.3%	\$0	0.0%	0.3%	17.6%
Middle	0	0.0%	0.3%	\$0	0.0%	0.3%	20.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.0%
Unknown	0	0.0%	99.1%	\$0	0.0%	99.3%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	0	0.0%	2.8%	\$0	0.0%	1.1%	21.2%
Moderate	2	11.8%	14.6%	\$396	6.4%	9.2%	17.6%
Middle	4	23.5%	21.9%	\$1,225	19.7%	17.3%	20.2%
Upper	9	52.9%	35.9%	\$4,008	64.5%	42.1%	41.0%
Unknown	2	11.8%	24.8%	\$582	9.4%	30.3%	0.0%
<b>TOTAL</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,211</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.0%	\$0	0.0%	1.0%	21.2%
Moderate	1	33.3%	14.5%	\$238	11.2%	10.2%	17.6%
Middle	0	0.0%	22.0%	\$0	0.0%	19.3%	20.2%
Upper	2	66.7%	32.4%	\$1,883	88.8%	42.2%	41.0%
Unknown	0	0.0%	29.0%	\$0	0.0%	27.4%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,121</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	8.1%	\$0	0.0%	3.9%	21.2%
Moderate	0	0.0%	14.7%	\$0	0.0%	9.0%	17.6%
Middle	0	0.0%	18.1%	\$0	0.0%	14.0%	20.2%
Upper	1	50.0%	32.1%	\$459	47.1%	40.2%	41.0%
Unknown	1	50.0%	27.0%	\$515	52.9%	32.8%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$974</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	7.3%	\$0	0.0%	4.2%	21.2%
Moderate	0	0.0%	14.2%	\$0	0.0%	9.8%	17.6%
Middle	0	0.0%	21.4%	\$0	0.0%	15.6%	20.2%
Upper	0	0.0%	51.8%	\$0	0.0%	62.7%	41.0%
Unknown	0	0.0%	5.2%	\$0	0.0%	7.8%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	6.3%	\$0	0.0%	3.6%	21.2%
Moderate	0	0.0%	14.7%	\$0	0.0%	8.1%	17.6%
Middle	0	0.0%	21.3%	\$0	0.0%	14.0%	20.2%
Upper	0	0.0%	52.1%	\$0	0.0%	65.1%	41.0%
Unknown	0	0.0%	5.6%	\$0	0.0%	9.2%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	10.2%	\$0	0.0%	6.4%	21.2%
Moderate	0	0.0%	20.1%	\$0	0.0%	14.6%	17.6%
Middle	0	0.0%	22.2%	\$0	0.0%	16.3%	20.2%
Upper	0	0.0%	41.6%	\$0	0.0%	53.2%	41.0%
Unknown	1	100.0%	5.9%	\$400	100.0%	9.5%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$400</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	21.2%
Moderate	0	0.0%	1.0%	\$0	0.0%	1.2%	17.6%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.2%
Upper	0	0.0%	0.5%	\$0	0.0%	1.2%	41.0%
Unknown	0	0.0%	98.5%	\$0	0.0%	97.6%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.4%	\$0	0.0%	0.1%	N/A
Unknown	0	0.0%	97.6%	\$0	0.0%	99.9%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	3.5%	\$0	0.0%	1.4%	21.2%
Moderate	1	16.7%	14.6%	\$238	6.8%	8.9%	17.6%
Middle	0	0.0%	21.2%	\$0	0.0%	16.4%	20.2%
Upper	3	50.0%	33.6%	\$2,342	67.0%	38.0%	41.0%
Unknown	2	33.3%	27.1%	\$915	26.2%	35.3%	0.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,495</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.9%	\$0	0.0%	1.9%	2.7%
Moderate	2	15.4%	16.1%	\$496	10.8%	11.6%	20.5%
Middle	6	46.2%	36.0%	\$2,039	44.3%	31.8%	35.8%
Upper	5	38.5%	44.7%	\$2,066	44.9%	54.4%	40.6%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.4%
<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,601</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	33.3%	2.8%	\$182	12.7%	1.8%	2.7%
Moderate	0	0.0%	19.3%	\$0	0.0%	13.8%	20.5%
Middle	0	0.0%	37.0%	\$0	0.0%	28.7%	35.8%
Upper	2	66.7%	40.5%	\$1,250	87.3%	55.3%	40.6%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	0.4%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,432</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.9%	\$0	0.0%	1.8%	2.7%
Moderate	0	0.0%	14.0%	\$0	0.0%	10.5%	20.5%
Middle	0	0.0%	31.1%	\$0	0.0%	24.5%	35.8%
Upper	0	0.0%	52.4%	\$0	0.0%	62.6%	40.6%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.6%	0.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.2%	\$0	0.0%	0.8%	2.7%
Moderate	0	0.0%	9.9%	\$0	0.0%	7.6%	20.5%
Middle	0	0.0%	33.3%	\$0	0.0%	22.4%	35.8%
Upper	0	0.0%	55.3%	\$0	0.0%	69.1%	40.6%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	2.1%	\$0	0.0%	1.8%	2.7%
Moderate	0	0.0%	16.2%	\$0	0.0%	14.0%	20.5%
Middle	1	100.0%	36.3%	\$178	100.0%	27.4%	35.8%
Upper	0	0.0%	45.0%	\$0	0.0%	56.6%	40.6%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.4%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$178</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.8%	\$0	0.0%	1.7%	2.7%
Moderate	0	0.0%	28.7%	\$0	0.0%	23.9%	20.5%
Middle	0	0.0%	44.5%	\$0	0.0%	42.4%	35.8%
Upper	0	0.0%	24.8%	\$0	0.0%	31.5%	40.6%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.5%	0.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	22.9%	\$0	0.0%	15.7%	14.1%
Moderate	0	0.0%	34.9%	\$0	0.0%	29.9%	33.4%
Middle	0	0.0%	26.5%	\$0	0.0%	23.8%	29.6%
Upper	0	0.0%	14.5%	\$0	0.0%	30.5%	22.1%
Unknown	0	0.0%	1.2%	\$0	0.0%	0.1%	0.9%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	5.9%	2.8%	\$182	2.9%	3.0%	2.7%
Moderate	2	11.8%	16.4%	\$496	8.0%	13.2%	20.5%
Middle	7	41.2%	35.9%	\$2,217	35.7%	30.7%	35.8%
Upper	7	41.2%	44.5%	\$3,316	53.4%	52.9%	40.6%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.4%
<b>TOTAL</b>	<b>17</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,211</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	3.0%	\$0	0.0%	2.0%	2.7%
Moderate	1	33.3%	17.9%	\$238	11.2%	13.7%	20.5%
Middle	0	0.0%	35.3%	\$0	0.0%	30.4%	35.8%
Upper	2	66.7%	43.4%	\$1,883	88.8%	53.7%	40.6%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.4%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,121</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	2.5%	\$0	0.0%	1.8%	2.7%
Moderate	0	0.0%	17.5%	\$0	0.0%	11.8%	20.5%
Middle	0	0.0%	38.3%	\$0	0.0%	32.6%	35.8%
Upper	2	100.0%	41.2%	\$974	100.0%	53.3%	40.6%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.4%	0.4%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$974</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.5%	\$0	0.0%	1.3%	2.7%
Moderate	0	0.0%	15.0%	\$0	0.0%	11.5%	20.5%
Middle	0	0.0%	32.7%	\$0	0.0%	26.2%	35.8%
Upper	0	0.0%	50.3%	\$0	0.0%	60.5%	40.6%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.4%	0.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.1%	\$0	0.0%	0.5%	2.7%
Moderate	0	0.0%	10.5%	\$0	0.0%	7.1%	20.5%
Middle	0	0.0%	31.6%	\$0	0.0%	21.8%	35.8%
Upper	0	0.0%	56.4%	\$0	0.0%	70.3%	40.6%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	0.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	1.3%	\$0	0.0%	1.1%	2.7%
Moderate	0	0.0%	18.1%	\$0	0.0%	15.6%	20.5%
Middle	0	0.0%	36.0%	\$0	0.0%	26.9%	35.8%
Upper	1	100.0%	44.2%	\$400	100.0%	56.0%	40.6%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.4%	0.4%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$400</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.9%	\$0	0.0%	2.0%	2.7%
Moderate	0	0.0%	30.4%	\$0	0.0%	26.0%	20.5%
Middle	0	0.0%	44.6%	\$0	0.0%	41.6%	35.8%
Upper	0	0.0%	22.1%	\$0	0.0%	30.4%	40.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	9.6%	\$0	0.0%	5.8%	14.1%
Moderate	0	0.0%	31.3%	\$0	0.0%	18.1%	33.4%
Middle	0	0.0%	31.3%	\$0	0.0%	29.3%	29.6%
Upper	0	0.0%	27.7%	\$0	0.0%	46.9%	22.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.9%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.8%	\$0	0.0%	2.3%	2.7%
Moderate	1	16.7%	17.7%	\$238	6.8%	13.8%	20.5%
Middle	0	0.0%	35.6%	\$0	0.0%	30.4%	35.8%
Upper	5	83.3%	43.5%	\$3,257	93.2%	53.1%	40.6%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	0.4%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,495</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	16	64.0%	52.5%	\$7,701	70.8%	32.0%	93.2%
	Over \$1 Million/ Unknown	9	36.0%	47.5%	\$3,183	29.2%	68.0%	6.8%
	<b>TOTAL</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,884</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	2	8.0%	94.2%	\$125	1.1%	40.1%	
	\$100,001–\$250,000	8	32.0%	3.1%	\$1,536	14.1%	15.3%	
	\$250,001–\$1 Million	15	60.0%	2.8%	\$9,223	84.7%	44.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,884</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	1	6.3%		\$100	1.3%		
	\$100,001–\$250,000	4	25.0%		\$787	10.2%		
	\$250,001–\$1 Million	11	68.8%		\$6,814	88.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>16</b>	<b>100.0%</b>		<b>\$7,701</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	8	66.7%	51.2%	\$3,702	58.3%	34.1%	93.4%
	Over \$1 Million/ Unknown	4	33.3%	48.8%	\$2,651	41.7%	65.9%	6.6%
	<b>TOTAL</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,353</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	0	0.0%	94.1%	\$0	0.0%	40.8%	
	\$100,001–\$250,000	4	33.3%	3.2%	\$779	12.3%	15.6%	
	\$250,001–\$1 Million	8	66.7%	2.7%	\$5,574	87.7%	43.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,353</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	3	37.5%		\$649	17.5%		
	\$250,001–\$1 Million	5	62.5%		\$3,053	82.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>		<b>\$3,702</b>	<b>100.0%</b>		

Appendix C (Continued)

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	3.5%	\$0	0.0%	3.4%	4.3%
Moderate	15	60.0%	20.6%	\$7,690	70.7%	24.1%	22.1%
Middle	3	12.0%	29.2%	\$1,005	9.2%	25.4%	30.5%
Upper	7	28.0%	45.8%	\$2,189	20.1%	46.3%	42.5%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.8%	0.6%
<b>TOTAL</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,884</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	3.5%	\$0	0.0%	4.0%	4.5%
Moderate	5	41.7%	20.5%	\$3,183	50.1%	24.0%	22.7%
Middle	0	0.0%	28.2%	\$0	0.0%	24.3%	30.9%
Upper	7	58.3%	47.0%	\$3,171	49.9%	46.9%	41.3%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.8%	0.6%
<b>TOTAL</b>	<b>12</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,354</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Travis County

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.6%	\$0	0.0%	1.0%	21.8%
Moderate	0	0.0%	10.3%	\$0	0.0%	6.1%	16.5%
Middle	1	11.1%	18.5%	\$388	5.7%	14.0%	19.8%
Upper	8	88.9%	43.5%	\$6,391	94.3%	55.3%	41.9%
Unknown	0	0.0%	25.1%	\$0	0.0%	23.7%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,779</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	8.7%	\$0	0.0%	3.7%	21.8%
Moderate	0	0.0%	16.0%	\$0	0.0%	7.5%	16.5%
Middle	0	0.0%	19.4%	\$0	0.0%	11.1%	19.8%
Upper	0	0.0%	41.2%	\$0	0.0%	55.6%	41.9%
Unknown	1	100.0%	14.8%	\$603	100.0%	22.1%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$603</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	5.8%	\$0	0.0%	2.3%	21.8%
Moderate	0	0.0%	12.3%	\$0	0.0%	5.4%	16.5%
Middle	0	0.0%	18.0%	\$0	0.0%	9.4%	19.8%
Upper	0	0.0%	62.0%	\$0	0.0%	75.6%	41.9%
Unknown	0	0.0%	1.9%	\$0	0.0%	7.3%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	5.0%	\$0	0.0%	3.2%	21.8%
Moderate	0	0.0%	7.9%	\$0	0.0%	3.3%	16.5%
Middle	0	0.0%	14.5%	\$0	0.0%	7.7%	19.8%
Upper	0	0.0%	70.7%	\$0	0.0%	83.9%	41.9%
Unknown	0	0.0%	2.0%	\$0	0.0%	1.9%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	6.1%	\$0	0.0%	1.4%	21.8%
Moderate	0	0.0%	13.5%	\$0	0.0%	3.3%	16.5%
Middle	0	0.0%	19.6%	\$0	0.0%	5.2%	19.8%
Upper	0	0.0%	49.4%	\$0	0.0%	51.5%	41.9%
Unknown	0	0.0%	11.4%	\$0	0.0%	38.7%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	4.2%	\$0	0.0%	1.1%	21.8%
Moderate	0	0.0%	1.8%	\$0	0.0%	1.2%	16.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.8%
Upper	0	0.0%	1.2%	\$0	0.0%	1.7%	41.9%
Unknown	0	0.0%	92.8%	\$0	0.0%	96.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	0	0.0%	3.6%	\$0	0.0%	1.1%	21.8%
Moderate	0	0.0%	11.0%	\$0	0.0%	5.3%	16.5%
Middle	1	10.0%	18.3%	\$388	5.3%	11.4%	19.8%
Upper	8	80.0%	44.3%	\$6,391	86.6%	48.1%	41.9%
Unknown	1	10.0%	22.7%	\$603	8.2%	34.1%	0.0%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,382</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.5%	\$0	0.0%	1.1%	21.8%
Moderate	0	0.0%	11.9%	\$0	0.0%	7.1%	16.5%
Middle	0	0.0%	18.1%	\$0	0.0%	13.6%	19.8%
Upper	2	100.0%	42.6%	\$1,696	100.0%	54.1%	41.9%
Unknown	0	0.0%	24.9%	\$0	0.0%	24.2%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,696</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	8.3%	\$0	0.0%	3.4%	21.8%
Moderate	0	0.0%	15.1%	\$0	0.0%	6.9%	16.5%
Middle	0	0.0%	17.0%	\$0	0.0%	10.2%	19.8%
Upper	2	100.0%	41.2%	\$1,054	100.0%	55.8%	41.9%
Unknown	0	0.0%	18.4%	\$0	0.0%	23.7%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,054</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	5.0%	\$0	0.0%	1.9%	21.8%
Moderate	0	0.0%	14.8%	\$0	0.0%	6.9%	16.5%
Middle	0	0.0%	15.3%	\$0	0.0%	8.4%	19.8%
Upper	0	0.0%	61.9%	\$0	0.0%	75.6%	41.9%
Unknown	0	0.0%	3.0%	\$0	0.0%	7.3%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	4.8%	\$0	0.0%	3.3%	21.8%
Moderate	0	0.0%	11.4%	\$0	0.0%	4.0%	16.5%
Middle	0	0.0%	16.0%	\$0	0.0%	8.6%	19.8%
Upper	0	0.0%	63.2%	\$0	0.0%	79.1%	41.9%
Unknown	0	0.0%	4.6%	\$0	0.0%	5.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	10.6%	\$0	0.0%	3.8%	21.8%
Moderate	0	0.0%	19.9%	\$0	0.0%	8.7%	16.5%
Middle	0	0.0%	18.7%	\$0	0.0%	7.8%	19.8%
Upper	0	0.0%	41.3%	\$0	0.0%	58.1%	41.9%
Unknown	0	0.0%	9.5%	\$0	0.0%	21.5%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	1.1%	\$0	0.0%	0.6%	21.8%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.8%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.9%
Unknown	0	0.0%	98.9%	\$0	0.0%	99.4%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	0	0.0%	3.7%	\$0	0.0%	1.2%	21.8%
Moderate	0	0.0%	12.6%	\$0	0.0%	5.9%	16.5%
Middle	0	0.0%	17.7%	\$0	0.0%	10.9%	19.8%
Upper	4	100.0%	43.1%	\$2,750	100.0%	46.2%	41.9%
Unknown	0	0.0%	22.9%	\$0	0.0%	35.8%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,750</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	3.1%	\$0	0.0%	2.5%	3.5%
Moderate	1	11.1%	28.4%	\$726	10.7%	20.8%	19.6%
Middle	1	11.1%	33.5%	\$363	5.4%	27.8%	31.4%
Upper	7	77.8%	33.5%	\$5,690	83.9%	48.0%	44.8%
Unknown	0	0.0%	1.4%	\$0	0.0%	0.9%	0.8%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,779</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	3.8%	\$0	0.0%	2.4%	3.5%
Moderate	0	0.0%	20.3%	\$0	0.0%	13.3%	19.6%
Middle	1	100.0%	32.3%	\$603	100.0%	21.5%	31.4%
Upper	0	0.0%	42.8%	\$0	0.0%	61.8%	44.8%
Unknown	0	0.0%	0.8%	\$0	0.0%	1.0%	0.8%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$603</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.7%	\$0	0.0%	0.9%	3.5%
Moderate	0	0.0%	13.6%	\$0	0.0%	8.0%	19.6%
Middle	0	0.0%	28.6%	\$0	0.0%	17.0%	31.4%
Upper	0	0.0%	55.9%	\$0	0.0%	73.7%	44.8%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.8%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.4%	\$0	0.0%	0.7%	3.5%
Moderate	0	0.0%	9.7%	\$0	0.0%	6.0%	19.6%
Middle	0	0.0%	25.3%	\$0	0.0%	14.0%	31.4%
Upper	0	0.0%	63.2%	\$0	0.0%	79.1%	44.8%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.8%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	2.9%	\$0	0.0%	1.6%	3.5%
Moderate	0	0.0%	12.9%	\$0	0.0%	4.4%	19.6%
Middle	0	0.0%	32.9%	\$0	0.0%	13.5%	31.4%
Upper	0	0.0%	50.9%	\$0	0.0%	80.2%	44.8%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.8%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	12.0%	\$0	0.0%	20.7%	3.5%
Moderate	0	0.0%	38.6%	\$0	0.0%	33.3%	19.6%
Middle	0	0.0%	26.5%	\$0	0.0%	14.5%	31.4%
Upper	0	0.0%	21.7%	\$0	0.0%	30.6%	44.8%
Unknown	0	0.0%	1.2%	\$0	0.0%	0.8%	0.8%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	8.7%	\$0	0.0%	6.0%	13.2%
Moderate	0	0.0%	29.0%	\$0	0.0%	28.4%	26.2%
Middle	0	0.0%	30.4%	\$0	0.0%	24.5%	26.0%
Upper	0	0.0%	23.2%	\$0	0.0%	35.0%	30.4%
Unknown	0	0.0%	8.7%	\$0	0.0%	6.1%	4.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	3.2%	\$0	0.0%	3.0%	3.5%
Moderate	1	10.0%	26.1%	\$726	9.8%	20.6%	19.6%
Middle	2	20.0%	32.9%	\$966	13.1%	26.1%	31.4%
Upper	7	70.0%	36.5%	\$5,690	77.1%	48.7%	44.8%
Unknown	0	0.0%	1.3%	\$0	0.0%	1.6%	0.8%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,382</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.7%	\$0	0.0%	2.0%	3.5%
Moderate	0	0.0%	28.9%	\$0	0.0%	20.9%	19.6%
Middle	0	0.0%	30.7%	\$0	0.0%	25.4%	31.4%
Upper	2	100.0%	36.9%	\$1,696	100.0%	50.9%	44.8%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.8%	0.8%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,696</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	3.5%	\$0	0.0%	2.7%	3.5%
Moderate	2	100.0%	20.6%	\$1,054	100.0%	13.2%	19.6%
Middle	0	0.0%	31.7%	\$0	0.0%	22.3%	31.4%
Upper	0	0.0%	43.5%	\$0	0.0%	60.9%	44.8%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.9%	0.8%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,054</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	2.3%	\$0	0.0%	1.3%	3.5%
Moderate	0	0.0%	13.0%	\$0	0.0%	8.0%	19.6%
Middle	0	0.0%	29.2%	\$0	0.0%	17.9%	31.4%
Upper	0	0.0%	55.2%	\$0	0.0%	72.5%	44.8%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.8%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	2.1%	\$0	0.0%	1.1%	3.5%
Moderate	0	0.0%	12.3%	\$0	0.0%	5.6%	19.6%
Middle	0	0.0%	26.7%	\$0	0.0%	13.0%	31.4%
Upper	0	0.0%	58.7%	\$0	0.0%	80.2%	44.8%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.8%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	3.2%	\$0	0.0%	1.7%	3.5%
Moderate	0	0.0%	17.1%	\$0	0.0%	10.0%	19.6%
Middle	0	0.0%	34.5%	\$0	0.0%	19.3%	31.4%
Upper	0	0.0%	45.3%	\$0	0.0%	68.9%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.8%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	8.0%	\$0	0.0%	15.7%	3.5%
Moderate	0	0.0%	44.8%	\$0	0.0%	23.5%	19.6%
Middle	0	0.0%	35.6%	\$0	0.0%	27.0%	31.4%
Upper	0	0.0%	9.2%	\$0	0.0%	30.1%	44.8%
Unknown	0	0.0%	2.3%	\$0	0.0%	3.7%	0.8%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	14.9%	\$0	0.0%	11.0%	13.2%
Moderate	0	0.0%	32.8%	\$0	0.0%	22.5%	26.2%
Middle	0	0.0%	25.4%	\$0	0.0%	19.2%	26.0%
Upper	0	0.0%	17.9%	\$0	0.0%	43.4%	30.4%
Unknown	0	0.0%	9.0%	\$0	0.0%	4.0%	4.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.9%	\$0	0.0%	3.5%	3.5%
Moderate	2	50.0%	26.5%	\$1,054	38.3%	19.8%	19.6%
Middle	0	0.0%	30.8%	\$0	0.0%	23.8%	31.4%
Upper	2	50.0%	39.0%	\$1,696	61.7%	51.6%	44.8%
Unknown	0	0.0%	0.8%	\$0	0.0%	1.3%	0.8%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,750</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	6	60.0%	51.7%	\$1,241	59.7%	32.9%	92.1%
	Over \$1 Million/ Unknown	4	40.0%	48.3%	\$838	40.3%	67.1%	7.9%
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,079</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	5	50.0%	94.9%	\$281	13.5%	44.7%	
	\$100,001–\$250,000	2	20.0%	2.8%	\$258	12.4%	15.1%	
	\$250,001–\$1 Million	3	30.0%	2.3%	\$1,540	74.1%	40.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,079</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	3	50.0%		\$81	6.5%		
	\$100,001–\$250,000	1	16.7%		\$120	9.7%		
	\$250,001–\$1 Million	2	33.3%		\$1,040	83.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>		<b>\$1,241</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	8	80.0%	51.3%	\$2,220	79.1%	33.4%	92.2%
	Over \$1 Million/ Unknown	2	20.0%	48.7%	\$585	20.9%	66.6%	7.8%
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,805</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	3	30.0%	95.3%	\$130	4.6%	47.7%	
	\$100,001–\$250,000	3	30.0%	2.7%	\$500	17.8%	15.2%	
	\$250,001–\$1 Million	4	40.0%	2.0%	\$2,175	77.5%	37.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,805</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	2	25.0%		\$30	1.3%		
	\$100,001–\$250,000	3	37.5%		\$500	22.5%		
	\$250,001–\$1 Million	3	37.5%		\$1,690	76.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>		<b>\$2,220</b>	<b>100.0%</b>		

Appendix C (Continued)

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	3.9%	\$0	0.0%	3.5%	3.8%
Moderate	1	10.0%	18.0%	\$16	0.8%	18.2%	16.7%
Middle	2	20.0%	23.9%	\$635	30.5%	21.0%	23.4%
Upper	7	70.0%	51.1%	\$1,428	68.7%	53.4%	52.3%
Unknown	0	0.0%	3.2%	\$0	0.0%	3.9%	3.8%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,079</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	3.6%	\$0	0.0%	3.3%	3.8%
Moderate	1	10.0%	18.4%	\$15	0.5%	17.9%	17.1%
Middle	2	20.0%	23.4%	\$515	18.4%	21.7%	24.0%
Upper	7	70.0%	51.6%	\$2,275	81.1%	53.2%	52.1%
Unknown	0	0.0%	2.9%	\$0	0.0%	3.9%	3.0%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,805</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Bexar County**

<b>Distribution of 2023 Home Mortgage Lending By Borrower Income Level</b>							
<b>Borrower Income Level</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Families by Family Income %</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$</b>	<b>\$ %</b>	<b>\$ %</b>	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.0%	\$0	0.0%	1.0%	23.9%
Moderate	1	2.0%	14.7%	\$240	0.8%	10.4%	17.9%
Middle	6	11.8%	21.3%	\$1,974	6.9%	18.8%	19.6%
Upper	40	78.4%	32.0%	\$25,345	88.9%	40.9%	38.6%
Unknown	4	7.8%	30.1%	\$936	3.3%	29.0%	0.0%
<b>TOTAL</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$28,495</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	7.9%	\$0	0.0%	4.1%	23.9%
Moderate	0	0.0%	17.8%	\$0	0.0%	11.9%	17.9%
Middle	0	0.0%	21.7%	\$0	0.0%	17.9%	19.6%
Upper	0	0.0%	35.9%	\$0	0.0%	46.0%	38.6%
Unknown	1	100.0%	16.7%	\$1,617	100.0%	20.2%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,617</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	9.1%	\$0	0.0%	5.4%	23.9%
Moderate	0	0.0%	16.0%	\$0	0.0%	11.8%	17.9%
Middle	0	0.0%	21.0%	\$0	0.0%	16.2%	19.6%
Upper	0	0.0%	51.6%	\$0	0.0%	62.5%	38.6%
Unknown	0	0.0%	2.3%	\$0	0.0%	4.1%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	7.3%	\$0	0.0%	6.3%	23.9%
Moderate	0	0.0%	16.5%	\$0	0.0%	11.6%	17.9%
Middle	0	0.0%	22.5%	\$0	0.0%	15.6%	19.6%
Upper	0	0.0%	52.9%	\$0	0.0%	65.9%	38.6%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.6%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	9.0%	\$0	0.0%	6.3%	23.9%
Moderate	0	0.0%	18.0%	\$0	0.0%	12.4%	17.9%
Middle	0	0.0%	24.5%	\$0	0.0%	18.6%	19.6%
Upper	0	0.0%	42.8%	\$0	0.0%	52.6%	38.6%
Unknown	0	0.0%	5.7%	\$0	0.0%	10.1%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.5%	\$0	0.0%	1.7%	23.9%
Moderate	0	0.0%	1.7%	\$0	0.0%	1.1%	17.9%
Middle	0	0.0%	0.2%	\$0	0.0%	0.3%	19.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.6%
Unknown	0	0.0%	95.6%	\$0	0.0%	97.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.4%	\$0	0.0%	0.1%	N/A
Unknown	0	0.0%	97.6%	\$0	0.0%	99.9%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	3.2%	\$0	0.0%	1.2%	23.9%
Moderate	1	1.9%	15.1%	\$240	0.8%	9.7%	17.9%
Middle	6	11.5%	21.2%	\$1,974	6.6%	17.2%	19.6%
Upper	40	76.9%	33.2%	\$25,345	84.2%	38.3%	38.6%
Unknown	5	9.6%	27.4%	\$2,553	8.5%	33.6%	0.0%
<b>TOTAL</b>	<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30,112</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.2%	\$0	0.0%	1.1%	23.9%
Moderate	3	12.0%	14.5%	\$530	5.1%	10.1%	17.9%
Middle	1	4.0%	20.3%	\$256	2.5%	17.5%	19.6%
Upper	21	84.0%	29.8%	\$9,523	92.4%	37.4%	38.6%
Unknown	0	0.0%	33.2%	\$0	0.0%	33.9%	0.0%
<b>TOTAL</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,309</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	6.4%	\$0	0.0%	2.7%	23.9%
Moderate	0	0.0%	13.3%	\$0	0.0%	6.9%	17.9%
Middle	0	0.0%	16.6%	\$0	0.0%	10.7%	19.6%
Upper	2	66.7%	31.9%	\$1,347	70.8%	33.8%	38.6%
Unknown	1	33.3%	31.9%	\$556	29.2%	45.9%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,903</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	7.6%	\$0	0.0%	4.6%	23.9%
Moderate	0	0.0%	15.3%	\$0	0.0%	9.3%	17.9%
Middle	0	0.0%	17.4%	\$0	0.0%	12.2%	19.6%
Upper	0	0.0%	54.7%	\$0	0.0%	64.0%	38.6%
Unknown	0	0.0%	4.9%	\$0	0.0%	10.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	5.4%	\$0	0.0%	3.8%	23.9%
Moderate	0	0.0%	13.3%	\$0	0.0%	9.0%	17.9%
Middle	0	0.0%	19.9%	\$0	0.0%	15.9%	19.6%
Upper	0	0.0%	55.2%	\$0	0.0%	66.6%	38.6%
Unknown	0	0.0%	6.3%	\$0	0.0%	4.7%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	10.6%	\$0	0.0%	7.5%	23.9%
Moderate	0	0.0%	19.9%	\$0	0.0%	15.0%	17.9%
Middle	0	0.0%	23.0%	\$0	0.0%	18.7%	19.6%
Upper	3	100.0%	41.5%	\$1,364	100.0%	50.7%	38.6%
Unknown	0	0.0%	5.0%	\$0	0.0%	8.1%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,364</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.4%	\$0	0.0%	0.1%	23.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.9%
Middle	0	0.0%	0.4%	\$0	0.0%	0.4%	19.6%
Upper	0	0.0%	0.4%	\$0	0.0%	0.8%	38.6%
Unknown	0	0.0%	98.9%	\$0	0.0%	98.8%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.4%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	98.6%	\$0	0.0%	100.0%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	3.2%	\$0	0.0%	1.4%	23.9%
Moderate	3	9.7%	14.3%	\$530	3.9%	9.1%	17.9%
Middle	1	3.2%	19.6%	\$256	1.9%	15.6%	19.6%
Upper	26	83.9%	31.1%	\$12,234	90.1%	35.2%	38.6%
Unknown	1	3.2%	31.8%	\$556	4.1%	38.8%	0.0%
<b>TOTAL</b>	<b>31</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,576</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	1	2.0%	2.1%	\$176	0.6%	1.3%	4.9%
Moderate	6	11.8%	20.7%	\$1,451	5.1%	14.9%	29.8%
Middle	11	21.6%	32.2%	\$3,850	13.5%	27.2%	30.6%
Upper	33	64.7%	44.9%	\$23,018	80.8%	56.6%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$28,495</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	3.7%	\$0	0.0%	3.1%	4.9%
Moderate	0	0.0%	26.4%	\$0	0.0%	20.2%	29.8%
Middle	0	0.0%	32.1%	\$0	0.0%	26.6%	30.6%
Upper	1	100.0%	37.8%	\$1,617	100.0%	50.2%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,617</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	2.3%	\$0	0.0%	2.2%	4.9%
Moderate	0	0.0%	20.9%	\$0	0.0%	17.0%	29.8%
Middle	0	0.0%	25.2%	\$0	0.0%	19.9%	30.6%
Upper	0	0.0%	51.7%	\$0	0.0%	60.9%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.6%	\$0	0.0%	1.1%	4.9%
Moderate	0	0.0%	16.0%	\$0	0.0%	12.4%	29.8%
Middle	0	0.0%	22.1%	\$0	0.0%	17.7%	30.6%
Upper	0	0.0%	60.3%	\$0	0.0%	68.8%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	3.9%	\$0	0.0%	3.2%	4.9%
Moderate	0	0.0%	22.5%	\$0	0.0%	20.3%	29.8%
Middle	0	0.0%	25.3%	\$0	0.0%	22.2%	30.6%
Upper	0	0.0%	48.3%	\$0	0.0%	54.3%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	3.7%	\$0	0.0%	1.9%	4.9%
Moderate	0	0.0%	35.3%	\$0	0.0%	29.1%	29.8%
Middle	0	0.0%	40.2%	\$0	0.0%	39.0%	30.6%
Upper	0	0.0%	20.7%	\$0	0.0%	30.0%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	9.6%	\$0	0.0%	11.9%	10.1%
Moderate	0	0.0%	47.0%	\$0	0.0%	29.4%	41.0%
Middle	0	0.0%	22.9%	\$0	0.0%	23.3%	24.0%
Upper	0	0.0%	20.5%	\$0	0.0%	35.5%	25.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	1.9%	2.4%	\$176	0.6%	2.3%	4.9%
Moderate	6	11.5%	21.6%	\$1,451	4.8%	16.5%	29.8%
Middle	11	21.2%	31.8%	\$3,850	12.8%	26.7%	30.6%
Upper	34	65.4%	44.3%	\$24,635	81.8%	54.5%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>52</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$30,112</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	1.5%	\$0	0.0%	0.9%	4.9%
Moderate	7	28.0%	20.9%	\$2,330	22.6%	14.5%	29.8%
Middle	6	24.0%	32.8%	\$2,192	21.3%	29.5%	30.6%
Upper	12	48.0%	44.8%	\$5,787	56.1%	55.0%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,309</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	3.4%	\$0	0.0%	2.4%	4.9%
Moderate	0	0.0%	23.7%	\$0	0.0%	17.3%	29.8%
Middle	0	0.0%	31.2%	\$0	0.0%	24.3%	30.6%
Upper	3	100.0%	41.7%	\$1,903	100.0%	56.0%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,903</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	2.9%	\$0	0.0%	2.1%	4.9%
Moderate	0	0.0%	19.5%	\$0	0.0%	13.9%	29.8%
Middle	0	0.0%	24.3%	\$0	0.0%	19.3%	30.6%
Upper	0	0.0%	53.3%	\$0	0.0%	64.7%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.4%	\$0	0.0%	1.0%	4.9%
Moderate	0	0.0%	13.3%	\$0	0.0%	10.2%	29.8%
Middle	0	0.0%	23.6%	\$0	0.0%	18.8%	30.6%
Upper	0	0.0%	61.8%	\$0	0.0%	70.1%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	4.0%	\$0	0.0%	3.1%	4.9%
Moderate	0	0.0%	23.2%	\$0	0.0%	19.7%	29.8%
Middle	1	33.3%	27.8%	\$413	30.3%	23.2%	30.6%
Upper	2	66.7%	45.0%	\$951	69.7%	54.0%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,364</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.1%	\$0	0.0%	0.4%	4.9%
Moderate	0	0.0%	50.2%	\$0	0.0%	13.1%	29.8%
Middle	0	0.0%	30.4%	\$0	0.0%	71.8%	30.6%
Upper	0	0.0%	18.3%	\$0	0.0%	14.7%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	11.6%	\$0	0.0%	4.2%	10.1%
Moderate	0	0.0%	43.5%	\$0	0.0%	32.1%	41.0%
Middle	0	0.0%	23.2%	\$0	0.0%	36.6%	24.0%
Upper	0	0.0%	21.7%	\$0	0.0%	27.1%	25.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	1.9%	\$0	0.0%	1.3%	4.9%
Moderate	7	22.6%	21.5%	\$2,330	17.2%	15.9%	29.8%
Middle	7	22.6%	32.1%	\$2,605	19.2%	29.3%	30.6%
Upper	17	54.8%	44.5%	\$8,641	63.6%	53.5%	34.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>31</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,576</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	16	76.2%	50.0%	\$2,926	62.5%	30.3%	93.0%
	Over \$1 Million/ Unknown	5	23.8%	50.0%	\$1,758	37.5%	69.7%	7.0%
	<b>TOTAL</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,684</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	9	42.9%	93.6%	\$446	9.5%	36.4%	
	\$100,001–\$250,000	7	33.3%	3.4%	\$1,050	22.4%	16.1%	
	\$250,001–\$1 Million	5	23.8%	3.1%	\$3,188	68.1%	47.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,684</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	9	56.3%		\$446	15.3%		
	\$100,001–\$250,000	4	25.0%		\$650	22.2%		
	\$250,001–\$1 Million	3	18.8%		\$1,830	62.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>16</b>	<b>100.0%</b>		<b>\$2,926</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	11	61.1%	48.7%	\$2,739	52.4%	29.5%	93.0%
	Over \$1 Million/ Unknown	7	38.9%	51.3%	\$2,493	47.6%	70.5%	7.0%
	<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,232</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	5	27.8%	93.1%	\$205	3.9%	36.8%	
	\$100,001–\$250,000	6	33.3%	3.8%	\$1,125	21.5%	17.1%	
	\$250,001–\$1 Million	7	38.9%	3.1%	\$3,902	74.6%	46.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,232</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	4	36.4%		\$195	7.0%		
	\$100,001–\$250,000	4	36.4%		\$800	29.2%		
	\$250,001–\$1 Million	3	27.3%		\$1,744	63.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>		<b>\$2,739</b>	<b>100.0%</b>		

Appendix C (Continued)

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	9.5%	5.5%	\$185	3.9%	8.0%	6.4%
Moderate	8	38.1%	24.2%	\$1,858	39.7%	24.5%	27.8%
Middle	4	19.0%	23.7%	\$875	18.7%	21.5%	25.6%
Upper	7	33.3%	46.1%	\$1,766	37.7%	45.7%	39.9%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.4%	0.2%
<b>TOTAL</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,684</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	4	22.2%	5.2%	\$526	10.1%	7.8%	6.5%
Moderate	4	22.2%	23.5%	\$958	18.3%	25.0%	28.3%
Middle	4	22.2%	23.5%	\$1,448	27.7%	22.2%	25.6%
Upper	6	33.3%	47.2%	\$2,300	44.0%	44.6%	39.3%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.5%	0.2%
<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,232</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## FLORIDA

Hillsborough County

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	1.4%	\$0	0.0%	0.6%	21.2%
Moderate	0	0.0%	9.6%	\$0	0.0%	5.7%	16.9%
Middle	0	0.0%	21.2%	\$0	0.0%	16.8%	18.7%
Upper	2	100.0%	42.8%	\$1,142	100.0%	54.9%	43.2%
Unknown	0	0.0%	25.0%	\$0	0.0%	22.1%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,142</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	6.6%	\$0	0.0%	3.3%	21.2%
Moderate	0	0.0%	17.8%	\$0	0.0%	11.4%	16.9%
Middle	0	0.0%	22.1%	\$0	0.0%	17.7%	18.7%
Upper	0	0.0%	36.7%	\$0	0.0%	41.5%	43.2%
Unknown	2	100.0%	16.7%	\$2,811	100.0%	26.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,811</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	4.2%	\$0	0.0%	2.0%	21.2%
Moderate	0	0.0%	13.2%	\$0	0.0%	6.8%	16.9%
Middle	0	0.0%	20.8%	\$0	0.0%	13.0%	18.7%
Upper	0	0.0%	55.7%	\$0	0.0%	69.7%	43.2%
Unknown	0	0.0%	6.1%	\$0	0.0%	8.4%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	4.8%	\$0	0.0%	2.8%	21.2%
Moderate	0	0.0%	14.3%	\$0	0.0%	7.3%	16.9%
Middle	0	0.0%	24.0%	\$0	0.0%	16.2%	18.7%
Upper	0	0.0%	48.4%	\$0	0.0%	63.6%	43.2%
Unknown	0	0.0%	8.5%	\$0	0.0%	10.2%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	5.9%	\$0	0.0%	2.5%	21.2%
Moderate	0	0.0%	13.1%	\$0	0.0%	6.3%	16.9%
Middle	0	0.0%	21.8%	\$0	0.0%	12.3%	18.7%
Upper	0	0.0%	49.1%	\$0	0.0%	62.8%	43.2%
Unknown	1	100.0%	10.1%	\$1,173	100.0%	16.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,173</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	2.4%	\$0	0.0%	1.5%	21.2%
Moderate	0	0.0%	1.6%	\$0	0.0%	1.2%	16.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	18.7%
Upper	0	0.0%	1.6%	\$0	0.0%	2.8%	43.2%
Unknown	0	0.0%	94.4%	\$0	0.0%	94.5%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.3%	\$0	0.0%	0.1%	N/A
Unknown	0	0.0%	97.7%	\$0	0.0%	99.9%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	0	0.0%	2.7%	\$0	0.0%	1.0%	21.2%
Moderate	0	0.0%	11.5%	\$0	0.0%	5.9%	16.9%
Middle	0	0.0%	21.4%	\$0	0.0%	15.3%	18.7%
Upper	2	40.0%	43.3%	\$1,142	22.3%	49.2%	43.2%
Unknown	3	60.0%	21.1%	\$3,984	77.7%	28.7%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,126</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	1.0%	\$0	0.0%	0.5%	20.4%
Moderate	0	0.0%	8.5%	\$0	0.0%	5.0%	16.4%
Middle	0	0.0%	20.8%	\$0	0.0%	16.1%	18.6%
Upper	1	50.0%	43.9%	\$679	56.8%	55.5%	44.6%
Unknown	1	50.0%	25.8%	\$517	43.2%	22.9%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,196</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	5.5%	\$0	0.0%	2.9%	20.4%
Moderate	0	0.0%	13.3%	\$0	0.0%	8.0%	16.4%
Middle	0	0.0%	18.0%	\$0	0.0%	12.9%	18.6%
Upper	1	100.0%	37.1%	\$2,080	100.0%	42.6%	44.6%
Unknown	0	0.0%	26.1%	\$0	0.0%	33.6%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,080</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	3.9%	\$0	0.0%	1.8%	20.4%
Moderate	0	0.0%	11.7%	\$0	0.0%	5.8%	16.4%
Middle	0	0.0%	21.0%	\$0	0.0%	13.7%	18.6%
Upper	0	0.0%	57.7%	\$0	0.0%	71.0%	44.6%
Unknown	0	0.0%	5.6%	\$0	0.0%	7.7%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	3.8%	\$0	0.0%	2.3%	20.4%
Moderate	0	0.0%	13.6%	\$0	0.0%	7.4%	16.4%
Middle	0	0.0%	23.2%	\$0	0.0%	16.6%	18.6%
Upper	0	0.0%	51.5%	\$0	0.0%	66.2%	44.6%
Unknown	0	0.0%	8.0%	\$0	0.0%	7.6%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	3.6%	\$0	0.0%	1.7%	20.4%
Moderate	0	0.0%	13.5%	\$0	0.0%	7.0%	16.4%
Middle	0	0.0%	21.6%	\$0	0.0%	12.9%	18.6%
Upper	0	0.0%	49.7%	\$0	0.0%	64.0%	44.6%
Unknown	0	0.0%	11.6%	\$0	0.0%	14.5%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	1.1%	\$0	0.0%	0.7%	20.4%
Moderate	0	0.0%	3.2%	\$0	0.0%	2.1%	16.4%
Middle	0	0.0%	2.1%	\$0	0.0%	1.5%	18.6%
Upper	0	0.0%	1.1%	\$0	0.0%	2.6%	44.6%
Unknown	0	0.0%	92.6%	\$0	0.0%	93.1%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.6%	\$0	0.0%	0.1%	N/A
Unknown	0	0.0%	97.4%	\$0	0.0%	99.9%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	0	0.0%	2.3%	\$0	0.0%	0.9%	20.4%
Moderate	0	0.0%	10.1%	\$0	0.0%	5.3%	16.4%
Middle	0	0.0%	20.4%	\$0	0.0%	14.4%	18.6%
Upper	2	66.7%	44.2%	\$2,759	84.2%	50.6%	44.6%
Unknown	1	33.3%	23.1%	\$517	15.8%	28.8%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,276</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.5%	\$0	0.0%	1.8%	2.0%
Moderate	0	0.0%	24.8%	\$0	0.0%	19.4%	22.1%
Middle	0	0.0%	32.4%	\$0	0.0%	28.4%	33.9%
Upper	2	100.0%	40.1%	\$1,142	100.0%	50.1%	41.8%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,142</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	3.0%	\$0	0.0%	2.4%	2.0%
Moderate	0	0.0%	20.4%	\$0	0.0%	15.4%	22.1%
Middle	0	0.0%	34.4%	\$0	0.0%	28.7%	33.9%
Upper	2	100.0%	42.2%	\$2,811	100.0%	53.6%	41.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.2%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,811</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.6%	\$0	0.0%	1.1%	2.0%
Moderate	0	0.0%	16.4%	\$0	0.0%	13.2%	22.1%
Middle	0	0.0%	29.9%	\$0	0.0%	24.1%	33.9%
Upper	0	0.0%	51.9%	\$0	0.0%	61.4%	41.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.0%	\$0	0.0%	0.5%	2.0%
Moderate	0	0.0%	14.7%	\$0	0.0%	10.3%	22.1%
Middle	0	0.0%	34.0%	\$0	0.0%	25.6%	33.9%
Upper	0	0.0%	50.2%	\$0	0.0%	63.5%	41.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	1.7%	\$0	0.0%	1.5%	2.0%
Moderate	0	0.0%	16.2%	\$0	0.0%	11.6%	22.1%
Middle	0	0.0%	34.1%	\$0	0.0%	22.4%	33.9%
Upper	1	100.0%	48.0%	\$1,173	100.0%	64.4%	41.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,173</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.6%	\$0	0.0%	1.2%	2.0%
Moderate	0	0.0%	26.2%	\$0	0.0%	18.2%	22.1%
Middle	0	0.0%	45.2%	\$0	0.0%	47.8%	33.9%
Upper	0	0.0%	27.0%	\$0	0.0%	32.8%	41.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	25.0%	\$0	0.0%	18.9%	13.5%
Moderate	0	0.0%	31.8%	\$0	0.0%	14.6%	22.9%
Middle	0	0.0%	15.9%	\$0	0.0%	21.6%	31.9%
Upper	0	0.0%	27.3%	\$0	0.0%	44.9%	28.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	3.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.4%	\$0	0.0%	3.3%	2.0%
Moderate	0	0.0%	22.6%	\$0	0.0%	18.1%	22.1%
Middle	0	0.0%	32.7%	\$0	0.0%	27.6%	33.9%
Upper	5	100.0%	42.2%	\$5,126	100.0%	50.8%	41.8%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,126</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.2%	\$0	0.0%	1.6%	1.9%
Moderate	0	0.0%	24.1%	\$0	0.0%	19.0%	19.9%
Middle	1	50.0%	29.0%	\$679	56.8%	24.8%	31.2%
Upper	1	50.0%	44.6%	\$517	43.2%	54.4%	46.8%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,196</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	2.5%	\$0	0.0%	1.9%	1.9%
Moderate	0	0.0%	19.3%	\$0	0.0%	15.8%	19.9%
Middle	0	0.0%	30.6%	\$0	0.0%	27.1%	31.2%
Upper	1	100.0%	47.4%	\$2,080	100.0%	55.1%	46.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,080</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.4%	\$0	0.0%	0.7%	1.9%
Moderate	0	0.0%	13.4%	\$0	0.0%	9.4%	19.9%
Middle	0	0.0%	27.7%	\$0	0.0%	23.6%	31.2%
Upper	0	0.0%	57.2%	\$0	0.0%	65.9%	46.8%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.4%	\$0	0.0%	0.8%	1.9%
Moderate	0	0.0%	13.9%	\$0	0.0%	10.5%	19.9%
Middle	0	0.0%	30.0%	\$0	0.0%	23.2%	31.2%
Upper	0	0.0%	54.5%	\$0	0.0%	65.3%	46.8%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	1.3%	\$0	0.0%	1.1%	1.9%
Moderate	0	0.0%	15.1%	\$0	0.0%	11.9%	19.9%
Middle	0	0.0%	29.4%	\$0	0.0%	21.2%	31.2%
Upper	0	0.0%	54.1%	\$0	0.0%	65.7%	46.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	6.3%	\$0	0.0%	3.1%	1.9%
Moderate	0	0.0%	22.1%	\$0	0.0%	16.6%	19.9%
Middle	0	0.0%	33.7%	\$0	0.0%	26.0%	31.2%
Upper	0	0.0%	37.9%	\$0	0.0%	54.3%	46.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	5.3%	\$0	0.0%	3.0%	12.4%
Moderate	0	0.0%	50.0%	\$0	0.0%	33.3%	21.7%
Middle	0	0.0%	23.7%	\$0	0.0%	24.7%	32.4%
Upper	0	0.0%	21.1%	\$0	0.0%	38.9%	30.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	3.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.1%	\$0	0.0%	1.7%	1.9%
Moderate	0	0.0%	21.6%	\$0	0.0%	18.9%	19.9%
Middle	1	33.3%	29.2%	\$679	20.7%	25.1%	31.2%
Upper	2	66.7%	46.9%	\$2,597	79.3%	54.1%	46.8%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,276</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	6	66.7%	54.7%	\$1,073	33.8%	34.6%	93.4%
	Over \$1 Million/ Unknown	3	33.3%	45.3%	\$2,100	66.2%	65.4%	6.6%
	<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,173</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	3	33.3%	95.9%	\$125	3.9%	50.5%	
	\$100,001–\$250,000	1	11.1%	2.4%	\$175	5.5%	15.2%	
	\$250,001–\$1 Million	5	55.6%	1.7%	\$2,873	90.5%	34.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,173</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	3	50.0%		\$125	11.7%		
	\$100,001–\$250,000	1	16.7%		\$175	16.3%		
	\$250,001–\$1 Million	2	33.3%		\$773	72.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>		<b>\$1,073</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	7	53.8%	52.6%	\$1,245	31.2%	33.6%	93.3%
	Over \$1 Million/ Unknown	6	46.2%	47.4%	\$2,750	68.8%	66.4%	6.7%
	<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,995</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	4	30.8%	95.7%	\$185	4.6%	51.0%	
	\$100,001–\$250,000	2	15.4%	2.7%	\$410	10.3%	16.9%	
	\$250,001–\$1 Million	7	53.8%	1.6%	\$3,400	85.1%	32.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,995</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	4	57.1%		\$185	14.9%		
	\$100,001–\$250,000	1	14.3%		\$210	16.9%		
	\$250,001–\$1 Million	2	28.6%		\$850	68.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>		<b>\$1,245</b>	<b>100.0%</b>		

Appendix C (Continued)

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	22.2%	4.8%	\$475	15.0%	7.6%	5.3%
Moderate	1	11.1%	21.9%	\$950	29.9%	24.9%	22.8%
Middle	2	22.2%	29.0%	\$348	11.0%	25.7%	28.7%
Upper	4	44.4%	42.6%	\$1,400	44.1%	38.8%	41.6%
Unknown	0	0.0%	1.7%	\$0	0.0%	3.0%	1.6%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,173</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	7.7%	3.6%	\$60	1.5%	4.7%	4.7%
Moderate	3	23.1%	20.3%	\$1,110	27.8%	24.7%	20.7%
Middle	2	15.4%	27.4%	\$348	8.7%	26.5%	27.9%
Upper	7	53.8%	47.0%	\$2,477	62.0%	41.5%	45.1%
Unknown	0	0.0%	1.7%	\$0	0.0%	2.6%	1.6%
<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,995</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## SOUTH CAROLINA

Charleston County

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.5%	\$0	0.0%	0.9%	21.2%
Moderate	0	0.0%	10.8%	\$0	0.0%	5.2%	15.4%
Middle	0	0.0%	15.2%	\$0	0.0%	10.2%	18.1%
Upper	1	100.0%	49.6%	\$3,938	100.0%	63.6%	45.3%
Unknown	0	0.0%	21.9%	\$0	0.0%	20.1%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,938</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	9.1%	\$0	0.0%	4.5%	21.2%
Moderate	1	50.0%	14.4%	\$85	19.1%	8.1%	15.4%
Middle	0	0.0%	19.1%	\$0	0.0%	12.5%	18.1%
Upper	0	0.0%	41.4%	\$0	0.0%	50.7%	45.3%
Unknown	1	50.0%	16.1%	\$360	80.9%	24.1%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$445</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	4.0%	\$0	0.0%	1.4%	21.2%
Moderate	0	0.0%	12.6%	\$0	0.0%	5.5%	15.4%
Middle	0	0.0%	19.8%	\$0	0.0%	11.4%	18.1%
Upper	0	0.0%	59.2%	\$0	0.0%	74.4%	45.3%
Unknown	0	0.0%	4.4%	\$0	0.0%	7.2%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	4.7%	\$0	0.0%	2.7%	21.2%
Moderate	0	0.0%	9.4%	\$0	0.0%	3.3%	15.4%
Middle	0	0.0%	17.8%	\$0	0.0%	9.2%	18.1%
Upper	0	0.0%	63.8%	\$0	0.0%	81.1%	45.3%
Unknown	0	0.0%	4.4%	\$0	0.0%	3.7%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	8.1%	\$0	0.0%	2.4%	21.2%
Moderate	0	0.0%	14.2%	\$0	0.0%	4.2%	15.4%
Middle	0	0.0%	18.1%	\$0	0.0%	5.4%	18.1%
Upper	0	0.0%	51.0%	\$0	0.0%	69.1%	45.3%
Unknown	1	100.0%	8.7%	\$600	100.0%	18.8%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$600</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	21.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.4%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	18.1%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	45.3%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	2.3%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	4.5%	\$0	0.0%	1.8%	N/A
Unknown	0	0.0%	93.2%	\$0	0.0%	98.2%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	0	0.0%	4.0%	\$0	0.0%	1.4%	21.2%
Moderate	1	25.0%	11.5%	\$85	1.7%	5.2%	15.4%
Middle	0	0.0%	16.4%	\$0	0.0%	9.9%	18.1%
Upper	1	25.0%	49.7%	\$3,938	79.0%	59.5%	45.3%
Unknown	2	50.0%	18.3%	\$960	19.3%	23.9%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,983</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	2.4%	\$0	0.0%	0.7%	21.2%
Moderate	0	0.0%	11.8%	\$0	0.0%	5.3%	15.4%
Middle	0	0.0%	14.1%	\$0	0.0%	8.8%	18.1%
Upper	0	0.0%	50.4%	\$0	0.0%	65.9%	45.3%
Unknown	0	0.0%	21.3%	\$0	0.0%	19.3%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	7.3%	\$0	0.0%	3.4%	21.2%
Moderate	0	0.0%	13.9%	\$0	0.0%	7.1%	15.4%
Middle	0	0.0%	17.0%	\$0	0.0%	11.0%	18.1%
Upper	0	0.0%	40.3%	\$0	0.0%	54.1%	45.3%
Unknown	0	0.0%	21.5%	\$0	0.0%	24.4%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	4.8%	\$0	0.0%	2.3%	21.2%
Moderate	0	0.0%	10.9%	\$0	0.0%	4.9%	15.4%
Middle	0	0.0%	17.5%	\$0	0.0%	9.9%	18.1%
Upper	0	0.0%	61.8%	\$0	0.0%	77.0%	45.3%
Unknown	0	0.0%	4.9%	\$0	0.0%	5.9%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	3.4%	\$0	0.0%	2.0%	21.2%
Moderate	0	0.0%	10.2%	\$0	0.0%	4.4%	15.4%
Middle	0	0.0%	18.6%	\$0	0.0%	9.7%	18.1%
Upper	0	0.0%	61.4%	\$0	0.0%	76.7%	45.3%
Unknown	0	0.0%	6.4%	\$0	0.0%	7.2%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	6.1%	\$0	0.0%	1.5%	21.2%
Moderate	0	0.0%	15.4%	\$0	0.0%	3.4%	15.4%
Middle	0	0.0%	21.5%	\$0	0.0%	10.7%	18.1%
Upper	0	0.0%	46.8%	\$0	0.0%	67.2%	45.3%
Unknown	0	0.0%	10.3%	\$0	0.0%	17.1%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	21.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.4%
Middle	0	0.0%	5.9%	\$0	0.0%	0.0%	18.1%
Upper	0	0.0%	5.9%	\$0	0.0%	6.7%	45.3%
Unknown	0	0.0%	88.2%	\$0	0.0%	93.3%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	0	0.0%	3.8%	\$0	0.0%	1.2%	21.2%
Moderate	0	0.0%	12.2%	\$0	0.0%	5.3%	15.4%
Middle	0	0.0%	15.4%	\$0	0.0%	8.8%	18.1%
Upper	0	0.0%	49.4%	\$0	0.0%	60.8%	45.3%
Unknown	0	0.0%	19.1%	\$0	0.0%	24.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	4.5%	\$0	0.0%	2.2%	4.4%
Moderate	0	0.0%	14.3%	\$0	0.0%	8.7%	15.9%
Middle	0	0.0%	30.3%	\$0	0.0%	25.8%	25.6%
Upper	1	100.0%	49.7%	\$3,938	100.0%	61.7%	52.9%
Unknown	0	0.0%	1.2%	\$0	0.0%	1.6%	1.2%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,938</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	4.8%	\$0	0.0%	2.6%	4.4%
Moderate	1	50.0%	15.5%	\$85	19.1%	9.5%	15.9%
Middle	0	0.0%	24.7%	\$0	0.0%	19.0%	25.6%
Upper	1	50.0%	53.6%	\$360	80.9%	66.1%	52.9%
Unknown	0	0.0%	1.4%	\$0	0.0%	2.9%	1.2%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$445</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.4%	\$0	0.0%	0.9%	4.4%
Moderate	0	0.0%	8.6%	\$0	0.0%	5.2%	15.9%
Middle	0	0.0%	26.0%	\$0	0.0%	19.8%	25.6%
Upper	0	0.0%	62.6%	\$0	0.0%	72.6%	52.9%
Unknown	0	0.0%	1.3%	\$0	0.0%	1.6%	1.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.1%	\$0	0.0%	0.4%	4.4%
Moderate	0	0.0%	6.0%	\$0	0.0%	6.3%	15.9%
Middle	0	0.0%	24.9%	\$0	0.0%	20.8%	25.6%
Upper	0	0.0%	66.9%	\$0	0.0%	71.1%	52.9%
Unknown	0	0.0%	1.1%	\$0	0.0%	1.4%	1.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	2.6%	\$0	0.0%	0.9%	4.4%
Moderate	0	0.0%	8.4%	\$0	0.0%	2.6%	15.9%
Middle	0	0.0%	22.6%	\$0	0.0%	13.4%	25.6%
Upper	1	100.0%	64.5%	\$600	100.0%	81.5%	52.9%
Unknown	0	0.0%	1.9%	\$0	0.0%	1.7%	1.2%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$600</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	5.9%	\$0	0.0%	0.4%	4.4%
Moderate	0	0.0%	41.2%	\$0	0.0%	22.9%	15.9%
Middle	0	0.0%	20.6%	\$0	0.0%	13.5%	25.6%
Upper	0	0.0%	32.4%	\$0	0.0%	63.2%	52.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	1.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	25.0%	\$0	0.0%	6.9%	9.5%
Moderate	0	0.0%	29.5%	\$0	0.0%	29.6%	21.9%
Middle	0	0.0%	27.3%	\$0	0.0%	19.1%	25.6%
Upper	0	0.0%	15.9%	\$0	0.0%	44.1%	39.3%
Unknown	0	0.0%	2.3%	\$0	0.0%	0.3%	3.6%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	4.0%	\$0	0.0%	2.4%	4.4%
Moderate	1	25.0%	13.4%	\$85	1.7%	9.6%	15.9%
Middle	0	0.0%	28.4%	\$0	0.0%	23.9%	25.6%
Upper	3	75.0%	52.8%	\$4,898	98.3%	62.4%	52.9%
Unknown	0	0.0%	1.3%	\$0	0.0%	1.7%	1.2%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,983</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	5.1%	\$0	0.0%	2.5%	4.4%
Moderate	0	0.0%	17.1%	\$0	0.0%	10.1%	15.9%
Middle	0	0.0%	28.5%	\$0	0.0%	24.4%	25.6%
Upper	0	0.0%	48.4%	\$0	0.0%	61.4%	52.9%
Unknown	0	0.0%	0.9%	\$0	0.0%	1.6%	1.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	4.1%	\$0	0.0%	2.5%	4.4%
Moderate	0	0.0%	16.9%	\$0	0.0%	12.1%	15.9%
Middle	0	0.0%	28.4%	\$0	0.0%	24.7%	25.6%
Upper	0	0.0%	49.6%	\$0	0.0%	59.1%	52.9%
Unknown	0	0.0%	1.0%	\$0	0.0%	1.6%	1.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	2.0%	\$0	0.0%	0.9%	4.4%
Moderate	0	0.0%	9.5%	\$0	0.0%	5.7%	15.9%
Middle	0	0.0%	27.9%	\$0	0.0%	23.5%	25.6%
Upper	0	0.0%	59.9%	\$0	0.0%	68.4%	52.9%
Unknown	0	0.0%	0.8%	\$0	0.0%	1.6%	1.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.8%	\$0	0.0%	0.6%	4.4%
Moderate	0	0.0%	10.2%	\$0	0.0%	5.1%	15.9%
Middle	0	0.0%	22.9%	\$0	0.0%	17.5%	25.6%
Upper	0	0.0%	64.2%	\$0	0.0%	74.6%	52.9%
Unknown	0	0.0%	0.9%	\$0	0.0%	2.2%	1.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	3.8%	\$0	0.0%	0.8%	4.4%
Moderate	0	0.0%	12.8%	\$0	0.0%	2.9%	15.9%
Middle	0	0.0%	22.1%	\$0	0.0%	12.6%	25.6%
Upper	0	0.0%	59.9%	\$0	0.0%	82.6%	52.9%
Unknown	0	0.0%	1.3%	\$0	0.0%	1.1%	1.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	5.9%	\$0	0.0%	2.5%	4.4%
Moderate	0	0.0%	11.8%	\$0	0.0%	2.6%	15.9%
Middle	0	0.0%	35.3%	\$0	0.0%	41.0%	25.6%
Upper	0	0.0%	41.2%	\$0	0.0%	51.6%	52.9%
Unknown	0	0.0%	5.9%	\$0	0.0%	2.2%	1.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	21.9%	\$0	0.0%	19.6%	9.5%
Moderate	0	0.0%	28.1%	\$0	0.0%	37.4%	21.9%
Middle	0	0.0%	25.0%	\$0	0.0%	8.2%	25.6%
Upper	0	0.0%	21.9%	\$0	0.0%	33.8%	39.3%
Unknown	0	0.0%	3.1%	\$0	0.0%	0.9%	3.6%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	4.5%	\$0	0.0%	3.3%	4.4%
Moderate	0	0.0%	15.9%	\$0	0.0%	11.6%	15.9%
Middle	0	0.0%	28.0%	\$0	0.0%	23.2%	25.6%
Upper	0	0.0%	50.7%	\$0	0.0%	60.3%	52.9%
Unknown	0	0.0%	1.0%	\$0	0.0%	1.6%	1.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	1	33.3%	50.3%	\$400	42.1%	34.5%	92.7%
	Over \$1 Million/ Unknown	2	66.7%	49.7%	\$550	57.9%	65.5%	7.3%
	<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$950</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	0	0.0%	92.5%	\$0	0.0%	38.3%	
	\$100,001–\$250,000	1	33.3%	4.1%	\$200	21.1%	17.6%	
	\$250,001–\$1 Million	2	66.7%	3.4%	\$750	78.9%	44.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$950</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	1	100.0%		\$400	100.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>		<b>\$400</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	1	50.0%	48.1%	\$750	71.4%	31.3%	92.8%
	Over \$1 Million/ Unknown	1	50.0%	51.9%	\$300	28.6%	68.7%	7.2%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,050</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	0	0.0%	92.5%	\$0	0.0%	39.2%	
	\$100,001–\$250,000	0	0.0%	4.4%	\$0	0.0%	18.4%	
	\$250,001–\$1 Million	2	100.0%	3.1%	\$1,050	100.0%	42.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,050</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	1	100.0%		\$750	100.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>		<b>\$750</b>	<b>100.0%</b>		

Appendix C (Continued)

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	7.3%	\$0	0.0%	8.3%	7.6%
Moderate	0	0.0%	15.7%	\$0	0.0%	17.5%	18.3%
Middle	1	33.3%	24.5%	\$400	42.1%	23.0%	24.5%
Upper	2	66.7%	49.9%	\$550	57.9%	48.1%	47.5%
Unknown	0	0.0%	2.5%	\$0	0.0%	3.2%	2.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$950</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	7.1%	\$0	0.0%	8.5%	8.1%
Moderate	1	50.0%	14.6%	\$750	71.4%	20.1%	18.5%
Middle	1	50.0%	25.0%	\$300	28.6%	23.6%	24.7%
Upper	0	0.0%	50.6%	\$0	0.0%	45.1%	46.5%
Unknown	0	0.0%	2.6%	\$0	0.0%	2.7%	2.1%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,050</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## MISSOURI

Greene County

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	9.6%	\$0	0.0%	5.4%	19.9%
Moderate	0	0.0%	19.2%	\$0	0.0%	14.5%	18.7%
Middle	0	0.0%	19.4%	\$0	0.0%	18.6%	21.6%
Upper	0	0.0%	24.8%	\$0	0.0%	35.5%	39.8%
Unknown	5	100.0%	26.9%	\$1,261	100.0%	26.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,261</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	11.9%	\$0	0.0%	6.2%	19.9%
Moderate	0	0.0%	19.8%	\$0	0.0%	15.4%	18.7%
Middle	0	0.0%	21.4%	\$0	0.0%	19.8%	21.6%
Upper	0	0.0%	25.4%	\$0	0.0%	33.3%	39.8%
Unknown	1	100.0%	21.5%	\$2,217	100.0%	25.3%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,217</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	8.7%	\$0	0.0%	4.7%	19.9%
Moderate	0	0.0%	21.9%	\$0	0.0%	13.2%	18.7%
Middle	0	0.0%	20.7%	\$0	0.0%	15.4%	21.6%
Upper	0	0.0%	38.3%	\$0	0.0%	54.3%	39.8%
Unknown	0	0.0%	10.5%	\$0	0.0%	12.4%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	8.7%	\$0	0.0%	4.1%	19.9%
Moderate	0	0.0%	16.5%	\$0	0.0%	9.8%	18.7%
Middle	0	0.0%	16.5%	\$0	0.0%	12.2%	21.6%
Upper	0	0.0%	48.9%	\$0	0.0%	65.5%	39.8%
Unknown	0	0.0%	9.4%	\$0	0.0%	8.4%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	13.7%	\$0	0.0%	8.9%	19.9%
Moderate	0	0.0%	23.7%	\$0	0.0%	21.5%	18.7%
Middle	0	0.0%	22.4%	\$0	0.0%	15.8%	21.6%
Upper	0	0.0%	32.4%	\$0	0.0%	44.9%	39.8%
Unknown	0	0.0%	7.8%	\$0	0.0%	9.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	9.1%	\$0	0.0%	2.8%	19.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.7%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.6%
Upper	0	0.0%	9.1%	\$0	0.0%	9.3%	39.8%
Unknown	0	0.0%	81.8%	\$0	0.0%	87.9%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.5%	\$0	0.0%	0.2%	N/A
Unknown	0	0.0%	98.5%	\$0	0.0%	99.8%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	0	0.0%	10.0%	\$0	0.0%	5.0%	19.9%
Moderate	0	0.0%	19.2%	\$0	0.0%	13.2%	18.7%
Middle	0	0.0%	19.6%	\$0	0.0%	16.8%	21.6%
Upper	0	0.0%	26.6%	\$0	0.0%	32.7%	39.8%
Unknown	6	100.0%	24.6%	\$3,478	100.0%	32.3%	0.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,478</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	6.2%	\$0	0.0%	3.0%	19.9%
Moderate	0	0.0%	19.5%	\$0	0.0%	13.8%	18.7%
Middle	0	0.0%	20.5%	\$0	0.0%	18.3%	21.6%
Upper	1	33.3%	28.7%	\$196	37.8%	40.0%	39.8%
Unknown	2	66.7%	25.1%	\$323	62.2%	25.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$519</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	7.2%	\$0	0.0%	3.6%	19.9%
Moderate	0	0.0%	16.4%	\$0	0.0%	10.8%	18.7%
Middle	0	0.0%	16.6%	\$0	0.0%	13.4%	21.6%
Upper	1	25.0%	27.9%	\$336	42.1%	34.9%	39.8%
Unknown	3	75.0%	31.9%	\$463	57.9%	37.2%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$799</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	6.0%	\$0	0.0%	3.7%	19.9%
Moderate	0	0.0%	17.5%	\$0	0.0%	9.9%	18.7%
Middle	0	0.0%	23.0%	\$0	0.0%	17.1%	21.6%
Upper	0	0.0%	41.6%	\$0	0.0%	51.5%	39.8%
Unknown	0	0.0%	11.9%	\$0	0.0%	17.7%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	7.7%	\$0	0.0%	3.4%	19.9%
Moderate	0	0.0%	19.6%	\$0	0.0%	10.7%	18.7%
Middle	0	0.0%	23.5%	\$0	0.0%	15.0%	21.6%
Upper	0	0.0%	44.3%	\$0	0.0%	67.7%	39.8%
Unknown	0	0.0%	4.8%	\$0	0.0%	3.3%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	9.5%	\$0	0.0%	6.3%	19.9%
Moderate	0	0.0%	17.0%	\$0	0.0%	14.0%	18.7%
Middle	0	0.0%	28.5%	\$0	0.0%	23.9%	21.6%
Upper	0	0.0%	36.0%	\$0	0.0%	42.4%	39.8%
Unknown	0	0.0%	9.1%	\$0	0.0%	13.5%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

<b>Purpose Not Applicable</b>							
Low	0	0.0%	13.3%	\$0	0.0%	10.1%	19.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.7%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	39.8%
Unknown	0	0.0%	86.7%	\$0	0.0%	89.9%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	0	0.0%	6.5%	\$0	0.0%	2.9%	19.9%
Moderate	0	0.0%	18.5%	\$0	0.0%	11.7%	18.7%
Middle	0	0.0%	20.0%	\$0	0.0%	15.5%	21.6%
Upper	2	28.6%	29.9%	\$532	40.4%	35.8%	39.8%
Unknown	5	71.4%	25.1%	\$786	59.6%	34.1%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,318</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	3.0%	\$0	0.0%	1.8%	2.2%
Moderate	0	0.0%	25.8%	\$0	0.0%	18.0%	17.4%
Middle	1	20.0%	36.7%	\$157	12.5%	35.5%	39.4%
Upper	4	80.0%	34.3%	\$1,104	87.5%	44.6%	40.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.2%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,261</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	2.1%	\$0	0.0%	1.4%	2.2%
Moderate	0	0.0%	20.2%	\$0	0.0%	13.3%	17.4%
Middle	0	0.0%	37.9%	\$0	0.0%	36.3%	39.4%
Upper	1	100.0%	39.8%	\$2,217	100.0%	49.0%	40.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,217</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0.9%	\$0	0.0%	0.5%	2.2%
Moderate	0	0.0%	15.9%	\$0	0.0%	12.4%	17.4%
Middle	0	0.0%	42.1%	\$0	0.0%	40.3%	39.4%
Upper	0	0.0%	40.8%	\$0	0.0%	45.0%	40.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	1.7%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.3%	\$0	0.0%	0.4%	2.2%
Moderate	0	0.0%	11.3%	\$0	0.0%	7.3%	17.4%
Middle	0	0.0%	40.5%	\$0	0.0%	35.6%	39.4%
Upper	0	0.0%	46.9%	\$0	0.0%	56.7%	40.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	2.3%	\$0	0.0%	2.2%	2.2%
Moderate	0	0.0%	16.0%	\$0	0.0%	13.5%	17.4%
Middle	0	0.0%	38.4%	\$0	0.0%	33.8%	39.4%
Upper	0	0.0%	43.4%	\$0	0.0%	50.4%	40.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	2.2%
Moderate	0	0.0%	27.3%	\$0	0.0%	10.8%	17.4%
Middle	0	0.0%	24.2%	\$0	0.0%	28.7%	39.4%
Upper	0	0.0%	48.5%	\$0	0.0%	60.5%	40.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	25.0%	\$0	0.0%	22.7%	15.8%
Moderate	0	0.0%	35.3%	\$0	0.0%	22.6%	29.0%
Middle	0	0.0%	30.9%	\$0	0.0%	20.3%	42.3%
Upper	0	0.0%	5.9%	\$0	0.0%	31.4%	8.5%
Unknown	0	0.0%	2.9%	\$0	0.0%	3.1%	4.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.8%	\$0	0.0%	3.7%	2.2%
Moderate	0	0.0%	23.4%	\$0	0.0%	17.4%	17.4%
Middle	1	16.7%	37.4%	\$157	4.5%	34.3%	39.4%
Upper	5	83.3%	36.3%	\$3,321	95.5%	44.3%	40.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.5%	0.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,478</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	3.1%	\$0	0.0%	1.9%	2.2%
Moderate	0	0.0%	25.7%	\$0	0.0%	17.4%	17.4%
Middle	3	100.0%	36.4%	\$519	100.0%	35.1%	39.4%
Upper	0	0.0%	34.8%	\$0	0.0%	45.6%	40.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$519</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	2.8%	\$0	0.0%	1.7%	2.2%
Moderate	1	25.0%	20.1%	\$110	13.8%	15.7%	17.4%
Middle	2	50.0%	38.7%	\$490	61.3%	36.2%	39.4%
Upper	1	25.0%	38.3%	\$199	24.9%	46.2%	40.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.2%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$799</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.1%	\$0	0.0%	0.9%	2.2%
Moderate	0	0.0%	15.6%	\$0	0.0%	10.1%	17.4%
Middle	0	0.0%	39.0%	\$0	0.0%	36.5%	39.4%
Upper	0	0.0%	44.1%	\$0	0.0%	52.1%	40.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.4%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.9%	\$0	0.0%	1.3%	2.2%
Moderate	0	0.0%	13.8%	\$0	0.0%	7.5%	17.4%
Middle	0	0.0%	36.3%	\$0	0.0%	34.4%	39.4%
Upper	0	0.0%	47.9%	\$0	0.0%	56.9%	40.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	1.6%	\$0	0.0%	1.3%	2.2%
Moderate	0	0.0%	18.2%	\$0	0.0%	14.8%	17.4%
Middle	0	0.0%	40.7%	\$0	0.0%	37.5%	39.4%
Upper	0	0.0%	39.5%	\$0	0.0%	46.4%	40.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	2.2%
Moderate	0	0.0%	46.7%	\$0	0.0%	25.5%	17.4%
Middle	0	0.0%	46.7%	\$0	0.0%	66.7%	39.4%
Upper	0	0.0%	6.7%	\$0	0.0%	7.8%	40.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	9.0%	\$0	0.0%	5.0%	15.8%
Moderate	0	0.0%	35.8%	\$0	0.0%	30.9%	29.0%
Middle	0	0.0%	38.8%	\$0	0.0%	46.5%	42.3%
Upper	0	0.0%	14.9%	\$0	0.0%	16.9%	8.5%
Unknown	0	0.0%	1.5%	\$0	0.0%	0.7%	4.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.9%	\$0	0.0%	2.1%	2.2%
Moderate	1	14.3%	23.3%	\$110	8.3%	18.1%	17.4%
Middle	5	71.4%	37.2%	\$1,009	76.6%	36.5%	39.4%
Upper	1	14.3%	36.6%	\$199	15.1%	43.2%	40.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,318</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	4	66.7%	52.6%	\$415	40.9%	36.1%	90.9%
	Over \$1 Million/ Unknown	2	33.3%	47.4%	\$600	59.1%	63.9%	9.1%
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,015</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	3	50.0%	89.7%	\$184	18.1%	28.7%	
	\$100,001–\$250,000	2	33.3%	5.2%	\$331	32.6%	17.4%	
	\$250,001–\$1 Million	1	16.7%	5.1%	\$500	49.3%	53.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,015</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	2	50.0%		\$84	20.2%		
	\$100,001–\$250,000	2	50.0%		\$331	79.8%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>		<b>\$415</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	3	33.3%	50.6%	\$715	34.2%	32.2%	91.1%
	Over \$1 Million/ Unknown	6	66.7%	49.4%	\$1,377	65.8%	67.8%	8.9%
	<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,092</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	5	55.6%	87.9%	\$246	11.8%	24.5%	
	\$100,001–\$250,000	1	11.1%	5.8%	\$156	7.5%	17.1%	
	\$250,001–\$1 Million	3	33.3%	6.3%	\$1,690	80.8%	58.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,092</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	1	33.3%		\$25	3.5%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	2	66.7%		\$690	96.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>		<b>\$715</b>	<b>100.0%</b>		

Appendix C (Continued)

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	2.3%	\$0	0.0%	3.6%	2.5%
Moderate	1	16.7%	25.1%	\$500	49.3%	33.7%	26.7%
Middle	2	33.3%	37.0%	\$245	24.1%	35.9%	40.4%
Upper	3	50.0%	33.2%	\$270	26.6%	24.4%	27.6%
Unknown	0	0.0%	2.4%	\$0	0.0%	2.4%	2.8%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,015</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.7%	\$0	0.0%	1.9%	2.5%
Moderate	3	33.3%	24.2%	\$1,400	66.9%	33.4%	27.0%
Middle	5	55.6%	38.2%	\$667	31.9%	35.6%	41.6%
Upper	1	11.1%	33.4%	\$25	1.2%	25.5%	26.4%
Unknown	0	0.0%	2.5%	\$0	0.0%	3.6%	2.5%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,092</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## GLOSSARY

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

**Assessment area:** One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

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

**Community contact:** Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

**Community development:** An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and geographies.

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

**Demographics:** The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.

**Distressed nonmetropolitan middle-income geography:** A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

**Full-scope review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

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

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

**Household:** One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

**Housing affordability ratio:** Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

**Limited-scope review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

## Appendix D (Continued)

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

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

**Median family income:** The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

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

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

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

**Multifamily:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan statistical area (nonMSA):** Not part of a metropolitan area. (See metropolitan area.)

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

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

**Performance context:** The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

**Performance criteria:** These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

**Performance evaluation (PE):** A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

**Qualified investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

**Small businesses/small farms:** A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were \$1 million or less.

**Small loan(s) to business(es):** That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are secured either by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

**Small loan(s) to farm(s):** That is, “small farm loans” are included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Reports of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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